Jump Together
J TRUST GROUP

J TRUST BANK
Jトラスト銀行

PT Bank JTrust Indonesia Tbk

# Living Our Purpose and Values

2021 LAPORAN TAHUNAN
ANNUAL REPORT

# Living Our Purpose and Values

J Trust Bank hadir untuk melayani nasabah dan membantu mencapai kesejahteraan masyarakat. Sebagai bank yang bercita-cita untuk membahagiakan masyarakat Indonesia, J Trust Bank senantiasa berupaya untuk menghadirkan produk dan layanan perbankan unggulan yang memenuhi harapan nasabah. Diantaranya adalah dukungan kepada nasabah khususnya debitur yang terkena dampak pandemi COVID-19. Kondisi pandemi juga memperkuat komitmen bagi J Trust Bank untuk berkontribusi melalui program CSR dalam membantu masyarakat mengatasi dampak pandemi. Upaya-upaya ini tercermin dalam tema Laporan Tahunan 2021 ‘Living Our Purpose and Values’.

J Trust Bank is present to serve the customers and assist in the achievement of community welfare. As a bank that aspires to make the people of Indonesia happy, J Trust Bank always strives to provide superior banking products and services in order to meet the expectations of customers. Among them is support for customers, particularly debtors who are affected by the COVID-19 pandemic. The pandemic conditions also strengthened the commitment of J Trust Bank to contribute through CRS programs in order to assist the community in overcoming the impacts of the pandemic. These efforts are reflected in the theme of the 2021 Annual Report, Living Our Purpose and Values.

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# Pencapaian 2021

## 2021 Highlights

**Meskipun di tengah pandemi COVID-19 tahun 2021, Bank mampu membukukan pertumbuhan kredit yang signifikan dengan tetap mengedepankan prinsip kehati-hatian dan bersikap selektif. Bank mencari pertumbuhan dari sektor-sektor yang cukup stabil di tengah kondisi ekonomi yang penuh tantangan dan menjaga potensi risiko kredit.**

**Hasilnya, Bank mampu menjaga kualitas kredit seperti terlihat dari turunnya rasio kredit bermasalah (*Non Performing Loan*/NPL). Hal ini juga karena berbagai inisiatif Bank, termasuk melakukan restrukturisasi kredit nasabah yang masih memiliki potensi.**

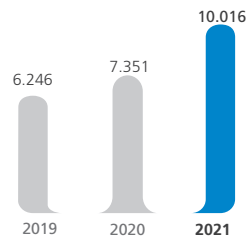
**Simpanan nasabah juga bertumbuh baik, yang berdampak pada peningkatan rasio dana murah (CASA) Bank. Permodalan Bank tetap kuat, dengan rasio Kewajiban Penyediaan Modal Minimum (KPMM) yang meningkat.**

Despite in the midst of the COVID-19 pandemic, the Bank was still able to post a significant credit growth while still emphasizing on the principle of prudence and to be selective. The Bank seeks growth from sectors that are relatively stable in the midst of the challenging economic conditions while maintaining the potential credit risk.

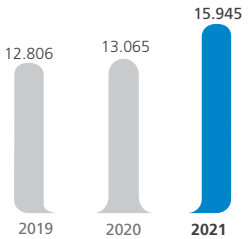
As a result, the Bank managed to maintain loan quality as seen from the decline in the rate of Non-Performing Loan (NPL). This was supported by the Bank's initiatives, including in the credit restructuring of potential customers.

Customer deposits also grew, which impacted the increase of the Bank's low-cost funds (CASA). The Bank's capital remained strong, with increasing Capital Adequacy Ratio.

**Pinjaman yang diberikan - Bruto**
Loans-Gross
(dalam miliar Rupiah I in billion Rupiah)




**Simpanan Nasabah**
Customer Deposits
(dalam miliar Rupiah I in billion Rupiah)



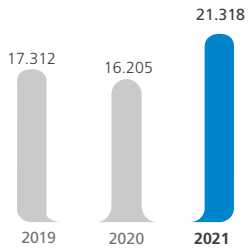
**15,82%**
**Rasio KPMM**
CAR Ratio

**18,48%**
**Rasio CASA**
CASA Ratio

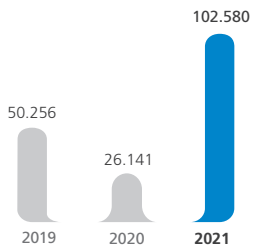
**62,81%**
**Rasio Kredit yang Diberikan Terhadap Dana Pihak Ketiga (LFR)**
Loan to Funding Ratio (LFR)

**3,90%**
**Rasio Pinjaman yang Diberikan Bermasalah (NPL) Bruto**
Non-Performing Loan (NPL) Gross Ratio

## Jumlah Aset
Total Assets
(dalam miliar Rupiah | in billion Rupiah)




## Pendapatan Bunga - Neto
Interest Income - Net
(dalam miliar Rupiah | in billion Rupiah)



# Ikhtisar Utama

## Main Highlights



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**Bab**
Chapter

# 02

# Ikhtisar Keuangan

## Financial Highlights

**Angka-angka pada seluruh tabel dan grafik dalam laporan tahunan ini menggunakan notasi Bahasa Indonesia**

Numerical notations in all tables and graphs in this annual report are in Indonesian

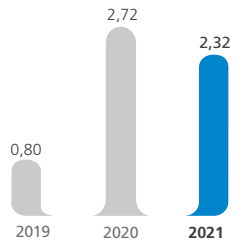
(Dalam jutaan Rupiah) kecuali disebutkan lain

(In million Rupiah) unless stated otherwise

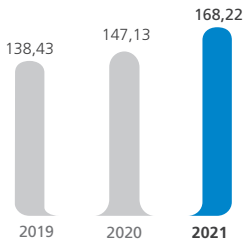
| | 2021 | 2020 | 2019 | |
|---|---|---|---|---|
| **ASET** | | | | **ASSETS** |
| Kas | 119.138 | 118.962 | 110.308 | Cash |
| Giro pada Bank Indonesia | 246.182 | 80.538 | 496.757 | Current accounts with Bank Indonesia |
| Giro pada bank lain-Neto | 344.954 | 385.613 | 522.802 | Current accounts with other banks-Net |
| Penempatan pada Bank Indonesia dan bank lain-Neto | 2.664.471 | 1.459.467 | 462.718 | Placements with Bank Indonesia and other banks-Net |
| Efek-Efek-Neto | 3.480.492 | 1.915.516 | 4.219.862 | Marketable securities-Net |
| Tagihan derivatif | 1.360 | 1.131 | 2.645 | Derivative receivables |
| Pinjaman yang diberikan-Bruto | 10.015.617 | 7.350.650 | 6.245.991 | Loans-Gross |
| Cadangan Kerugian Penurunan Nilai (CKPN) | (211.697) | (222.606) | (113.108) | Loan Provisioning |
| Pinjaman yang diberikan-Neto | 9.803.920 | 7.128.044 | 6.132.883 | Loans-Net |
| Tagihan akseptasi-Neto | 25.157 | 12.662 | 23.518 | Acceptance receivables-Net |
| Pendapatan bunga yang masih akan diterima | 137.385 | 122.812 | 129.134 | Accrued interest income |
| Biaya dibayar dimuka dan uang muka | 3.645.121 | 4.104.221 | 4.618.286 | Prepaid expenses and advances |
| Aset pajak tangguhan | 272.950 | 172.118 | 74.209 | Deferred tax assets |
| Aset tetap-Neto | 192.635 | 194.214 | 199.165 | Fixed assets-Net |
| Aset tidak berwujud-Neto | 89.177 | 99.332 | 88.859 | Intangible assets-Net |
| Aset hak-guna-Neto | 156.897 | 201.047 | - | Right-of-use assets-Net |
| Agunan yang diambil alih-Neto | 68.361 | 115.866 | 131.230 | Foreclosed assets-Net |
| Aset lain-lain-Neto | 69.375 | 93.365 | 99.221 | Other assets-Net |
| **TOTAL ASET** | **21.317.575** | **16.204.908** | **17.311.597** | **TOTAL ASSETS** |
| **LIABILITAS** | | | | **LIABILITIES** |
| Liabilitas segera | 62.478 | 99.166 | 156.145 | Obligations due immediately |
| Simpanan nasabah | 15.945.444 | 13.064.987 | 12.806.232 | Deposits from customers |
| Simpanan dari bank lain | 2.525.479 | 1.214.618 | 1.845.988 | Deposits from other banks |
| Liabilitas derivatif | - | 227 | - | Derivative payables |
| Efek-efek yang dijual dengan janji dibeli kembali | - | - | 88.001 | Securities sold under repurchase agreement |
| Liabilitas akseptasi | 25.163 | 4.763 | 2.101 | Acceptance payables |
| Utang pajak | 16.123 | 19.140 | 18.893 | Taxes payable |
| Bunga yang masih harus dibayar | 39.727 | 43.229 | 65.086 | Accrued interest expenses |

| | 2021 | 2020 | 2019 | |
|---|---|---|---|---|
| Liabilitas imbalan kerja | 18.552 | 22.823 | 24.752 | Employee benefits liability |
| Beban yang masih harus dibayar dan liabilitas lain-lain | 24.822 | 39.900 | 230.573 | Accrued expenses and other liabilities |
| Pinjaman subordinasi | - | 252.825 | 400.000 | Subordinated loan |
| **TOTAL LIABILITAS** | **18.657.788** | **14.761.678** | **15.637.771** | **TOTAL LIABILITIES** |
| **EKUITAS** | | | | **EQUITY** |
| Modal ditempatkan dan disetor penuh | 12.636.175 | 12.223.149 | 12.223.149 | Issued and fully paid capital |
| Tambahan modal disetor | 1.125.357 | 178.765 | 178.765 | Additional paid-in capital |
| Komponen ekuitas lain | 1.190.000 | 895.500 | 495.500 | Other components of equity |
| Kerugian aktuarial | (6.905) | (9.791) | (11.096) | Actuarial loss |
| Surplus revaluasi aset tetap - Neto | 138.336 | 138.336 | 138.336 | Revaluation surplus of fixed assets - Net |
| Keuntungan yang belum direalisasi atas perubahan nilai wajar efek-efek melalui penghasilan komperehensif lain/tersedia untuk dijual | 11.680 | 6.704 | 8.391 | Unrealized gain on changes in marketable securities at fair value through other comprehensive income/available for sale |
| Saldo rugi | (12.434.856) | (11.989.433) | (11.359.219) | Deficit |
| Total Ekuitas | 2.659.787 | 1.443.230 | 1.673.826 | Total Equity |
| **TOTAL LIABILITAS DAN EKUITAS** | **21.317.575** | **16.204.908** | **17.311.597** | **TOTAL LIABILITIES AND EQUITY** |

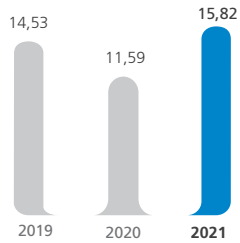
### Rasio Pinjaman yang Diberikan Bermasalah (Neto)
Non-Performing Loans Ratio (Net)
(%)




### Rasio Kecukupan Likuiditas
Liquidity Coverage Ratio (LCR)
(%)




### Rasio Kewajiban Penyediaan Modal Minimum (KPMM)
Capital Adequacy Ratio (CAR)
(%)



## LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN
## STATEMENT OF PROFIT AND LOSS AND OTHER COMPREHENSIVE INCOME

| Keterangan dalam jutaan Rupiah | dalam jutaan Rp in million Rp | | | Kenaikan (Penurunan) Increased (Decreased) | | Description in million Rupiah |
|---|---|---|---|---|---|---|
| | 2021 | 2020 | 2019 | 2021-2020 Persentase (%) Percentage (%) | 2020-2019 Persentase (%) Percentage (%) | |
| Pendapatan Bunga | 991.353 | 978.794 | 1.132.243 | 1,28% | (99,91%) | Interest income |
| Beban Bunga | (888.773) | (952.653) | (1.081.987) | (6,71%) | (13,55%) | Interest expenses |
| Pendapatan Bunga - neto | 102.580 | 26.141 | 50.256 | 292,41% | (11,95%) | Interest income - net |
| Pendapatan Operasional Lainnya | 52.507 | 22.581 | 526.546 | 132,53% | (95,71%) | Total other operating income |
| Beban Operasional Lainnya | (684.003) | (633.592) | (565.244) | 7,96% | 12,09% | Total other operating expenses |
| Laba (Rugi) Operasional | (528.916) | (584.870) | 11.558 | (9,57%) | (5.160,30%) | Profit (Loss) From Operations |
| Pendapatan non-operasional | 12.416 | 32.711 | 206.008 | (62,04%) | (84,12%) | Non-operating income |
| Beban non-operasional | (31.972) | (29.272) | (168.267) | 9,22% | (82,60%) | Non-operating expenses |
| Pendapatan (Beban) Non-Operasional - neto | (19.556) | 3.439 | 37.741 | (668,65%) | (90,89%) | Non-operating Income (Expenses) |
| Laba (Rugi) Sebelum Pajak | (548.472) | (581.431) | 49.299 | (5,67%) | (1.279,40%) | Profit (Loss) Before Tax |
| Manfaat Pajak Penghasilan - neto | 103.049 | 96.990 | 196 | 6,25% | (50,52%) | Income Tax Benefit - Net |
| Laba (Rugi) Bersih Tahun Berjalan | (445.423) | (484.441) | 49.495 | (8,055) | 49.384,69% | Profit (Loss) For The Year |
| Laba (Rugi) Bersih Tahun Berjalan yang dapat diatribusikan kepada: | | | | | | Net Profit (Loss) Attributable to: |
| - Pemilik | (445,423) | (484,441) | 49,495 | (401,101) | 121,534 | - Owner of Parent Entity |
| - Kepentingan Non Pengendali | - | - | - | - | - | - Non-controlling Interest |
| Laba (Rugi) Komprehensif yang dapat diatribusikan kepada: | | | | | | Comprehensive Net Profit (Loss) Attributable to: |
| - Pemilik | (437,561) | (484,823) | 216,798 | (550,796) | 159,061 | - Owner of Parent Entity |
| - Kepentingan Non Pengendali | - | - | - | - | - | - Non-controlling Interest |
| Laba (Rugi) Per Saham Dasar (Nilai Penuh) | (42.15390) | (48.38552) | 4.94357 | (40.06203) | 12.14000 | Basic Earnings (Loss) per Share (Full Amount) |

## LAPORAN ARUS KAS
## STATEMENT OF CASH FLOW

| Keterangan dalam jutaan Rupiah | dalam jutaan Rp in million Rp | | | Kenaikan (Penurunan) Increased (Decreased) | | Description in million Rupiah |
|---|---|---|---|---|---|---|
| | | | | 2021-2020 | 2020-2019 | |
| | 2021 | 2020 | 2019 | Persentase (%) Percentage (%) | Persentase (%) Percentage (%) | |
| Kas neto diperoleh dari (digunakan untuk) aktivitas operasi | 1.528.836 | (1.561.012) | (103.316) | 197,94% | 1.410,91% | Net cash provided by (used in) operating activities |
| Kas neto diperoleh dari (digunakan untuk) aktivitas investasi | (1.577.016) | 1.746.070 | (511.504) | (190,32%) | (441,36%) | Net cash provided by (used in) investing activities |
| Kas neto diperoleh dari aktivitas pendanaan | 1.396.519 | 246.112 | 400.000 | 467,43% | (38,47%) | Net cash provided by financing activities |
| Jumlah kenaikan (penurunan) bersih kas dan setara kas | 1.348.339 | 431.080 | (214.820) | 212,78% | (300,71%) | Net increase (decrease) on cash and cash equivalents |
| Pengaruh perubahan kurs mata uang asing | 1.570 | 1.621 | (5.316) | (3,15%) | (130,49%) | Effect of changes in foreign currencies exchange rate |
| Kas dan setara kas pada awal tahun | 2.026.029 | 1.593.328 | 1.813.464 | 27,16% | (12,14%) | Cash and cash equivalents beginning of year |
| Kas dan setara kas pada akhir tahun | 3.375.938 | 2.026.029 | 1.593.328 | 66,63% | 27,16% | Cash and cash equivalents at end of year |

## RASIO KEUANGAN UTAMA
## MAIN FINANCIAL RATIO

| RASIO KEUANGAN | 2021 | 2020 | 2019 | FINANCIAL RATIO |
|---|---|---|---|---|
| **PERMODALAN** | | | | **CAPITAL** |
| Kewajiban Penyediaan Modal Minimum (KPMM) | 15,82% | 11,59% | 14,53% | Capital Adequacy Ratio (CAR) |
| Modal Inti Utama | 15,03% | 8,99% | 11,32% | Common Equity Tier 1 |
| Aset Tetap Terhadap Modal | 21,39% | 33,68 % | 12,89 % | Fixed Assets to Capital |
| **ASET PRODUKTIF** | | | | **EARNING ASSETS** |
| Aset Produktif Bermasalah | 2,78% | 3,71% | 0,84% | Non-Performing Earning Assets |
| Pinjaman yang Diberikan Bermasalah (Bruto) | 3,90% | 4,97% | 1,49% | Non-Performing Loans (Gross) |
| Pinjaman yang Diberikan Bermasalah (Neto) | 2,32% | 2,72% | 0,80% | Non-Performing Loans (Net) |
| Pembentukan Penyisihan Aset Produktif (PPAP) terhadap Aset produktif | 1,52 % | 2,27% | 1,02% | Allowance for Possible Losses on Earnings Assets |
| Pemenuhan PPAP | 82,82% | 97,97% | 70,19% | Allowance for Possible Losses Compliance |
| **RENTABILITAS** | | | | **RENTABILITIES** |
| Laba terhadap rata-rata Aset | (3,06%) | (3,36%) | 0,29% | Return on Assets (ROA) |
| Laba terhadap rata-rata Ekuitas | (36,27%) | (34,01%) | 4,24% | Return on Equity (ROE) |
| Margin Bunga Bersih | 0,82 % | 0,22 % | 0,39% | Net Interest Margin (NIM) |
| **LIKUIDITAS** | | | | **LIQUIDITY** |
| Rasio Kredit yang Diberikan Terhadap Dana Pihak Ketiga | 62,81% | 56,26% | 48,77% | Loan to Funding Ratio (LFR) |
| Rasio Pendanaan Stabil Bersih | 143,61% | 181,62% | 166,23% | Net Stable Funding Ratio (NSFR) |
| Rasio Kecukupan Likuiditas | 168,22% | 147,13% | 138,43% | Liquidity Coverage Ratio (LCR) |
| **SOLVABILITAS** | | | | **SOLVABILITY** |
| Rasio Pengungkit | 10,51% | 7,22% | - | Leverage Ratio (LR) |
| Liabilitas terhadap Ekuitas | 7,01x | 10,23x | 9,34x | Liabilities to Equity |
| Liabilitas terhadap Jumlah Aset | 0,88x | 0,91x | 0,90x | Liabilities to Assets |
| **EFISIENSI** | | | | **EFFICIENCY** |
| Rasio Biaya terhadap Pendapatan | 389,23% | 397,45% | 287,22% | Cost to Income Ratio (CIR) |
| Giro dan Tabungan terhadap Simpanan | 18,48% | 14,70% | 14,21% | Current Account Savings Account (CASA) |
| Beban Operasional terhadap Pendapatan Operasional (BOPO) | 122,55% | 146,66% | 99,92% | Operating Expense to Operating Revenues |
| **KEPATUHAN** | | | | **COMPLIANCE** |
| Persentase Pelanggaran BMPK | - | - | - | Percentage of LLL Violations |
| Persentase Pelampauan BMPK | - | - | - | Percentage of LLL Excess |
| GWM Primer Rupiah | 29,82% | 15,49% | 11,14% | Primary Reserve in Rupiah |
| GWM Valuta Asing | 4.29% | 5.40% | 33.45% | Reserve in Foreign Currencies |
| Posisi Devisa Neto (PDN) | 1.60% | 3.47% | 0.74% | Net Open Position |

# Ikhtisar Kinerja Keberlanjutan 2021

Overview of Sustainability Performance in 2021

## Tindakan Berkelanjutan

Sustainability Action

| Pengukuran | Satuan/Unit | 2021 | Parameter |
|---|---|---|---|
| **Penggunaan Energi Listrik** | kWh | **103.548** | **Electric Energy Consumption** |
| **Penggunaan Bahan Bakar Minyak** | liter | **26.490** | **Fuel Oil Consumption** |
| **Penggunaan Kertas** | Rim/Ream | **3.500** | **Paper Consumption** |

## Inisiatif Kampanye Berkelanjutan

Sustainable Campaign Initiative

**01** Meningkatkan kesadaran masyarakat terhadap keberadaan satwa endemik Indonesia yang langka dan dilindungi melalui peluncuran 6 (enam) maskot J Trust Bank mewakili spesies harimau Sumatera, orangutan, komodo, dan badak Jawa

Increase public awareness of the existence of Indonesia's rare and protected endemic animals, through the launch of 6 (six) J Trust Bank mascots representing the Sumatran tiger, orangutan, Komodo dragon and Javanese Rhino species.

**02** Berkontribusi dalam upaya mengurangi polutan plastik yang berakhir di lautan, J Trust Bank membagikan tas daur ulang yang terbuat dari limbah botol plastik kepada mitra kerja dan masyarakat

As a contribution to reducing plastic pollutants that can end up in the oceans, J Trust Bank is distributing recycled bags from plastic bottle waste to partners and the community

**5.000**
tas daur ulang di 11 kota di Indonesia
recycled bags in 11 cities in Indonesia

**03** Pelatihan Keuangan Berkelanjutan untuk Direksi dan Karyawan

Sustainable Finance Training for Board of Directors and Employees

**3**
pelatihan
trainings

## Tanggung Jawab Sosial dan Lingkungan Perusahaan

Corporate Social and Environmental Responsibility

**12**
Jumlah Kegiatan CSR
Number of CSR Activities

**7.303**
Jumlah Penerima Manfaat
Number of Beneficiaries

**12**
Jumlah Mitra Kerja
Number of Partners

# Ikhtisar Saham

## Stock Highlights

Saham J Trust Bank tercatat dengan kode BCIC di Bursa Efek Indonesia sejak 25 Juni 1997. Pada 7 Januari 2020, Bursa Efek Indonesia mencabut penghentian sementara perdagangan efek PT Bank JTrust Indonesia Tbk di seluruh pasar.

J Trust Bank shares have been listed under the ticker BCIC on the Indonesia Stock Exchange since June 25, 1997. On January 7, 2020, the Indonesia Stock Exchange lifted the temporary trading suspension of PT Bank JTrust Indonesia Tbk shares in all markets.

Pemegang Saham seri A, seri B dan seri C memiliki hak yang sama yakni masing-masing saham memiliki hak atas 1 (satu) suara.

The holders of series A, series B and series C shares have the same voting rights that is each share has 1 (one) voting right.

Berikut adalah informasi saham Seri A, Seri B dan Seri C Bank sejak Penawaran Umum Perdana Saham sampai dengan tanggal 31 Desember 2021.

The following is the information on the Bank's Series A, Series B and Series C shares since the Initial Public Offering until December 31, 2021.

| Keterangan | Jumlah Saham/ Number of Shares | Description |
|---|---|---|
| Penerbitan saham baru Seri A: | | Issuance of Series A new shares: |
| November 2008 | 676,236,100,000,000 | November 2008 |
| Januari 2014 | 124,948,000,000,000 | January 2014 |
| Januari 2015 | 30,000,000,000,000 | January 2015 |
| April 2015 | 30,000,000,000,000 | April 2015 |
| Oktober 2015 | 40,000,000,000,000 | October 2015 |
| Maret 2017 | 100,000,000,000,000 | March 2017 |
| Jumlah saham Seri A<br>- sebelum Pelaksanaan Penggabungan Nilai Nominal Saham (*reverse stock split*) | 1,001,184,100,000,000 | Total Series A shares<br>- before reverse stock split |
| Pengaruh Pelaksanaan Penggabungan Nilai Nominal Saham (reverse stock split) Juni 2018 | (1,001,174,088,159,000) | Effect of reverse stock split in June 2018 |
| **Jumlah saham Seri A - setelah Pelaksanaan Penggabungan Nilai Nominal Saham (reverse stock split)** | **10,011,841,000** | **Total Series A shares - after reverse stock split** |

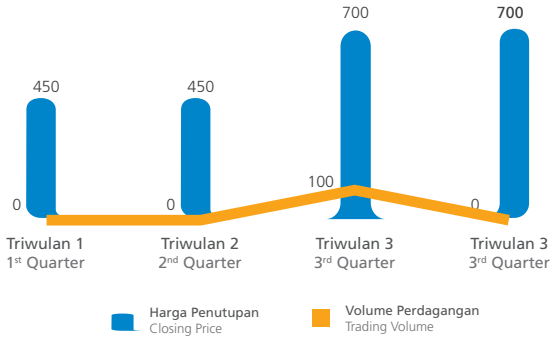
| Keterangan | Jumlah Saham/ Number of Shares | Description |
|---|---|---|
| Saham Seri B: | | Series B shares: |
| Saham pendiri | 160,000,000 | Founders shares |
| Saham dari Penawaran Umum Perdana Saham pada tahun 1997 | 70,000,000 | Shares from Initial Public Offering in 1997 |
| Saham bonus pada bulan Agustus 1998 | 55,200,000 | Bonus shares in August 1998 |
| Pemecahan nilai saham pada bulan Maret 1999 | 1,140,800,000 | Stock split in March 1999 |
| Saham setelah pemecahan | 1,426,000,000 | Shares after stock split |
| Penawaran Umum Terbatas I pada bulan April 1999 | 570,400,000 | Limited Public Offering I in April 1999 |
| Pelaksanaan Waran Seri I | 13,119,000 | Exercise of Series I Warrants |
| Penawaran Umum Terbatas II pada bulan Juli 2000 | 401,773,500 | Limited Public Offering II in July 2000 |
| Pelaksanaan Waran Seri II | 1,033,900 | Exercise of Series II Warrants |
| Penawaran Umum Terbatas III pada bulan Maret 2003 | 5,797,941,330 | Limited Public Offering III in March 2003 |
| Pelaksanaan Waran Seri I | 66,331,650 | Exercise of Series I Warrants |
| Pelaksanaan Waran Seri II | 37,223,788 | Exercise of Series II Warrants |
| Penawaran Umum Terbatas IV pada bulan Juli 2003 | 2,494,146,934 | Limited Public Offering IV in July 2003 |
| Pelaksanaan Waran Seri I | 250,000 | Exercise of Series I Warrants |
| Pelaksanaan Waran Seri II | 142,800 | Exercise of Series II Warrants |
| Saham sebelum penggabungan usaha | 10,808,362,902 | Shares before merger |
| Saham dari penggabungan usaha pada bulan Oktober 2004 | 6,769,653,639 | Shares from merger in October 2004 |
| Saham setelah penggabungan usaha | 17,578,016,541 | Shares after merger |
| Penempatan langsung oleh Klass Consultant Inc. | 2,381,538,461 | Direct placement by Klass Consultant Inc. |
| Pelaksanaan Waran Seri II | 145,950,973 | Exercise of Series II Warrants |
| Pelaksanaan Waran Seri III dan V | 27,262 | Exercise of Series III and V Warrants |
| Pelaksanaan Waran Seri IV | 2,574,613,843 | Exercise of Series IV Warrants |
| Penawaran Umum Terbatas V pada bulan Juni 2007 | 5,670,029,955 | Limited Public Offering V in June 2007 |
| Jumlah saham Seri B - sebelum Pelaksanaan Penggabungan Nilai Nominal Saham (reverse stock split) | 28,350,177,035 | Total Series B shares - before reverse stock split |
| Pengaruh Pelaksanaan Penggabungan Nilai Nominal Saham (reverse stock split) Juni 2018 | (28,349,893,534) | Effect reverse stock split in June 2018 |
| **Jumlah Saham Seri B - setelah Pelaksanaan Penggabungan Nilai Nominal Saham (reverse stock split)** | **283,501** | **Total Series B shares - after reverse stock split** |
| Penerbitan saham baru Seri C: melalui PMHMETD Desember 2021 | 4,130,257,580 | Issuance of Series C new shares: implementing the PMHMETD December 2021 |
| Penerbitan saham baru Seri C: melalui PMHMETD Desember 2021 | 4,130,257,580 | Issuance of Series C new shares: implementing the PMHMETD December 2021 |
| **Jumlah saham Seri C** | **4,130,257,580** | **Total Series C shares** |

## Informasi Saham Tahun 2020-2021

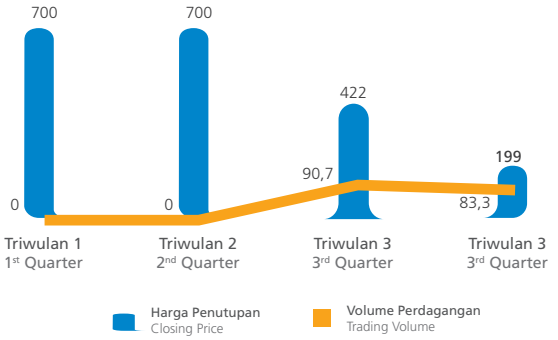
## Share Information 2020-2021

| Periode Period | Harga Saham/lembar (dalam Rupiah) Share Price/share (in Rupiah) | | | | Volume Perdagangan Trading Volume | Jumlah Saham Beredar Number of Outstanding Shares | Kapitalisasi Pasar (dalam Rupiah) Market Capitalization (in Rupiah) |
|---|---|---|---|---|---|---|---|
| | Pembukaan Opening | Terendah Lowest | Tertinggi Highest | Penutupan Closing | | | |
| **2021** | | | | | | | |
| Triwulan 1 | 700 | 700 | 700 | 700 | 0 | 10,012,124,501 | 7,008,487,150,700 |
| Triwulan 2 | 700 | 700 | 700 | 700 | 0 | 10,012,124,501 | 7,008,487,150,700 |
| Triwulan 3 | 573 | 395 | 925 | 422 | 90,715,267 | 10,012,124,501 | 4,225,116,539,422 |
| Triwulan 4 | 200 | 160 | 270 | 199 | 833,117,467 | 14,142,382,081 | 2,814,334,034,119 |
| **2020** | | | | | | | |
| Triwulan 1 | 450 | 450 | 450 | 450 | 0 | 10,012,124,501 | 4.505.456.025.450 |
| Triwulan 2 | 450 | 450 | 450 | 450 | 0 | 10,012,124,501 | 4.505.456.025.450 |
| Triwulan 3 | 450 | 700 | 450 | 700 | 100 | 10,012,124,501 | 7.008.487.150.700 |
| Triwulan 4 | 700 | 700 | 700 | 700 | 0 | 10,012,124,501 | 7.008.487.150.700 |

**Harga Penutupan (Rp) dan Volume Perdagangan 2020**
Closing Price (Rp) and Trading Volume 2020




**Harga Penutupan (Rp) dan Volume Perdagangan 2021**
Closing Price (Rp) and Trading Volume 2021




## Aksi Korporasi

Berdasarkan keputusan RUPST tanggal 23 Juli 2021, Bank mengajukan Pernyataan Pendaftaran kepada Kepala Eksekutif Pasar Modal Otoritas Jasa Keuangan tanggal 23 Agustus 2021 sehubungan dengan Penambahan Modal dengan Memberikan Hak Memesan Efek Terlebih Dahulu (PMHMETD) sebanyak-banyaknya 4.545.504.522 Saham seri C dengan nilai nominal Rp100 (nilai penuh) per saham.

Bank memperoleh pernyataan efektif dari OJK untuk melakukan Penawaran Umum Terbatas - Tahun 2021 tanggal 12 November 2021 perihal Pemberitahuan Efektifnya Pernyataan Pendaftaran, di mana saham Seri C yang akan diterbitkan dalam rangka pelaksanaan PMHMETD memiliki hak yang sama dan sederajat dalam segala hal (termasuk hak atas dividen) dengan saham lain Bank yang telah disetor penuh.

## Corporate Actions

Based on the AGMS resolution on July 23, 2021, the Bank submitted a Registration Statement to the Chief Executive of the Capital Markets of the Financial Services Authority on August 23, 2021, in relation to Private Placement (PMHMETD) of a maximum of 4,545,504,522 Series C shares with a nominal value of Rp100 (full amount) per share.

The Bank obtained an effective statement from OJK to conduct a Rights Issue - 2021 dated November 12, 2021, regarding the Notification of Registration Statement Effectiveness, in which the Series C shares to be issued in the Rights Issue have the same and equal rights in all respects (including the right to dividends) with other fully paid-up Bank shares.

PMHMETD dilaksanakan pada tanggal 26 November sampai 2 Desember 2021 di mana setiap pemilik 500 saham Bank akan memperoleh 227 HMETD. Setiap 1 HMETD dapat digunakan untuk membeli 1 saham dengan membayar harga pelaksanaan sebesar Rp330. Pemegang Saham Utama Bank yaitu J Trust Co., Ltd. dan kelompok usahanya yaitu J Trust Asia Pte. Ltd. dan PT JTrust Investments Indonesia bersama-sama melaksanakan HMETD dengan kompensasi Komponen Ekuitas Lain dan Konversi Hak Tagih dari Pinjaman Subordinasi seluruhnya bersama-sama senilai Rp1.362.124.750.000,-. Selain itu, terdapat beberapa pemegang saham publik yang melaksanakan HMETD dan HMETD yang tidak dilaksanakan.

Jumlah saham beredar sebelum dan setelah pelaksanaan PMHMETD adalah masing-masing 10.012.124.501 saham dan 14.142.382.081. Sedangkan harga per tanggal 25 November 2021 adalah Rp250 dan per tanggal 3 Desember 2021 adalah Rp216.

## Informasi Penghentian Sementara Perdagangan Saham (*Suspension*)

Sehubungan dengan terjadinya penurunan harga kumulatif yang signifikan pada saham Bank, Bursa Efek Indonesia (BEI) melakukan penghentian sementara perdagangan saham Bank dalam rangka *cooling down* mulai perdagangan di Pasar Reguler dan Pasar Tunai sesi I pada tanggal 21 September 2021 di mana BEI membuka kembali perdagangan saham Bank di Pasar Reguler dan Pasar Tunai sesi I tanggal 22 September 2021.

Selanjutnya, sehubungan dengan terjadinya penurunan harga kumulatif yang signifikan pada saham Bank, BEI melakukan penghentian sementara perdagangan saham Bank di Pasar Reguler dan Pasar Tunai mulai sesi I perdagangan tanggal 27 September 2021di mana BEI membuka kembali perdagangan saham Bank di Pasar Reguler dan Pasar Tunai sesi I tanggal 5 Oktober 2021.

Sebagai tindak lanjut dari penghentian sementara perdagangan saham Bank tersebut, Bank melakukan *Public Expose* Insidentil pada tanggal 29 September 2021 di mana Manajemen Bank melakukan paparan kinerja dan strategis bisnis, situasi terkini terkait pergerakan saham Bank, dan implementasi keuangan berkelanjutan untuk memberikan dampak positif bagi masyarakat.

Dalam *Public Expose* tersebut, Manajemen Bank menegaskan bahwa penghentian sementara perdagangan saham Bank oleh BEI tidak terkait dengan kondisi kelangsungan usaha Bank yang masih sangat baik, namun terkait dengan aktivitas perdagangan saham oleh pelaku pasar modal.

Rights Issue to be held from November 26 to December 2, 2021, in which each owner of 500 shares of the Bank would receive 227 Pre-emptive Rights. Every 1 Pre-emptive Rights could be used to buy 1 share by paying an exercise price of Rp330. The Bank's Major Shareholders (J Trust Co., Ltd. and its business groups J Trust Asia Pte. Ltd. and PT JTrust Investments Indonesia) jointly implemented Pre-emptive Rights with compensation for Other Equity Components and Conversion of Claims from Subordinated Loans together with an amount of Rp1,362,124,750,000. In addition, there were several public shareholders who exercised Pre-emptive Rights and Pre-emptive Rights that were not exercised.

The number of outstanding shares before and after the exercise of PMHMETD was 10,012,124,501 shares and 14,142,382,081, respectively. While the price as of 25 November 2021 was Rp250 and as of 3 December 2021 was Rp216.

## Information on Temporary Suspension of Stock Trading

Related with the significant cumulative price decline in the Bank's shares, the Indonesia Stock Exchange (IDX) temporarily suspended trading of the Bank's shares in a cooling down attempt, beginning from trading in the Regular Market and Cash Market session I on September 21, 2021, where the IDX reopened trading of the Bank's shares in the Regular Market and Cash Market session I on September 22, 2021.

Furthermore, due to a significant decrease in the cumulative stock price of the Bank, the IDX temporarily suspended the trading of the Bank's shares in the Regular Market and Cash Market starting from the first trading session on 27 September 2021, in which the IDX reopened the trading of the Bank's shares in the Regular Market and Cash Market in the first session on 5 October 2021.

As a follow-up to the temporary suspension of trading in the Bank's shares, the Bank held an Incidental Public Expose on September 29, 2021 in which the Bank's Management presented a performance and business strategy, the current situation regarding the movement of the Bank's shares, and the sustainable finance implementation to create a positive impact to the public.

In the Public Expose, the Bank's Management emphasized that the temporary trading suspension of the Bank's shares by the IDX was not related to the Bank's business continuity which was still very good, but related to stock trading activities by capital market players.

# Peristiwa Penting

## Event Highlights

**29 April 2021**
Serah terima bantuan untuk penyintas bencana Sinklon Tropis Seroja kepada Badan Penanggulangan Bencana Daerah Provinsi Nusa Tenggara Timur.

**April 29, 2021**
Handing over of aid for the survivors of the Seroja Tropical Synclone disaster to the Regional Disaster Management Agency of East Nusa Tenggara Province.

**3 Mei 2021**
J Trust Bank selenggarakan Rapat Umum Pemegang Saham Luar Biasa dengan agenda utama perubahan susunan pengurus perseroan.

**May 3, 2021**
J Trust Bank holding an Extraordinary General Meeting of Shareholders with the main agenda of changing the composition of the company's management.

**9 Mei 2021**
Pemeriksaan kesehatan mata dan santunan kaca mata untuk anak yatim piatu dan prasejahtera dampak dari sekolah pembelajaran jarak jauh selama pandemi.

**May 9, 2021**
Eye health checks and glasses donations for orphans and the underprivileged due to the impact of online learning schools during the pandemic.

**20 Mei 2021**
Penandatangan perjanjian kerja sama J Trust Bank dan PT Intikom Berlian Mustika untuk optimalisasi fasilitas mesin ATM sebagai sarana layanan transaksi perbankan.

**May 20, 2021**
Penandatangan perjanjian kerja sama J Trust Bank dan PT Intikom Berlian Mustika untuk optimalisasi fasilitas mesin ATM sebagai sarana layanan transaksi perbankan.

**31 Mei 2021**
Menerima penghargaan dari Indonesian Institute for Corporate Directorship pada ajang The 12th IICD Corporate Governance Award untuk "Best Right of Shareholders" untuk kapitalisasi pasar menengah (MidCap)

**May 31, 2021**
Received an award from the Indonesian Institute for Corporate Directorship at the 12th IICD Corporate Governance Award for "Best Right of Shareholders" for middle market capitalization (MidCap)

**3 Juni 2021**
Menerima penghargaan dari Infobank pada ajang "10th Digital Brand Award 2021" untuk Peringkat 1 Deposito Bank Umum Konvensional BUKU II.

**June 3, 2021**
Received an award from Infobank at the "10th Digital Brand Award 2021" event for Rank 1 in Deposits for BUKU II Conventional Commercial Banks.

**11 Juni 2021**
Menerima penghargaan dari Economic Review pada ajang "Indonesia Corporate Secretary and Corporate Communication Award (ICCA) Ke-4 2021" untuk "1st The Best Informative Website 2021 Bank Buku II".

**June 11, 2021**
Received an award from Economic Review at the "4th Indonesia Corporate Secretary and Corporate Communication Award (ICCA) 2021" for "1st The Best Informative Website 2021 Bank Buku II".

**23 Juni 2021**
Pelaksanaan vaksinasi Covid-19 dosis 1 dan dosis 2 untuk karyawan J Trust Bank.

**June 23, 2021**
Implementation of Covid-19 vaccination dose 1 and dose 2 for J Trust Bank employees.

**21 Juli 2021**
Membagikan hewan kurban kepada kelompok yang membutuhkan di sekitar area operasional perusahaan dalam rangka turut merayakan Hari Raya Idul Adha 1442 H.

**July 21, 2021**
Distributing sacrificial animals to communities in need around the company's operational areas in participating in celebrating Eid al-Adha 1442 H.

**23 Juli 2021**
J Trust Bank menggelar Rapat Umum Pemegang Saham Tahunan.

**July 23, 2021**
J Trust Bank holding Annual General Meeting of Shareholders.

**30 Juli 2021**
Serah terima bantuan buku edukasi Perawatan Paliatif dan kebutuhan pasien anak tidak mampu dengan penyakit kronis dan langka.

**July 30, 2021**
Handing over of Palliative Care educational books and the needs of underprivileged children with chronic and rare diseases.

**9 Agustus 2021**
Memberikan apresiasi kepada tenaga kesehatan dan petugas pemakaman atas kerja kerasnya dalam menghadapi gelombang dua Covid-19 melalui penyerahan 400 paket sembako dan vitamin.

**August 9, 2021**
Giving appreciation to health workers and funeral workers for their hard work in dealing with the second wave of Covid-19 through the delivery of 400 packages of basic necessities and vitamins.

**26 Agustus 2021**
Mendukung akselerasi vaksinasi Covid-19 untuk masyarakat di enam lokasi di Tanah Abang dan Menteng, Jakarta Pusat.

**August 26, 2021**
Supporting the acceleration of Covid-19 vaccination for the community in six locations in Tanah Abang and Menteng, Central Jakarta.

**30 September 2021**
Pelaksanaan donor darah yang diikuti oleh 150 orang karyawan J Trust Bank.

**September 30, 2021**
Implementation of blood donation which was attended by 150 employees of J Trust Bank.

**15 Oktober 2021**
J Trust Bank selenggarakan Rapat Umum Pemegang Saham Luar Biasa dengan agenda utama perubahan susunan pengurus perseroan.

**October 15, 2021**
J Trust Bank holding an Extraordinary General Meeting of Shareholders with the main agenda of changing the composition of the company's management.

**25-26 Oktober 2021**
Bekerja sama dengan Pemerintah Kota Administrasi Jakarta Pusat mengadakan pelatihan "Mengolah Limbah Tekstil" kepada pelaku UMKM perempuan.

**October 25-26, 2021**
In collaboration with the Central Jakarta Administration City Government held a training "Managing Textile Waste" for female MSME actors.

**27 Oktober 2021**
Menyelenggarakan literasi keuangan kepada pelaku UMKM perempuan yang dilakukan secara hibrid bekerja sama dengan aplikasi Buku Kas.

**October 27, 2021**
Organizing financial literacy for female MSME actors in a hybrid way in collaboration with the Buku Kas application.

**2 November 2021**
Penandatangan kerja sama J Trust Bank dengan PT Abdiluhur Kawuloalit (ALKA) untuk pembiayaan kepemilikan perumahan tahan gempa di Sawangan, Depok.

**November 2, 2021**
The signing of the cooperation agreement between J Trust Bank and PT Abdiluhur Kawuloalit (ALKA) to finance the ownership of earthquake-resistant housing in Sawangan, Depok.

**25 November 2021**
Penandatangan kerja sama J Trust Bank dengan PT IOne Home Indonesia, untuk pembiayaan kepemilikan perumahan di Bali dan Nusa Tenggara Barat.

**November 25, 2021**
The signing of the cooperation agreement between J Trust Bank and PT IOne Home Indonesia, to finance housing ownership in Bali and West Nusa Tenggara.

**30 November 2021**
Serah terima donasi buku kepada komunitas Jurnalis Cilik yang terdiri dari anak nelayan pesisir di Cilincing, Jakarta Pusat.

**November 30, 2021**
Handing over of book donations to the Jurnalis Cilik community consisting of children from coastal fishermen in Cilincing, Central Jakarta.

**15 Desember 2021**
Penandatangan kerja sama J Trust Bank dengan PT Asuransi Jiwa Sequis Financial untuk memasarkan produk asuransi jiwa dan asuransi kesehatan.

**December 15, 2021**
The signing of the cooperation agreement between J Trust Bank and PT Asuransi Jiwa Sequis Financial to market life insurance and health insurance products.

**15 Desember 2021**
Penarikan undian The Big Six yaitu program apresiasi kepada nasabah setia dan loyal simpanan Tabungan J Trust, Tabungan MOE, dan Tabungan J Trust One.

**December 15, 2021**
The Big Six lottery draw is an appreciation program for loyal customers of J Trust Savings, MOE Savings, and J Trust One Savings.

**17 Desember 2021**
J Trust Bank menggelar Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) dan Paparan Publik (Pubex) diputuskan antara lain aksi korporasi Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu.

**December 17, 2021**
J Trust Bank holding an Extraordinary General Meeting of Shareholders (EGMS) and Public Expose (Pubex) to decide, among others, the corporate action of Private Placement (PMHMETD) to meet the Bank's minimum.

**23 Desember 2021**
Merayakan Hari Raya Natal dan memberikan donasi kebutuhan pokok kepada Panti Yatim Piatu St. Vincencius.

**December 23, 2021**
Celebrating Christmas and donating basic necessities to orphanage St. Vincensius

**23 Desember 2021**
Menerima penghargaan dari Economic Review pada ajang "The Best Indonesia Leaders 2021" untuk "CEO Public Bank Company - Asset dibawah Rp25T".

**December 23, 2021**
Received an award from Economic Review at "The Best Indonesia Leaders 2021" event for "CEO Public Bank Company – Assets under Rp25T".

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# Laporan Manajemen

Management Report

# Laporan Dewan Komisaris

## Report of the Board of Commissioners

### Pemegang Saham dan Pemangku Kepentingan yang Terhormat,

Pandemi COVID-19 yang masih berlanjut berdampak pada kondisi perekonomian dan dunia usaha, serta rasa sedih, cemas, dan ketidakpastian di Indonesia dan juga secara global. Di tengah kondisi operasional yang penuh tantangan ini, Dewan Komisaris secara konsisten melakukan pengawasan terhadap manajemen Bank serta memastikan kepatuhan pada prinsip-prinsip perbankan yang sehat dan praktik-praktik terbaik tata kelola perusahaan.

Sejalan dengan pemulihan ekonomi nasional, kinerja J Trust Bank pada tahun 2021 menunjukkan perbaikan dan hasil berkat respons yang cepat dan strategi yang efektif dari Bank. Secara berkala kami membantu Direksi dalam meninjau strategi bisnis Bank dan mitigasi risiko untuk meningkatkan kinerja Bank. Melalui laporan tahunan ini, kami akan memaparkan fungsi pengawasan terhadap Bank pada tahun 2021, termasuk penilaian kinerja Direksi, pandangan terhadap implementasi tata kelola Bank, serta gambaran dari inisiatif keuangan berkelanjutan Bank.

### Kondisi Ekonomi dan Perbankan 2021

Pemulihan ekonomi global berlanjut walaupun masih belum merata, dan momentum pun mereda seiring dengan naiknya pandemi. Varian COVID-19 yang menular berarti risiko kesehatan meningkat, sehingga menahan perekonomian kembali menuju normal. Secara keseluruhan, risiko terhadap prospek perekonomian meningkat dan pembuatan kebijakan menjadi lebih sulit.

Setelah mengalami kontraksi 3,1% pada tahun 2020, perekonomian global diperkirakan tumbuh 6,1% pada tahun 2021. Pemberian vaksinasi COVID-19 secara masif dan pelonggaran pembatasan sosial secara bertahap mendorong laju perekonomian global dan fase pemulihan. Gangguan pasokan terus berdampak pada aktivitas ekonomi dan menghambat sektor manufaktur global. Sementara, inflasi terus meningkat, didorong oleh beberapa faktor penting di kawasan.

### Respected Shareholders and Stakeholders,

The prolonged COVID-19 pandemic has disrupted economic and business conditions and brought a wave of grief, anxiety and uncertainty not only in Indonesia but globally as well. In the midst of this challenging operating environment, The Board of Commissioners consistently maintained oversight of the management of the Bank while ensuring adherence to prudential banking principles and corporate governance best practices.

In line with the national economic recovery, J Trust Bank's 2021 performance exhibited progress and achievements due to the prompt responses and effective strategy implemented by the Bank. We regularly assisted the Board of Directors in reviewing the Bank's business strategy and risk mitigation in order to improve the performance of the Bank. In this annual report, we will outline our supervisory function towards the Bank during 2021 including the assessment of the performance of the Board of Directors, perspective on the implementation of governance of the Bank, and overview of the Bank's sustainable finance initiatives.

### Economic and Banking Conditions in 2021

The global economic recovery continues albeit on an uneven pace with momentum weakening as the pandemic rages. New transmissible COVID-19 variant has meant that health risks abound and holding back a full return to normalcy. Overall, risk to economic prospects have increased and policy trade-offs have become more complex.

After experiencing a 3.1% contraction in 2020, the global economy is estimated to grow by 6.1% in 2021. The massive rollouts of COVID-19 vaccines and gradual relaxation of social restrictions, paved the way for accelerated global and drive recovery phase. Supply disruptions have continued to weigh on activities and hindering global manufacturing. Meanwhile, inflation continued to rise, driven by several factors of varying importance across regions.

**Nobiru Adachi**
Komisaris Utama
President Commissioner

Perekonomian Indonesia membaik pada tahun 2021 walaupun menghadapai tantangan akibat munculnya varian baru COVID-19. Pertumbuhan sepanjang tahun 2021 mencapai 3,69%. Neraca Pembayaran tahun 2021 membukukan surplus sebesar AS$13,5 miliar, dari surplus neraca berjalan dan surplus neraca modal dan keuangan. Namun, risiko dan ketidakpastian tetap tinggi karena penyebaran varian baru COVID-19 yang menular, yang dapat menyebabkan pembatasan mobilitas kembali dan penurunan prospek pertumbuhan ekonomi.

The Indonesian economy rebounded in 2021 despite facing challenges due to the emergence of new COVID-19 variants. Growth in 2021 reached 3.69% for the full year. Balance of Payments (BOP) for the year 2021 recorded a high surplus of USD 13.5billion which resulted from a current account surplus coupled with capital and nancial account surplus. However, risks and uncertainties remain high due to the spread of new transmissible COVID-19 variants which will lead to recurrent mobility restrictions and deteriorating prospects of economic growth.

Kinerja sektor perbankan merupakan penanda yang baik untuk mengukur kinerja perekonomian secara menyeluruh. Selama tahun 2021, industri perbankan nasional menunjukkan ketangguhannya. Kenaikan jumlah kredit karena meningkatnya aktivitas usaha mendorong momentum pemulihan ekonomi, terlepas dari kebutuhan untuk melakukan restrukturisasi portofolio kredit yang mengurangi marjin bunga bersih. Berlimpahnya likuiditas di pasar serta perbaikan konektivitas ekosistem digital mendukung industri perbankan dalam mengurangi biaya dana. Pandemi juga mengakselerasi inisiatif terkait biaya di sektor perbankan, misalnya otomasi dan menurunnya kehadiran karyawan secara fisik.

Banking sector performance is a strong gauge for the performance of the overall economy and throughout 2021 the national banking industry showed its resilience. Stronger loan demand underpinned by increased business activities propelled the economic recovery momentum, despite the need for restructuring off loan portfolio and weighing down the net interest margin. Ample liquidity in the market along with improvement in digital ecosystem connectivity supported banking industry to reduce cost of funds. Pandemic also accelerated cost initiatives in the banking sector, for example on automation and reduced-physical absence of employee.

Pertumbuhan kredit dan deposito pada tahun 2021 mencapai 5,24% dan 12,21% secara tahunan, dibanding tahun sebelumnya. Permintaan kredit meningkat sejalan dengan naiknya aktivitas usaha dan konsumsi setelah pelonggaran pembatasan aktivitas masyarakat. Kenaikan aktivitas perekonomian juga membuat likuiditas di pasar meningkat. Rasio kecukupan modal di sektor perbankan masih tetap tinggi pada December 2021 di angka 25,66%, sedangkan rasio NPL masih terjaga di 3,00% (bruto) dan 0,88% (neto). Ini menandakan bahwa stabilitas sistem perbankan tetap baik, dengan neraca keuangan dan permodalan yang kuat.

Credit and deposit growth in 2021 was recorded at 5.24% and 12.21% year on year, respectively compared to the previous year. Demand for loan is increasing in line with higher business activity and consumption as restrictions on public activity are relaxed. Increasing economic activity has also increased liquidity in the market. The Capital Adequacy Ratio in the banking industry remained high in December 2021 at 25.66%, while NPL ratio remained manageable at 3.00% (gross) and 0.88% (net). This concludes that the stability of the banking system remains in good condition given the solid balance sheet and capital.

## Penilaian atas Kinerja Direksi

Kinerja Direksi dinilai berdasarkan target-raget yang sudah ditetapkan sesuai Rencana Bisnis Bank. Mayoritas indikator kinerja menunjukkan peningkatan yang jelas di mana beberapa indikator mencapai angka yang lebih tinggi dari target di tengah kondisi operasional yang penuh tantangan.

## Assessment on the Performance of Board of Directors

The performance of the Board of Directors is evaluated based on the predetermined targets detailed in the Bank Business Plan. Most of the assessment indicators showed marked improvements with a number of such indicators higher than the set targets amidst challenging operating environment.

Walaupun menghadapi kondisi yang menantang pada tahun 2021, Bank terus mengambil pendekatan yang hati-hati dan selektif dalam penyaluran kredit untuk berjaga-jaga terjadap risiko yang mungkin timbul. Hasilnya, kredit tumbuh 36,25% secara tahunan mencapai Rp10,02 triliun seiring dengan perbaikan Kredit Bermasalah – bersih di angka 2,32% pada tahun 2021 dibandingkan 2,72% pada tahun 2020. Bank berhasil memanfaatkan peluang dari berlimpahnya likuiditas di pasar. Hasilnya, simpanan nasabah naik 22,05% secara tahunan menjadi Rp15,95 triliun, dengan kenaikan giro dan tabungan sebesar 18,48%, penurunan biaya dana sebesar 4,87%, dan Rasio Kecukupan Likuiditas sebesar 168,22%. Bank juga memenuhi persyaratan modal into sebesar minimal Rp2 triliun menjelang akhir tahun 2021, sehingga Rasio Kecukupan Modal mencapai 15,82% pada tahun 2021 dibandingkan 11,59% pada tahun 2020.

Despite the challenging condition in 2021, the Bank continued to take a prudent and selective approach in lending whilst being on guard against potential risks arising from the business. As a result, loans grew 36.25% year on year to Rp10.02 trillion along with improvements in Non-Performing Loans – net recorded at 2.32% in 2021 compared to 2.72% in 2020. The Bank continued to acquire new customers, maintain existing customers, and offer various products and services to fulfill customers' needs. As a result, Deposits from customers increased 22.05% year on year to Rp15.95 trillion, along with higher current account saving account of 18.48%, lower cost of fund of 4.87%, and Liquidity Coverage Ratio of 168.22%. The Bank has also fulfilled core capital requirement of at least Rp2 trillion towards the end of year 2021, generating Capital Adequacy Ratio 15.82% in 2021 compared to 11.59% in 2020.

Walaupun Bank mencatatkan kerugian tahun ini di tengah pandemi yang terus berlanjut, fundamental bisnis Bank tetap solid dan berada di posisi yang baik untuk menghasilkan pertumbuhan pada tahun 2022. Dengan struktur permodalan yang lebih kuat, Bank akan terus berupaya mencapai pertumbuhan yang berkelanjutan dan memberikan kontribusi positif pada masyarakat.

Despite the Bank generating losses this year in the midst of the prolonged pandemic, the Bank's underlying business remains solid and is well positioned to generate growth in 2022. With a stronger capital structure, the Bank will continue to strive for sustainable growth whilst providing positive contributions to the community.

Penambahan anggota Dewan Komisaris, Direksi, dan *Executive Vice President* Senior pada tahun 2021 memperkuat tim manajemen Bank dalam mengeksekusi strategi untuk dapat tumbuh berkelanjutan dalam jangka panjang. Bank telah mengimplementasikan strateginya dengan optimal dan menghasilkan solusi yang tepat, sehingga mencapai kinerja J Trust Bank yang positif pada tahun 2021 seperti terlihat dari neraca keuangan yang baik serta posisi permodalan dan likuiditas yang kuat.

The addition of member of Board of Commissioners, Board of Directors and Senior Executive Vice President in 2021 further strengthened the Bank's management team in executing the strategy to grow sustainably for the longer term. The Bank has implemented its strategy optimally and delivered appropriate solutions, leading to J Trust Bank's positive performance in 2021 as can be seen from the Bank's robust balance sheet and resilient liquidity and capital position.

Dewan Komisaris memberikan apresiasi setinggi-tingginya kepada Direksi yang telah menjalankan tugas dan tanggung jawabnya dengan baik. Di tengah berlanjutnya pandemi, Bank memprioritaskan manajemen neraca keuangan yang sehat, seperti terlihat pada permodalan dan likuiditas Bank yang kuat sehingga berada pada posisi baik untuk memenuhi kebutuhan nasabah.

The Board of Commissioners expressed the highest appreciation to the Board of Directors who had carried out their duties and responsibilities well. Amidst the prolonged pandemic, the Bank prioritized prudent balance sheet management, as reflected in the Bank's resilient liquidity and capital which positioned the Bank well to serve customers' needs.

Dewan Komisaris berkomitmen untuk mengatasi tantangan yang ada dengan bekerja erat bersama Direksi dalam menghapi ketidakpastian karena situasi pandemi yang terus berlanjut. Direksi telah mengambil inisiatif untuk memitigasi dampak dari pandemi termasuk dengan menjalankan prosedur yang diperlukan dan memastikan keamanan staf dan nasabah Bank. Pada saat bersamaan, Direksi tetap fokus mengeksekusi rencana bisnis Bank dengan mempertahankan permodalan dan likuiditas yang kuat, menumbuhkan kredit secara sehat, dan memastikan Bank di dalam posisi yang baik untuk menghadapi ketidakpastian ke depannya serta mengambil peluang pertumbuhan yang ada.

## Frekuensi dan Cara Pemberian Nasihat kepada Direksi

Dewan Komisaris mengadakan 6 (enam) rapat gabungan dengan Direksi pada tahun 2021 untuk mendiskusikan kinerja Bank sepanjang tahun, di tengah pandemi COVID-19 yang masih terus berlangsung. Dewan Komisaris memberikan arahan, nasihat, dan rekomendasi kepada Direksi dengan penekanan pada manajemen berbasis prinsip- prinsip yang sehat, efisiensi biaya, dan likuiditas yang kuat.

## Pengawasan atas Implementasi Strategi Bank

Sepanjang tahun 2021, Dewan Komisaris melakukan pengawasan terhadap Direksi, termasuk memonitor perumusan strategi Bank dan pelaksanaan Rencana Bisnis Bank. Dewan Komisaris terus memberikan arahan, nasihat, dan rekomendasi terhadap Direksi dengan fokus terutama untuk memastikan likuiditas yang baik, kualitas aset yang baik, ekspansi kredit yang sehat dan selektif, serta pengendalian biaya yang tepat. Selain itu, masukan yang diberikan juga memperhitungkan tantangan perekonomian ke depan dan pentingnya mengikuti prinsip kehati-hatian untuk menumbuhkan bisnis secara berkelanjutan.

Dewan Komisaris berkomunikasi secara berkala dengan Direksi untuk memastikan Bank dapat mencapai target-target bisnis sesuai rencana dan mengembangkan bisnis secara sehat dan berkelanjutan. Pada tahun 2021, kami terus mengintensifkan komunikasi dengan Direksi di tengah ketidakpastian akibat berlanjutnya pandemi.

The Board of Commissioners is committed to overcoming the challenge by working closely together with the Board of Directors in facing uncertainties due to prolonged pandemic situation. The Board of Directors have taken initiatives to mitigate the impact of the pandemic including implementing necessary procedures and ensuring the safety of Bank's staff and customers. At the same time, the Board of Directors remained focus to execute the Bank's business plan by maintaining strong liquidity and capital, growing loans prudently, and ensuring that the Bank is well positioned to face uncertainties ahead as well as to capitalize on growth opportunities.

## Frequency and Method of Advisory to the Board of Directors

The Board of Commissioners held 6 (six) joint meetings with the Board of Directors in 2021 to discuss the Bank's performance amid the ongoing COVID-19 pandemic. The Board of Commissioners provided direction, advice, and recommendation to the Board of Directors with emphasis on management based on prudential principles, cost efficiency, and strong liquidity.

## Supervision on the Bank's Strategy Implementation

Throughout 2021, the Board of Commissioners has carried out oversight over the Board of Directors, including monitoring the Bank's strategy formulation and execution of the Bank's Business Plan. The Board of Commissioners continues to provide direction, advices, and recommendations to the Board of Directors with a particular focus in ensuring strong liquidity, good asset quality, prudent and selective loan expansion, and proper cost control. Moreover, inputs had also been provided with regards to anticipating future economic challenges and the importance of adhering to prudential principles in sustainably growing the business.

The Board of Commissioners communicates regularly with the Board of Directors to ensure the Bank can reach its business targets as planned and grow its business prudently and sustainably. In 2021, we continued to intensify communication with the Board of Directors amidst uncertainties due to the prolonged pandemic.

Kami mengelola jalur komunikasi melalui rapat formal seperti Dewan Komisaris dan Direksi, serta melalui korespondensi yang lebih informal. Mayoritas rapat dilakukan secara daring untuk memastikan kesehatan dan keamanan semua pihak yang terlibat.

Dewan Komisaris mengadakan rapat gabungan dengan Direksi pada tahun 2021 untuk membahas strategi Bank dalam mengatasi kondisi yang penuh tantangan ini akibat pandemi yang terus berlanjut. Kami yakin bahwa Direksi telah melakukan upaya luar biasa dalam mengatasi kondisi operasional yang menantang sebagaimana tercermin pada hasil dan perkembangan kinerja keuangan dan operasional Bank.

## Pandangan atas Prospek Usaha

Berlanjutnya pandemi terus membentuk jalur aktivitas perekonomian global seiring dengan berbagai faktor risiko, termasuk gangguan pasokan, tekanan inflasi, perubahan iklim, dan ketegangan perdagangan internasional. Walaupun tahun 2022 masih akan diikuti dengan tantangan dan ketidakpastian, kami optimistis akan prospek bisnis yang ada karena pasar akan meraih momentum dan perekonomian akan pulih didorong oleh permintaan dalam negeri, kinerja ekspor yang solid, dan naiknya investasi luar dan dalam negeri.

Lanjutan kebijakan moneter dan fiskal akan diperlukan untuk mendukung pemulihan ekonomi sejalan dengan perdagangan, ketenagakerjaan, dan pendapatan. Perekonomian dalam negeri pada tahun 2022 diharapkan akan membaik, dengan lanjutan stimulus fiskal pemerintah dan kebijakan moneter yang akomodatif dari bank sentral, mempercepat pemulihan ekonomi dan mempertahankan stabilitas. Perekonomian Indonesia pada tahun 2022 diharapkan akan tumbuh 4,7-5,5% dari 3,69% pada tahun 2021, di mana situasi kesehatan yang mengarah normal akan mengembalikan permintaan konsumen dan kepercayaan investor seiring dengan pemulihan aktivitas ekonomi secara bertahap.

Semua faktor ini akan mendukung industri perbankan untuk memperbesar fungsi intermediasi. Dewan Komisaris yakin bahwa terlepas dari tantangan yang akan terus muncul pada tahun 2022, Direksi akan berhasil mencapai target-target Rencana Bisnis Bank pada tahun 2022, dengan terus mengakselerasi perkembangan, menjalankan prioritas strategis, dan memanfaatkan peluang yang ada di pasar, serta terus berjaga-jaga terhadap potensi risiko.

We managed communication channels through formal meetings such as joint meetings between the Board of Commissioners and Directors, as well as through less formal correspondences. The meetings were mostly done online to ensure health and safety of all concerned.

The Board of Commissioners held joint meetings with the Board of Directors in 2021 to discuss the Bank's strategy to overcome the challenging conditions due to prolonged pandemic situation. We believe that the Board of Directors has put extraordinary efforts in dealing with a challenging operating environment as reflected in the Bank's progress and achievements of operational and financial performances.

## View on Business Prospects

The prolonged pandemic continues to shape the path for global economic activity along with various risk factors such as supply disruption, inflation pressure, climate change risks, and international trade tensions. Although 2022 will still be marked by challenges and uncertainties, we are optimistic about the business prospects as markets will regain momentum and economies will recover supported by growing domestic demand, solid export performance, and higher domestic and foreign investments.

Continued support from monetary and fiscal policy will be needed to support the economic recovery along with trade, employment and incomes. The national economic outlook in 2022 will improve as the government continues to implement fiscal stimulus while the central bank continues to implement accommodative monetary policy, accelerating economic recovery while maintaining stability. The Indonesian economy in 2022 is expected to expand to 4.7-5.5% from 3.69% in 2021 as the normalizing health situation allows consumer demand and investor confidence to return in line with the incremental recovery of economic activity.

All of these factors will support the banking industry to expand its intermediation function. The Board of Commissioners is confident that in spite of the challenges that will continue to emerge during 2022, the Board of Directors will be able to achieve the Bank Business Plan targets in 2022 as they will continue to accelerate progress, execute strategic priorities, and capitalize on the opportunities in the markets, whilst being on guard against potential risks.

## Pandangan atas Tata Kelola Perusahaan

J Trust Bank berkomitmen penuh untuk menjalankan nilai-nilai inti dan kejujuran dalam seluruh aktivitasnya. Manajemen Bank terus menumbuhkan budaya akuntabilitas dan tanggung jawab, memimpin kami dalam terus menciptakan nilai dan membangun serta menjaga kepentingan jangka panjang dari pemegang saham dan pemangku kepentingan. Bank memegang teguh standar tertinggi tata kelola perusahaan dan mematuhi semua aspek material terkait peraturan tata kelola perusahaan di dalam negeri serta praktik-praktik terbaik.

Dewan Komisaris sangat meyakini bahwa tata kelola yang kuat dan efektif sangatlah penting dalam mendukung keberlanjutan bisnis Bank. Karenanya, Bank akan terus memperbaiki dan menyesuaikan tata kelola sesuai dengan persyaratan terkini guna menciptakan nilai berkelanjutan jangka panjang bagi pemegang saham dan pemangku kepentingan.

## Manajemen Risiko dan Pengendalian Internal

Di tengah berlanjutnya pandemi COVID-19, Bank terus menjalankan proses yang baik untuk mengidentifikasi dan memonitor risiko dan memperkuat kerangka, proses, dan sistem manajemen risiko, serta mengembangkan berbagai alat pendukung untuk membantu karyawan dan nasabah menjaga operasional yang aman dan nyaman.

Bank mengambil langkah untuk mengelola kredit, likuiditas, dan risiko lainnya serta memonitor perkembangan ekonomi global dan dalam negeri yang dapat berdampak pada operasional dan bisnis. Bank juga telah menjalankan skenario *stress test* untuk menghitung dampak pandemi COVID-19 serta risiko lainnya terhadap Bank.

Bank terus memperkuat kebijakan dan prosedur operasional standar secara berkala agar tetap relevan dengan kondisi operasional yang ada. Rencana keberlangsungan bisnis telah diberlakukan untuk merespons perubahan lingkungan tanpa adanya gangguan material terhadap layanan usaha yang penting.

## Penerapan Sistem *Whistleblowing*

J Trust Bank berkomitmen menjalankan bisnis dan operasional dengan standar etika dan integritas tertinggi. Sebagai bagian dari komitmen ini, Bank memiliki sebuah jalur untuk pengungkapan perilaku tidak patut agar karyawan dan anggota masyarakat memiliki akses yang aman untuk mengungkapkan perilaku tidak patut oleh anggota J Trust Bank, dengan keyakinan bahwa tidak akan ada dampak negatif terhadap pelapor.

## View on Corporate Governance

J Trust Bank is fully committed to living its core values and fair dealing in all its activities. The Bank's management continues to foster a culture of accountability and responsibility, leading us as we continue to create value for, build and safeguard the long-term interests of our shareholders and stakeholders. The Bank upholds the highest standards of corporate governance and complies in all material aspects with corporate governance regulations in the country as well as best practice guidelines.

The Board of Commissioners strongly believes that a strong and effective governance will be critical in supporting the Bank's business sustainability. Hence, the Bank will continue to improve and adapt its governance arrangements to the latest requirements in order to provide long-term sustainable value for shareholders and stakeholders.

## Risk Management and Internal Control

Amid the prolonged COVID-19 pandemic, the Bank continues to drive a robust process to identify and monitor risks and strengthen its risk management framework, processes, and systems, as well as developing a range of supporting measures to assist employees and customers to maintain safe and secure operations.

The Bank took steps to manage credit, liquidity, operational, and other risks whilst monitoring global and domestic economic developments that could impact its operations and business. The Bank has also implemented stress test scenarios to assess the potential impact of COVID-19 pandemic as well as other risks to the Bank.

The Bank continuously strengthened its policies and standard operational procedures on a regular basis to stay relevant with the current operating environment. Our business continuity plan has been enacted to respond to the changing environment without material disruption to critical business services.

## Whistleblowing System Implementation

J Trust Bank is committed to the highest standard of ethics and integrity in its conduct of business and operations. As part of this commitment, the Bank has in place an avenue for disclosure of any improper conduct to ensure that all employees and members of the public have access to secure channels to make disclosures on any improper conduct by any member of J Trust Bank, with the assurance that there will be no repercussion against them.

Dewan Komisaris terus memastikan bahwa laporan *whistleblowing* telah ditindaklanjuti dengan baik. Dewan Komisaris juga memastikan efektivitas pelaksanaan sistem *whistleblowing* terutama terkait keamanan dari pelapor.

The Board of Commissioners always ensures that every whistleblowing report has been followed up properly. The Board of Commissioners also ensures the effectiveness of the whistleblowing system implementation especially concerning the safety of whistleblowers.

## Sumber Daya Manusia dan Teknologi Informasi

Karyawan kami adalah bagian penting dari perjalanan J Trust Bank dalam menciptakan nilai berkelanjutan untuk nasabah, pemegang saham, dan pemangku kepentingan. Bank menarik, mengembangkan, dan mempertahankan talenta dengan terus berinvestasi pada ekosistem pembelajaran untuk memperkaya kemampuan dan pengetahuan karyawan. Didukung oleh para karyawan yang kompeten dan kerja tim yang baik, kami yakin bahwa target rencana bisnis dapat tercapai, menghadapi ketidakpastian di tengah kondisi operasional yang menantang dan mencapai kesuksesan organisasi secara berkelanjutan dalam jangka panjang.

## Human Resources and Information Technology

Our employees are central to J Trust Bank's journey to create sustainable value for customers, shareholders, and stakeholders. The Bank attracts, develops, and retains talent by continuously investing in its learning ecosystem to enrich employees' knowledge and skills. Supported by our competent employees with good teamwork, we are confident that our business plan targets can be achieved, face uncertainties amidst the challenging operating environment and reach a long-term sustainable success of the organization.

Berlanjutnya pandemi telah mendorong Bank untuk terus mempercepat pengembangan digitalisasi dalam merespons kebutuhan nasabah di saat kehadiran secara fisik dibatasi. Pentingnya meningkatkan pengalaman nasabah melalui layanan digital terlihat lebih jelas dengan meningkatnya transaksi perbankan elektronik tahun ini dibandingkan tahun sebelumnya. Pada saat bersamaan, Bank juga terus meningkatkan keandalan dan keamanan sistem teknologi informasi sehingga nasabah akan menjadi lebih percaya diri dan nyaman dalam melakukan transaksi elektronik dan/atau melalui seluler, terutama di tengah berlanjutnya pandemi. Bank akan terus mengadopsi perkembangan teknologi yang sesuai dengan bisnis Bank dan dapat mendukung kualitas layanan yang efektif, efisien, andal, dan aman.

The prolonged pandemic has pushed the Bank to continuously accelerate its digital development to respond to customers' needs at a time when physical presence becomes limited. The importance of enhancing our customer experience with digital services has become more apparent than ever as can be seen from higher electronic banking transactions this year compared to last year. At the same time, the Bank has also continuously enhanced the reliability and security of its information technology system so that customers will be more confident and convenient in doing electronic and/or mobile banking transactions particularly in the midst of the prolonged pandemic. The Bank will continue to adopt technological advances that are suitable for the Bank's business and able to support service qualities that are effective, efficient, reliable, and safe.

## Tanggung Jawab Sosial Perusahaan

Di tengah berlanjutnya pandemi, J Trust Bank terus berkomitmen dalam menjalankan berbagai program tanggung jawab sosial perusahaan (CSR) untuk menolong masyarakat dan mendukung pemerintah dalam mengatasi pandemi. CSR Bank termasuk pilar program (ekonomi, sosial, dan lingkungan) yang dijalankan secara sinergi bersama dengan semua pemangku kepentingan dan dijalankan untuk berkontribusi pada pencapaian Keuangan Berkelanjutan serta Tujuan Pembangunan Berkelanjutan (SDG) 2016-2030 yang dicanangkan Perserikatan Bangsa-Bangsa.

## Corporate Social Responsibility

Amidst the prolonged pandemic, J Trust Bank remained committed to conduct various corporate social responsibility (CSR) programs to help the community and support the government to overcome the pandemic. The Bank's CSR includes program pillars (economic, social, and environment) that are implemented synergistically in collaboration with all stakeholders and are implemented to contribute towards the achievement of Sustainable Finance and the 2016–2030 Sustainable Development Goals (SDG) formulated by the United Nations.

Bank melaksanakan tanggung jawab untuk mendukung segmen masyarakat yang rentan dengan memberikan dukungan kepada tenaga kesehatan serta mereka yang rentan dan kurang beruntung melalui program tanggung jawab sosial perusahaan melalui kolaborasi dengan pihak eksternal. J Trust Bank berperan aktif dalam menangani COVID-19 melalui pusat vaksinasi COVID-19 di enam lokasi di Jakarta serta menyediakan donasi 400 paket kebutuhan dasar dan vitamin untuk tenaga kesehatan dan pemakaman. Pada tahun 2021, Bank juga mengadakan pelatihan "Mengelola Limbah Tekstil (sisa kain)" untuk pelaku UMKM perempuan. Ini memberikan keahlian baru di tengah pandemi dan juga menyediakan solusi untuk mempergunakan limbah kain dalam menghilangkan polusi limbah kain dari lautan. Kami merasa tersentuh bisa menyaksikan program seperti ini.

## Inisiatif Keuangan Berkelanjutan

J Trust Bank berkomitmen membangun masa depan yang lebih baik dan inklusif dengan menanamkan pendekatan yang bertanggung jawab dan berkelanjutan di seluruh aktivitas Bank. Bank ingin terus berkontribusi dalam mencapai masa depan yang lebih baik dan berkelanjutan dengan menangani tantangan-tantangan yang kami hadapi dan menciptakan dampak ekonomi, sosial, dan lingkungan yang positif. Semua inisiatif ini sejalan dengan Tujuan Pembangunan Berkelanjutan PBB yang akan memandu kami dalam berkontribusi positif membangun masa depan yang lebih berkelanjutan.

## Penilaian atas Kinerja Komite di bawah Dewan Komisaris

Dalam menjalankan tugas dan tanggung jawabnya, Dewan Komisaris didukung dengan tiga komite, yaitu Komite Audit, Komite Pemantau Risiko, dan Komite Nominasi dan Remunerasi.

Komite Audit membantu Dewan Komisaris dalam fungsi pengawasan terkait kualitas informasi keuangan, sistem pengendalian internal, efektivitas audit internal dan eksternal, dan kepatuhan terhadap peraturan perundang-undangan.

The Bank carried out its responsibility of standing by the vulnerable segments of our communities by providing support to healthcare workers as well as the vulnerable and disadvantaged in society through its corporate social responsibility programs by collaborating with external parties. J Trust Bank played an active role in handling COVID-19 through provision of COVID-19 vaccination centers in six locations in Jakarta and provided donation of 400 packages of basic necessities and vitamins for health and funeral workers. In 2021, the Bank also conducted a training on "Managing Textile Waste (remaining cloth)" for female MSME actors. It provided new expertise during the pandemic as well as become a solution to utilize fabric waste to free the sea of fabric waste pollutant. The BOC is always heartened to witness programs such as these.

## Sustainable Finance Initiatives

J Trust Bank is committed to build an inclusive and better future by embedding a responsible and sustainable approach in all of the Bank's activities. The Bank want to continue contributing to achieve a better and more sustainable future for all by addressing the challenges we face and creating a positive economic, social, and environmental impact. All of these initiatives are aligned to the UN Sustainable Development Goals which will guide us to positively contribute towards building a more sustainable future.

## Assessment on the Performance of Committees under the Board of Commissioners

In conducting its duties and responsibilities, the Board of Commissioners is supported by three committees, namely; Audit Committee, Risk Oversight Committee, and Remuneration and Nomination Committee.

Audit Committee assisted the Board of Commissioners in its supervisory function on matters related to the quality of financial information, internal control systems, effectiveness of internal and external audits, and compliance to prevailing laws and regulations.

Komite Pemantau Risiko membantu Dewan Komisaris memberikan nasihat kepada Direksi untuk mendapat kepastian bahwa implementasi manajemen risiko Bank telah memenuhi elemen metodologi dan prosedur manajemen risiko yang cukup.

Komite Nominasi dan Remunerasi membantu Dewan Komisaris dalam hal-hal terkait nominasi Dewan Komisaris, Direksi, dan/atau Pihak Independen serta kebijakan remunerasi di dalam Bank.

Dewan Komisaris menganggap bahwa ketiga Komite telah memberikan masukan dan rekomendasi sepanjang tahun 2021 sesuai dengan area tanggung jawab mereka masing-masing. Dewan Komisaris menganggap semua komite telah menjalankan tugas dan tanggung jawab secara optimal dalam mendukung fungsi pengawasan Dewan Komisaris.

## Perubahan Komposisi Dewan Komisaris

Berdasarkan Rapat Umum Pemegang Saham sampai tanggal Laporan Tahunan ini, Bank menyetujui pergantian Mahdi Mahmudy dan pengunduran diri Sutirta Budiman, serta pengangkatan Iwan Nataliputra dan Benny Siswanto sebagai anggota Dewan Komisaris. Kami ingin mengucapkan terima kasih dan apresiasi setinggi-tingginya untuk kontribusi dan dedikasi dari Mahdi Mahmudy dan Sutirta Budiman selama menjabat. Kami juga menyambut anggota Dewan Komisaris baru. Kami yakin bahwa anggota dewan yang baru akan memberikan kontribusi positif kepada Bank.

Risk Oversight Committee assisted the Board of Commissioners in providing advice to the Board of Directors to obtain adequate assurance that the Bank's risk management implementation continues to meet the elements of adequate risk management procedures and methodologies.

Nomination and Remuneration Committee assisted the Board of Commissioners in matters relating to the nomination of member of Board of Commissioners, Board of Directors and/or Independent Parties as well as remuneration policies within the Bank.

The Board of Commissioners acknowledged that all three Committees have provided inputs and recommendations throughout the year 2021 in line with their respective areas of responsibilities. The Board of Commissioners considers these committees have optimally performed their duties and responsibilities in supporting the oversight function of the Board of Commissioners.

## Changes in the Composition of Board of Commissioners

Based on General Meetings of Shareholders until the date of this Annual Report, the Bank has approved the replacement of Mahdi Mahmudy and the resignation of Sutirta Budiman, as well as the appointment of Iwan Nataliputra and Benny Siswanto as members of the Board of Commissioners. We would like to express our gratitude and highest appreciation for the contribution and dedication provided by Mahdi Mahmudy and Sutirta Budiman during their terms in office. We would also welcome new members of Board of Commissioners. We are optimistic that our new board members will provide positive contributions to the Bank.

Di bawah ini adalah komposisi Dewan Komisaris J Trust Bank sampai pada tanggal Laporan Tahunan ini:

Komisaris Utama : Nobiru Adachi
Komisaris : Nobuiku Chiba
Komisaris Independen : Iwan Nataliputra
Komisaris Independen : Benny Siswanto

## Apresiasi

Mewakili Dewan Komisaris, saya ingin mengucapkan terima kasih dan apresiasi kepada Direksi, manajemen, dan karyawan atas kerja keras dan dedikasinya di tengah kondisi operasional yang penuh tantangan pada tahun 2021. Saya juga ingin mengucapkan terima kasih dan apresiasi kepada seluruh mitra usaha, pemegang saham, dan pemangku kepentingan atas kerja samanya dan dukungannya kepada Bank. Walaupun menghadapi berbagai tantangan, J Trust Bank berhasil menutup tahun dengan kemajuan dan pencapaian yang baik. Kami akan terus memberikan kinerja yang lebih baik dan berkelanjutan di tahun-tahun mendatang dan memberikan dampak positif kepada masyarakat.

The following is the composition of Board of Commissioners of J Trust Bank as of the date of this Annual Report:

President Commissioner : Nobiru Adachi
Commissioner : Nobuiku Chiba
Independent Commissioner : Iwan Nataliputra
Independent Commissioner : Benny Siswanto

## Appreciation

On behalf of the Board of Commissioners, I would like to express gratitude and appreciation to the Board of Directors, management, and employees for their hard work and dedication during the challenging operating environment in 2021. I also want to express gratitude and appreciation to all business partners, shareholders, and stakeholders for their continued cooperation and support to the Bank. Despite many challenges, J Trust Bank concluded this year with remarkable progress and achievements, and will continue to deliver better and sustainable performance in the coming years and deliver positive impact to the communities.

**Nobiru Adachi**
Komisaris Utama
President Commissioner

# Dewan Komisaris

## Board of Commissioners

1. **Nobiru Adachi**
   Komisaris Utama
   President Commissioner
2. **Nobuiku Chiba**
   Komisaris
   Commissioner

3. **Iwan Nataliputra**
   Komisaris Independen
   Independent Commissioner
4. **Benny Siswanto**
   Komisaris Independen
   Independent Commissioner

# Laporan Direksi

## Report of the Board of Directors

### Pemegang saham dan pemangku kepentingan yang terhormat,

Tahun 2021 adalah sebuah tahun di mana kita berhadapan dengan tantangan kesehatan, sosial, dan ekonomi seiring dengan berlanjutnya pandemi yang berdampak kepada nasabah, kolega, dan masyarakat yang kami layani. Berlanjutnya pandemi telah meningkatkan volatilitas dan ketidakpastian di perekonomian global dan di pasar keuangan. Pemerintah telah merespons dengan luar biasa untuk melindungi kesehatan masyarakat, perekonomian dalam negeri, dan mata pencaharian.

Industri perbankan berada di garis depan untuk menolong dunia usaha dan individual menghadapi tantangan yang ada, bekerja dengan pemerintah dan regulator untuk mencapai pemulihan dan pertumbuhan ke depannya. Menghadapi lingkungan eksternal, penting bagi kita untuk tetap fokus pada hal-hal yang bisa dikendalikan. Di tengah berlanjutnya pandemi, kami memprioritaskan dukungan terhadap nasabah dan anggota kami, dan mengambil langkah-langkah strategis secara menyeluruh untuk memanfaatkan peluang pertumbuhan dan mengurangi potensi risiko yang bisa mempengaruhi keberlanjutan bisnis Bank. Hasilnya, kinerja J Trust Bank pada tahun 2021 menunjukkan kemajuan dan pencapaian, dan kami akan terus berupaya untuk tumbuh berkelanjutan dan memberikan kontribusi positif pada masyarakat.

### Respected shareholders and stakeholders,

2021 was a year that confronted us with health, social, and economic challenges as the pandemic continues, severely impacting our customers, colleagues, and the communities we serve. The prolonged pandemic has increased volatility and uncertainties across the global economies and in financial markets, and governments had responded at unprecedented levels to protect public health, local economies, and livelihoods.

The banking industry has been at the forefront of helping businesses and individuals through the challenges they have faced, working with governments and regulators towards expected recovery and future growth. Given the external environment, it is vital we stay focused on what we can control. In the midst of the prolonged pandemic, we prioritized supporting our customers and our people, and took a comprehensive set of strategic steps to capitalize on growth opportunities and minimize potential risks that could have affected the Bank's business sustainability. As a result, J Trust Bank's 2021 performance was marked by progress and achievements, and we will continue to strive to grow sustainably and provide positive contribution to the communities.

**Ritsuo Fukadai**
Direktur Utama
President Director

## Kondisi Ekonomi dan Perbankan 2021

Perekonomian global terus mengalami pemulihan dari dampak pandemi COVID-19 yang merusak. Perekonomian global tumbuh 6,1% sesudah kontraksi 3,1% pada tahun 2020. Perkonomian global pada tahun 2021 tumbuh berkat laju vaksinasi yang tinggi, bauran kebijakan pemerintah, dan pemulihan aktivitas usaha secara bertahap. Namun, pemulihan tidak berjalan mulus karena ketidakpastian akibat munculnya varian baru COVID-19. Walaupun negara-negara mengambil berbagai kebijakan untuk mengatasi masalah ini, ketidakpastian tetap membuat investor lebih berhati-hati dan hal ini tentu mengganggu aktivitas bisnis dan perekonomian.

Tahun 2021 juga menunjukkan ketahanan perekonomian Indonesia dengan pertumbuhan 3,7% pada tahun 2021 sesudah mengalami kontraksi 2,1% pada tahun 2020. Konsumsi swasta, investasi, dan konsumsi pemerintah naik, di mana ekspor mencapai rekor tertinggi sebesar AS$231,54 miliar dan surplus neraca perdagangan sebesar AS$35,34 miliar. Kinerja perekonomian juga didukung berbagai sektor perekonomian utama termasuk pengolahan, perdagangan, dan pertambangan. Suku bunga rendah terus dipertahankan bersamaan dengan stabilitas nilai tukar rupiah dan injeksi likuiditas melalui *quantitative easing*.

Ketahanan sistem keuangan Indonesia tetap solid, dengan fungsi intermedia bank yang meningkat. Rasio Kecukupan Modal di industri perbankan tetap tinggi pada tahun 2021 sebesar 25,66% dengan rasio Kredit Bermasalah sebesar 3,00% (bruto) dan 0,88% (neto). Intermediasi perbankan terus membaik dengan pertumbuhan kredit sebesar 5,24% secara tahunan pada tahun 2021. Kredit tumbuh hampir di seluruh sektor ekonomi, menandakan bahwa permintaan kredit naik seiring dengan pulihnya aktivitas dunia usaha.

Pandemi yang terus berlanjut membawa tantangan makroekonomi sehingga Bank Indonesia dan pemerintah harus melakukan kebijakan fiskal dan moneter yang akomodatif. Untuk terus menstimulasi perekonomian dan memastikan stabilitas pasar keuangan, Bank Indonesia mengambil bauran kebijakan. Di antaranya, memotong suku bunga acuan *7-day reverse repo rate* enam kali sejak 2020 yang mencapai 3,50% pada akhir tahun ini. Secara keseluruhan, Bank Indonesia telah mengoptimalkan kebijakan moneter dan makroprudensial yang akomodatif untuk fokus mendorong pertumbuhan ekonomi, menjaga stabilitas nilai tukar dan harga, serta mengendalikan inflasi. Pemerintah juga terus memperkuat program perlindungan sosial dalam merespons pandemi yang terus berlanjut.

## Economic and Banking Conditions in 2021

The global economy continues to recover from the deleterious effects of the COVID-19 pandemic. The global economy is estimated to grow by 6.1% after experiencing 3.1% contraction in 2020. Global economic growth in 2021 has been made possible by higher vaccination rates, governments' policy mix, and gradual recovery of business activities. However, the recovery was not smooth as uncertainties persisted due to the emergence of new variants of COVID-19. Despite countries undertaking various policies to handle these issues, such uncertainties caused investors to remain cautious and disrupted economic and business activities.

2021 also showed the resilience of the Indonesian economy with growth of 3.7% in 2021 after suffering a contraction of 2.1% in 2020. Private consumption, investment, and government consumption increased with exports reaching record high of USD231.54 billion and a trade surplus of USD35.34 billion. The economic performance was also supported by major economic sectors including manufacturing, trade, and mining industry, while low policy rate has been maintained along with rupiah exchange rate stability and liquidity injection through quantitative easing.

The Indonesia financial system resilience is solid, accompanied by an expanded bank intermediary function. The Capital Adequacy Ratio in the banking industry remained high in 2021 at 25.66%, with persistently low Non-Performing Loans ratios of 3.00% (gross) and 0.88% (net). Banking intermediation continued to improve with loan growth reaching 5.24% year on year in 2021. Loan has expanded across nearly all economic sectors, indicating growing demand for loans in line with recovering business activities.

The repercussions of the prolonged pandemic brought macroeconomic challenges causing Bank Indonesia and government to react with accommodative monetary and fiscal policies. In order to continue stimulating the economy and ensure financial market stability, Bank Indonesia has embarked on a mix of policies. Among others, Bank Indonesia has cut the benchmark 7-day reverse repo rate six times since 2020 to 3.50% at the end of this year. Overall, Bank Indonesia has optimized its accommodative monetary and macro prudential policy among others focusing to drive economic growth, maintain price and exchange rate stability, and control inflation. The government has also continued to invest in strengthening its social protection programs to respond to the prolonged pandemic.

# ANALISIS ATAS KINERJA BANK 2021

## Strategi dan Kebijakan

Walaupun berlanjutnya pandemi menambah tantangan J Trust Bank, kami terus bertahan. Kami tetap fokus pada tujuan kami untuk memprioritaskan dan melayani nasabah, sesuai dengan nilai-nilai perusahaan sebagai panduan kami: *customer first, super integrity, discipline and responsible,* dan *learning and trying more.* Kami tetap fokus mengeksekusi Rencana Bisnis Bank dengan menjaga likuiditas yang kuat dan kualitas aset yang baik, menumbuhkan kredit secara sehat dan selektif, serta mengelola efisiensi biaya di seluruh organisasi. Terlepas dari kondisi yang menantang, neraca keuangan kami tetap kuat sepanjang tahun dan tingkat permodalan serta likuiditas masih berada di atas batas minimum.

Pada akhir tahun, strategi ini terbilang berhasil karena Rasio Kecukupan Modal tetap sehat pada angka 15,82% dan kualitas kredit tetap baik dengan angka Rasio Kredit Bermasalah bersih sebesar 2,32%. Rasio Kecukupan Likuiditas masih kokoh pada angka 168,22%. Bank juga mampu meningkatkan rasio CASA menjadi 18,48% dari 14,70% dan mengurangi Biaya Dana menjadi 4,87% dari 6,73%.

## Peranan Direksi dalam Perumusan Strategi dan Kebijakan Strategis

Dalam merancang Rencana Bisnis Bank, Direksi bertanggung jawab melakukan pengumpulan, analisis, dan diskusi informasi terkait industri, kompetisi yang ada, dan model bisnis. Bersamaan dengan itu, Direksi mengidentifikasi prioritas, menetapkan tujuan, dan mengatur serta mengalokasikan sumber daya untuk melaksanakan rencana tersebut.

## Proses Direksi dalam Memastikan Implementasi Strategi

Rencana Bisnis Bank dan Indikator Kinerja Utama dikomunikasikan ke unit bisnis dan Direksi mengawasi implementasi rencana tersebut. Seiring dengan berjalannya rencana, Direksi memonitor implementasi strategi, mengambil tindakan perbaikan, dan menilai kembali apakah strategi tersebut sesuai dengan perubahan kondisi pasar.

## Aktivitas Utama serta Produk dan Jasa

Aktivitas utama J Trust Bank adalah menghimpun dana dari masyarakat dan memberikan kredit kepada masyarakat dan institusi keuangan lainnya, serta menawarkan jasa valuta asing. Produk dan jasa kami mencakup commercial banking, kredit ke usaha kecil dan menengah serta individu,

# ANALYSIS ON BANK PERFORMANCE IN 2021

## Strategies and Policies

Although the prolonged pandemic posed an extra challenge for J Trust Bank, we continued staying the course. We never lost sight of our purpose of prioritizing and serving our customers, demonstrating our corporate values that have always guided us: customer first, super integrity, discipline and responsible, and learning and trying more. We remained focus to execute the Bank's Business Plan by maintaining strong liquidity and good asset quality, growing loans prudently and selectively, and managing cost efficiency throughout the organization. Despite the challenging environment, the strength of our balance sheet was evident throughout the year while our liquidity and capital levels remained adequately above the regulatory minimums.

By the end of the year, this strategy bode well for the Bank as Capital Adequacy Ratio remained healthy at 15.82% and credit quality remained robust with Non-Performing Loans net of 2.32%. Liquidity Coverage Ratio remained resilient at 168.22%. The Bank also managed to expand Current Account Saving Account ratio to 18.48% from 14.70% and improve Cost of Fund to 4.87% from 6.73%

## Role of the Board of Directors in Formulating Strategy and Strategic Policy

In formulating the Bank's Business Plan, the Board of Directors is responsible for collecting, analyzing, and discussing information related to the industry, existing competition, and business models. At the same time, the Board of Directors identifies priorities, sets goals, as well as organizes and allocates resources to implement the plan.

## Process by the Board of Directors in Ensuring Strategy Implementation

The Bank's Business Plan and Key Performance Indicators are communicated to the business units and the Board of Directors oversees the implementation of the plan. Along with the progress of the plan, the Board of Directors monitors the implementation of the strategy, takes corrective action, and reassesses whether the strategy is in accordance with changing market conditions, in order to achieve the established targets.

## Key Activities and Products and Services

J Trust Bank's key activities are collecting funds from the public and lending funds to the public and other financial institutions, as well as offering foreign exchange service. Our products and services cover commercial banking, loans to small and medium enterprises and individuals, as well as savings. The

dan tabungan. Bab Profil Perusahaan menjelaskan tentang aktivitas utama serta produk dan jasa.

## Target vs Pencapaian

Pada tahun 2021, total kredit naik 36,25% menjadi Rp10,02 triliun dari Rp7,35 triliun pada tahun 2020, di atas target Rencana Bisnis Bank sebesar Rp9,75 triliun. Bank mampu menyalurkan kredit secara sehat dan selektif di tengah kondisi operasional yang penuh tantangan.

Total simpanan nasabah naik 22,05% menjadi Rp15,95 triliun pada tahun 2021 dibandingkan Rp13,06 triliun pada tahun sebelumnya, dengan kenaikan giro dan tabungan serta penurunan biaya dana, menunjukkan posisi likuiditas Bank yang solid. Simpanan nasabah yang dibukukan pada tahun ini lebih tinggi dibandingkan dengan Rencana Bisnis Bank sebesar Rp14,65 triliun.

Kenaikan aset produktif Bank dan penurunan biaya dana membuat pendapatan bunga bersih naik tahun ini dibandingkan tahun sebelumnya. Di tengah kondisi operasional yang menantang, Bank meningkatkan bisnis secara sehat dan selektif serta memberlakukan restrukturisasi kredit untuk nasabah yang menghadapi kesulitan memenuhi kewajibannya dalam mendukung pemerintah mengatasi pandemi ini. Sementara itu, Bank menghadapi tekanan bunga akibat penurunan suku bunga acuan serta naiknya penyisihan kerugian penurunan nilai karena menurunnya kualitas kredit, sehingga berdampak pada laba rugi Bank.

Walaupun mengalami kerugian pada tahun ini, fundamental Bank masih tetap solid. Masing-masing bisnis berkontribusi pada pencapaian dan beragam produk dan jasa yang ada mendukung kami di tengah kondisi pasar yang penuh tantangan. Posisi permodalan dan likuiditas Bank tetap kuat dalam mendukung Bank mengimplementasikan prioritas strategis di tengah masa-masa yang menantang ini.

Bank telah memenuhi persyaratan modal inti sebesar minimum Rp2 triliun menjelang akhir tahun 2021, dengan Rasio Kecukupan Modal sebesar 15,82% dibandingkan 11,59% pada tahun sebelumnya. Dengan struktur permodalan yang lebih kuat, Bank akan berupaya meningkatkan kinerja bisnis dan mencapai pertumbuhan bisnis yang berkelanjutan serta berkontribusi pada pengembangan ekonomi, masyarakat, dan lingkungan. Sehingga memperbaiki standar penghidupan seluruh masyarakat Indonesia.

Corporate Profile chapter elaborates the key activities and products and services.

## Targets vs Achievements

In 2021, total loans increased 36.25% to Rp10.02 trillion from Rp7.35 trillion in 2020, higher than the Bank's Business Plan target of Rp9.75 trillion as the Bank managed to disburse loans prudently and selectively in the midst of challenging operating environment.

Total deposits from customers increased 22.05% to Rp15.95 trillion in 2021 compared to Rp13.06 trillion in the previous year along with higher current account saving account and lower cost of funds, demonstrating the Bank's solid liquidity position. The actual deposits from customers recorded in this year was higher compared to the Bank's Business Plan target of Rp14.65 trillion.

The Bank's higher productive assets and lower cost of funds translated into higher net interest income this year compared to last year. Amid the challenging operating environment, the Bank expanded its business prudently and selectively while performed loan restructuring for customers who are facing difficulties in fulfilling their obligations to support the government in handling the pandemic. Meanwhile, the Bank faced yield pressures as a result of lower benchmark rates as well as higher provision for impairment losses due to deterioration of loan quality, which impacted to the Bank's profit and loss.

Despite the Bank generating losses this year, the Bank's underlying business remains solid. Each of our businesses contributed to our results and the diversity of our offerings served us well during a challenging market environment. The Bank's liquidity and capital position remained resilient to support the Bank in implementing its strategic priorities during these challenging times.

The Bank has fulfilled core capital requirement of at least Rp2 trillion towards the end of year 2021, generating Capital Adequacy Ratio of 15.82% this year compared to 11.59% last year. With a stronger capital structure, the Bank will strive to improve business performance and achieve sustainable business growth as well as contributing to economic, community, and environmental development - helping to improve standard of living of all Indonesian people.

## TANTANGAN 2021

Sepanjang tahun, Bank menghadapi berbagai tantangan yang disebabkan oleh pandemi yang berkepanjangan, seperti melemahnya permintaan untuk pinjaman, menurunnya kualitas aset, perpindahan simpanan nasabah, meningkatnya eksposur risiko yang bertampak pada permodalan, dan kemampuan untuk menghasilkan laba.

Namun dengan tetap berfokus untuk menjalankan rencana bisnis Bank yang didukung dengan pelaksanaan tata kelola dan manajemen risiko yang baik, Bank mampu untuk mengatasi tantangan-tantangan tersebut.

## CHALLENGES IN 2021

Throughout the year, the Bank was facing challenges due to the prolonged pandemic such as subdued loan demand, deteriorating asset quality, movement of deposits from customers, arising risk exposures impacting capital, and ability to earn profit.

However, by staying focused on implementing the Bank's business plan, which is supported by the implementation of good governance and risk management, the Bank is able to manage these challenges.

## Prospek Usaha dan Tantangan 2022

Situasi COVID-19 di Indonesia telah jauh membaik dibandingkan tahun lalu, dengan menurunnya jumlah kasus harian dan meningkatnya tingkat vaksinasi. Memasuki tahun 2022, Indonesia mulai membuka perekonomiannya secara bertahap dan kami memprediksi PDB akan tumbuh 4,7-5,5% berkat perbaikan ekonomi global, kinerja ekspor yang solid, dan naiknya permintaan dalam negeri.

Bauran kebijakan Bank Indonesia pada tahun 2022 diharapkan tetap sinergis dengan kebijakan ekonomi nasional untuk mendorong perbaikan ekonomi dan menjaga stabilitas perekonomian. Kenaikan permintaan dalam negeri, kinerja ekspor yang solid, dan dimulai kembali proyek-proyek infrastruktur diharapkan dapat mengakselerasi pemulihan ekonomi.

Intermediasi perbankan diperkirakan akan terus membaik, dengan pertumbuhan kredit dan simpanan masing-masing mencapai 6-8% dan 7-9%. Permintaan kredit diharapkan terus meningkat, didukung dengan kenaikan konsumsi, investasi, dan ekspor sejalan dengan perbaikan ekonomi.

Masih akan ada banyak tantangan pada tahun 2022, termasuk kemungkinan munculnya varian-varian baru COVID-19 dan efek lanjutan dari konflik antara Rusia dan Ukraina. Namun demikian, kami optimis bahwa kredit akan bertumbuh dengan meningkatnya aktivitas usaha seiring dengan pemulihan ekonomi. Simpanan nasabah juga diperkirakan akan tumbuh karena adanya likuiditas yang tinggi di pasar, berkat ekspektasi perbaikan ekonomi dan kebijakan makroprudensial Bank Indonesia yang akomodatif. Semua faktor ini akan mendukung Bank untuk terus tumbuh berkelanjutan, menuju fase pertumbuhan berikutnya.

## Business Prospects and Challenges in 2022

The COVID-19 situation in Indonesia has significantly improved compared to last year with new daily cases have fallen and vaccination rate remains elevated. Going into 2022, the country is seeing a more sustainable reopening of the economy and we expect GDP to rebound to 4.7%-5.5% range driven by ongoing global economic improvements, solid exports performance, coupled with growing domestic demand.

Bank Indonesia policy mix in 2022 is expected to remain in synergy with national economic policy to accelerate economic recovery while maintaining economic stability. Growing domestic demand, solid export performance, as well as restarting of strategic infrastructure projects is expected to accelerate economic recovery.

Bank intermediation is expected to continue to improve with credit and deposit growth expected to reach 6-8% and 7-9%, respectively. Demand for loans is expected to continue improving supported by higher consumption, investment, and export in line with the economic recovery.

Challenges will continue to emerge during 2022, not least because the fight against the pandemic continues with possible new variants and the spill-over effects of the on-going Ukraine-Russia conflict. Nonetheless, we are optimistic that loans will grow as business activities will accelerate on the back of economic recovery. Deposits from customers are also estimated to grow as a result of higher liquidity in the market as the economy is expected to rebound and Bank Indonesia's accommodative macro-prudential stance. All of these factors will support the Bank to grow sustainably, heading into the next phase of growth.

## Komitmen Keuangan Berkelanjutan

J Trust Bank berkomitmen untuk menjalankan bisnis dalam jangka panjang secara berkelanjutan dan memastikan agar kami bertindak dengan tanggung jawab dan responsif di tengah kondisi yang ada. Manajemen bertanggung jawab penuh terhadap keberlanjutan dan mengintegrasikan isu lingkungan, sosial, dan tata kelola dalam merancang strategi Bank.

Di J Trust Bank, kami mengenali pentingnya untuk berkontribusi dan berinvestasi pada keberlanjutan. Kami ingin memperkaya kehidupan dan mengubah bisnis melalui solusi dan pengalaman secara berkelanjutan. Kami memprioritaskan dan memfokuskan pada enam Tujuan Pembangunan Berkelanjutan Perserikatan Bangsa-Bangsa di mana kami yakin dapat melakukan kontribusi berharga, di masyarakat tempat kami beroperasi.

Komitmen Bank terhadap penerapan kinerja berkelanjutan, antara lain mengacu pada kebijakan regulator yang tertuang dalam Peraturan OJK No. 51/POJK.03/2017. Penekanan dalam regulasi tersebut adalah dukungan menyeluruh dari sektor jasa keuangan untuk menciptakan pertumbuhan ekonomi berkelanjutan dengan menyelaraskan kepentingan ekonomi, sosial, dan lingkungan hidup.

Penerapan prinsip berkelanjutan Bank merupakan sebuah upaya untuk menyelaraskan 3 (tiga) aspek keberlanjutan yang umumnya disebut dengan *triple bottom line*: *profit* (ekonomi), *people* (sosial), dan *planet* (lingkungan). Tiga hal ini menjadi landasan komitmen berkelanjutan yang diimplementasikan oleh Bank dalam memberikan kontribusi nyata bagi kelestarian lingkungan hidup serta peningkatan aspek sosial dan ekonomi masyarakat.

Sebagai bagian dari pelaksanaan 3 (tiga) prinsip tersebut, Bank juga berupaya meningkatkan taraf hidup, khususnya untuk seluruh karyawan beserta keluarga dan pada umumnya untuk masyarakat luas. Pelaksanaannya sejalan dengan ketentuan regulasi serta program pembangunan pemerintah. Prinsip-prinsip dalam tata kelola ini telah tertuang dalam Rencana Aksi Keuangan Berkelanjutan (RAKB).

Kegiatan operasional Bank, baik secara langsung maupun tidak, berpotensi memberikan dampak bagi para pemangku kepentingan. Dari identifikasi Bank, para pemangku kepentingan dimaksud, antara lain nasabah, pemegang saham pengendali, regulator, media, masyarakat, dan karyawan.

Bank senantiasa berupaya membangun kerja sama serta berinteraksi dengan para nasabah melalui beragam saluran

## Commitment for Sustainable Finance

J Trust Bank is committed to do business for the long term in a sustainable manner and ensure we are acting responsibly and responsively to the current condition. The management has overall responsibility for sustainability and integrates environmental, social, and governance matters in the formulation of the Bank's strategy.

At J Trust Bank, we recognize the urgent need to contribute and invest in sustainability. We look to enrich lives and transform businesses by providing solutions and experiences sustainably. We prioritize and focus on a select six of United Nation's Sustainable Development Goals where we believe we can make meaningful contributions to, considering the communities where we operate.

The Bank's commitment to implementing sustainable performance, refers to, among others, the regulatory policies contained in OJK Regulation No. 51/POJK.03/2017. The emphasis in this regulation is the overall support from the financial services sector to create sustainable economic growth by aligning the economic, social, and environmental interests.

The implementation of the Bank's sustainability principles is an effort to align 3 (three) aspects of sustainability, generally referred to as the triple bottom line: profit (economic), people (social), and planet (environment). These three things become the basis for the sustainable commitment implemented by the Bank in providing real contribution to environmental sustainability as well as improving the social and economic aspects of the community.

As part of the implementation of these 3 (three) principles, the Bank also seeks to improve the standard of living, especially for all employees and their families as well as for the wider community in general. The implementation is in line with regulatory provisions and government development programs. The principles in this governance have been stated in the Sustainable Finance Action Plan (RAKB).

The Bank's operational activities have the potential to have an impact, both directly or indirectly on stakeholders. Based on the Bank's the identification, the stakeholders referred to include customers, controlling shareholders, regulators, media, the public, and employees.

The Bank continuously strives to establish cooperation as well as interact with customers through various communication

komunikasi, sesuai dengan kebutuhan. Bank meyakini bahwa hubungan saling percaya dengan beragam pemangku kepentingan akan menghasilkan nilai-nilai keberlanjutan bagi usaha Bank ke depan.

Selain dengan nasabah, hubungan atau interaksi dengan para pemangku kepentingan lain juga memberikan dampak timbal-balik yang positif bagi kedua pihak: Bank dan pemangku kepentingan.

## Penerapan Tata Kelola Perusahaan yang Baik

Tata kelola perusahaan yang baik adalah pendorong operasional dan kinerja Bank. Kerangka tata kelola ditanamkan pada kepemimpinan yang kompeten, pengendalian internal yang efektif, budaya risiko yang kuat, dan akuntabilitas pada pemangku kepentingan. Praktik-praktik tata kelola kami mematuhi peraturan perundang-undangan yang ada serta panduan praktik-praktik terbaik, sesuai komitmen kami akan standar tata kelola tertinggi. Bank memiliki kebijakan dan prosedur yang komprehensif yang dirancang agar terkelola dengan baik, dengan pengawasan dan pengendalian yang efektif.

Kami merasa puas dengan perkembangan yang dilakukan manajemen dalam meningkatkan praktik-praktik tata kelola tahun ini. Perbaikan tata kelola akan tetap menjadi area fokus kami di tahun-tahun ke depan di mana Bank berupaya mencapai tujuan untuk melakukan operasional dengan tata kelola terbaik.

## Sumber Daya Manusia dan Teknologi Informasi

Pada pokoknya, basis dari fundamental kami yang kuat adalah karyawan kami. Merekalah yang melayani nasabah dan masyarakat. Di tengah ketidakpastian serta risiko dan peluang ke depan, memiliki tim yang hebat dengan orang-orang berkapabilitas mumpuni yang mampu menavigasi kondisi yang menantang serta berdedikasi pada keunggulan layanan adalah hal yang memastikan keberlanjutan kami.

Kami menjaga keberagaman dan inklusi, martabat dan harga diri, dan berupaya membuat J Trust Bank sebagai tempat yang baik untuk bekerja bagi semuanya. Kami memenuhi komitmen ini dengan menjadi tempat kerja yang beragam dan inklusif, menarik dan mengembangkan talenta, serta mengenali dan menghargai kinerja. Kami ingin para pekerja untuk membangun karir yang panjang dengan J Trust Bank dan bersama saling mendukung sepenuhnya di tengah pandemi yang terus berlanjut. Itu adalah sebuah cerminan dari komitmen, kasih, dan orang-orang yang membuat perusahaan kami menjadi tempat yang baik untuk bekerja.

channels, according to the needs. The Bank is convinced that mutual trust with various stakeholders will result in sustainable values for the Bank's business in the future.

In addition to relationship with customers, relationships or interactions with other stakeholders also have a positive reciprocal impact on both parties: the Bank and stakeholders.

## Good Corporate Governance Implementation

Good corporate governance is a driver of the operations and performance of the Bank. Our governance framework is anchored on competent leadership, effective internal controls, a strong risk culture, and accountability to stakeholders. Our corporate governance practices comply with the prevailing laws and regulations as well as best practice guidelines as we are committed to high standards of governance. The Bank has a comprehensive range of policies and procedures in place designed to ensure that it is well managed, with effective oversight and controls.

We are pleased with the progress that the management have made in enhancing our governance practices this year. Governance improvements will remain an area of focus for us in the years ahead as the Bank aims to achieve its goal of operating with the best-in-class governance.

## Human Resources and Information Technology

Ultimately, the basis of our strong foundation is our people. They are the ones who serve our customers and community. Amid uncertainties as well as risks and opportunities ahead, having a great team of people with enormous capabilities who can navigate challenging circumstances while dedicating to service excellence – is what ensures our sustainability.

We foster diversity and inclusion, dignity and respect and we strive to make J Trust Bank a great place to work in for all people. We fulfill this commitment by being a diverse and inclusive workplace, attracting and developing talent, and recognizing and rewarding performance. We want our people to build long-term careers with J Trust Bank and come together to support one another like never before amid the prolonged pandemic. It was a great reflection of the commitment, the compassion and the people that make our company a great place to work.

Kesehatan dan keselamatan para karyawan terus menjadi prioritas. Sejak awal COVID-19, kami telah mengambil berbagai langkah untuk melindungi para karyawan dan mendukung keluarga mereka. Kami terus mengimplementasikan protokol kesehatan yang ketat dan pembatasan jarak di kantor, bekerja dari rumah, dan membagi operasional pada unit operasional penting dalam memastikan operasional bisnis yang normal dan aman untuk terus menyediakan layanan terbaik bagi nasabah.

Our people's health and safety is always our priority. Since COVID-19 was first identified, we have taken many broad-ranging steps to protect all of our people and to support their families. We also continued to implement strict health protocols and social distancing arrangements at our office, Work from Home, and split operations for critical operating units to ensure safe and normal business operations to continue providing the best service to our customers.

Secara bersamaan, kami terus fokus memperkuat teknologi dan solusi digital yang akan mendukung bisnis dalam jangka panjang. Kami perlu memperkuat solusi digital untuk melengkapi kehadiran secara fisik. Pada pokoknya, kami akan terus berinvestasi pada teknologi untuk memastikan kami memberikan pengalaman unggul kepada nasabah dan meraih peluang pertumbuhan selagi memberikan pengalaman nasabah yang berbeda.

In parallel, we are intensely focused on strengthening technology and digital solutions that will support our business over the longer term. We need to strengthen digital solutions to complement our physical presence. Ultimately, we want to continue investing in technology to make sure that we are delivering a superior experience to our customers and to obtain growth opportunities as we deliver differentiated customer experiences.

## Tanggung Jawab Sosial Perusahaan

J Trust Bank bangga menjadi warga yang bertanggung jawab. Kami memberi pinjaman dan mendukung bisnis dalam negeri, kami membantu nasabah melalui layanan perbankan, dan program tanggung jawab sosial perusahaan kami memperkuat masyarakat.

## Corporate Social Responsibility

J Trust Bank take great pride in being a responsible citizen. We lend to and support local businesses, we help customers with our banking services, and our corporate social responsibility programs help make communities stronger.

Kami berperan aktif dalam menyelesaikan isu-isu sosial, lingkungan, dan ekonomi. Kami berpartisipasi karena memiliki kapabilitas mumpuni untuk menolong, dengan memahami bahwa kesuksesan bisnis dalam jangka panjang bergantung pada masyarakat.

We take an active role to solve some of social, environmental and economic issues. We engage because we have an extraordinary capability to help, recognizing that long-term business success depends on community success.

Kami yakin bahwa kapabilitas mumpuni dunia usaha akan lebih hebat lagi ketika berkolaborasi dengan lembaga masyarakat dan publik. Kami telah berkolaborasi, antara lain, dalam membantu usaha kecil/perorangan yang tak terlayani dengan memfasilitasi pelatihan bakat untuk bekerja dan memberikan dukungan kepada masyarakat untuk mengatasi pandemi yang terus berlanjut melalui berbagai program, seperti program Win-Win-Win di mana sebagian dana yang didapat akan disalurkan ke masyarakat.

We also believe that businesses' extraordinary capabilities are even more powerful when put to use in collaborations with public and private sector organization. We have conducted collaborations among others in assisting underserved small businesses/individuals to facilitate skills training for jobs and providing support to communities to overcome the prolonged pandemic through various programs such as Win-Win-Win program where a portion of the funds raised is channeled to communities.

## Penilaian terhadap Kinerja Komite-Komite di bawah Direksi

Dalam menjalankan tugas dan tanggung jawabnya, Direksi didukung oleh Komite Manajemen Risiko, Komite Aset & Liabilitas, Komite Pengarah Teknologi Informasi, Komite Kredit, dan Komite Kebijakan Kredit. Seiring dengan pandemi, semua komite telah melihat perubahan kondisi risiko dan dampaknya terhadap Bank serta langkah-langkah yang dilakukan Bank. Langkah-langkah tersebut antara lain melihat dampak terhadap permodalan, risiko, likuiditas, profitabilitas Bank, dan memperhatikan aspek lainnya serta menghitung skenario terburuknya. Semua komite telah melaksanakan tugas dan tanggung jawabnya secara baik dalam memberikan rekomendasi kepada Direksi.

## Assessment on the Performance of Committees under the Board of Directors

In implementing its duties and responsibilities, Board of Directors has been supported by the Risk Management Committee, Asset & Liability Committee, Information Technology Steering Committee, Credit Committee and Credit Policy Committee. As the pandemic continues, these committees have intensively addressed the change in risk environment and its impact on the Bank as well as the measures subsequently taken by the Bank. These measures addressed the effects on the Bank's capital, risk, liquidity, and profitability situation while also taking into account among other things, adverse scenarios. All committees have discharged their duties and responsibilities satisfactorily in providing recommendations to the Board of Directors.

## Perubahan Komposisi Direksi

Berdasarkan Rapat Umum Pemegang Saham tahun ini Bank menyetujui pengunduran diri Fransisca Rita Gosal serta pengangkatan R. Djoko Prayitno dan Widjaja Hendra sebagai anggota Direksi. Kami ingin memberikan rasa terima kasih dan apresiasi setinggi-tingginya atas kontribusi dan dedikasi dari Fransisca Rita Gosal selama menjabat. Kami juga menyambut anggota baru Direksi. Kami yakin bahwa anggota baru Direksi akan memberikan kontribusi positif terhadap Bank.

## Changes in the Composition of Board of Directors

Based on the General Meeting of Shareholders during this year, the Bank has approved the resignation of Fransisca Rita Gosal as well as the appointment of R. Djoko Prayitno and Widjaja Hendra as members of Board of Directors. We would like to express our gratitude and highest appreciation for the contribution and dedication shown by Fransisca Rita Gosal during her term in office. We would also welcome new member of Board of Directors. We are optimistic that our new board members will contribute positive contribution to the Bank.

Berikut ini adalah komposisi Direksi J Trust Bank per tanggal Laporan Tahunan ini:

Direktur Utama : Ritsuo Fukadai
Direktur : Felix I. Hartadi
Direktur : Helmi A. Hidayat
Direktur : Cho Won June
Direktur : Bijono Waliman
Direktur : R. Djoko Prayitno
Direktur : Widjaja Hendra

The following is the composition of Board of Directors of J Trust Bank as of the date of this Annual Report::

President Director : Ritsuo Fukadai
Director : Felix I. Hartadi
Director : Helmi A. Hidayat
Director : Cho Won June
Director : Bijono Waliman
Director : R. Djoko Prayitno
Director : Widjaja Hendra

## Apresiasi

Mewakili seluruh anggota Direksi, kami ingin mengucapkan terima kasih dan apresiasi kepada semua karyawan atas upayanya yang tanpa henti untuk menghasilkan kemajuan dan pencapaian. Kami juga ingin memberikan terima kasih dan apresiasi kepada Dewan Komisaris atas nasihatnya, dan kepada pemegang saham dan pemangku kepentingan atas dukungannya terus menerus kepada Bank.

Saya sangat bangga atas kemajuan yang terjadi pada tahun 2021, dan kami tidak akan bisa melakukannya tanpa upaya luar biasa dari para karyawan. Tahun ini masih penuh tantangan, tapi fundamental bisnis Bank tetap solid dan menempatkan kami pada posisi yang baik untuk masa depan. Kami optimistis akan tahun 2022 dan kami yakin terhadap rencana strategis, tim kepemimpinan, budaya, dan para karyawan kami. Bersama, mereka semua akan membawa Bank mencapai pertumbuhan berkelanjutan dan memberikan kontribusi positif kepada seluruh masyarakat Indonesia, pemangku kepentingan, dan komunitas.

## Appreciation

On behalf of the entire Board of Directors, we would like to extend our gratitude and appreciation to all employees for their relentless efforts to deliver progress and achievements. We would also like to extend our gratitude and appreciation to the Board of Commissioners for their continued advice, and to our shareholders and stakeholders for their continued support to the Bank.

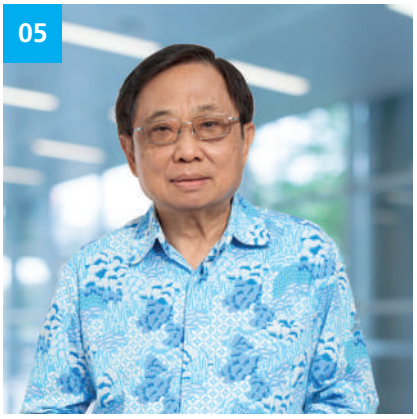
I am incredibly proud of the progress we made in 2021, and we never would have done it without the extraordinary efforts of our people. This year had its fair share of challenges, but the Bank's underlying business remains solid and positions us well as we look to the future. We are optimistic about 2022 and we believe in our strategic plan, our leadership team, our culture, and our employees. Together, they will all assist the Bank to achieve sustainable growth and provide positive contribution to all the Indonesian people, stakeholders and the communities.

**Ritsuo Fukadai**
Direktur Utama
President Director

# Direksi

## Board of Directors

1. **Ritsuo Fukadai**
   Direktur Utama
   President Director
2. **Felix I. Hartadi**
   Direktur
   Director
3. **Helmi A. Hidayat**
   Direktur
   Director
4. **Cho Won June**
   Direktur
   Director



5. **Bijono Waliman**
   Direktur
   Director
6. **R. Djoko Prayitno**
   Direktur
   Director
7. **Widjaja Hendra**
   Direktur
   Director

# Tanggung Jawab Pelaporan Tahunan

## Responsibility for Annual Reporting

### Surat Pernyataan Anggota Dewan Komisaris Tentang Tanggung Jawab atas Laporan Tahunan 2021 PT Bank JTrust Indonesia Tbk

Kami yang bertanda tangan di bawah ini menyatakan bahwa semua informasi dalam Laporan Tahunan PT Bank JTrust Indonesia Tbk tahun 2021 telah dimuat secara lengkap dan bertanggung jawab penuh atas kebenaran isi Laporan Tahunan Terintegrasi Perusahaan.

Demikian pernyataan ini dibuat dengan sebenarnya.

Jakarta, 2022

### Statement from the Board of Commissioners Regarding Responsibility for Annual Reporting 2021 PT Bank JTrust Indonesia Tbk

We the undersigned hereby declare that all information in the 2021 Annual Report of PT Bank JTrust Indonesia Tbk has been fully completed and we are fully responsible for the validity of the Company's Integrated Annual Report contents.

This statement letter is made and signed in good faith.

Jakarta, 2022

**Nobiru Adachi**
Komisaris Utama
President Commissioner

**Nobuiku Chiba**
Komisaris
Commissioner

**Iwan Nataliputra**
Komisaris Independen
Independent Commissioner

**Benny Siswanto**
Komisaris Independen
Independent Commissioner

## Surat Pernyataan Anggota Direksi Tentang Tanggung Jawab atas Laporan Tahunan 2021 PT Bank JTrust Indonesia Tbk

Kami yang bertanda tangan di bawah ini menyatakan bahwa semua informasi dalam Laporan Tahunan PT Bank JTrust Indonesia Tbk tahun 2021 telah dimuat secara lengkap dan bertanggung jawab penuh atas kebenaran isi Laporan Tahunan Terintegrasi Perusahaan.

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**Ritsuo Fukadai**
Direktur Utama
President Director

**Felix I. Hartadi**
Direktur
Director

**Helmi A. Hidayat**
Direktur
Director

**Cho Won June**
Direktur
Director

**Bijono Waliman**
Direktur
Director

**R. Djoko Prayitno**
Direktur
Director

**Widjaja Hendra**
Direktur
Director

# Profil Perusahaan

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# Informasi Perusahaan

## Corporate Information

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|---|---|---|
| **Nama Perusahaan** | **PT Bank JTrust Indonesia Tbk (J Trust Bank)** | Company Name |
| **Tanggal Pendirian** | 29 Mei 2015<br>May 29, 2015<br>(PT Bank JTrust Indonesia Tbk) | Date of Establishment |
| **Kegiatan Usaha** | Bank Umum Konvensional<br>Conventional Commercial Bank | Type of Business |
| **Alamat** | Sahid Sudirman Center Lantai 33<br>Jl. Jendral Sudirman No. 86<br>Jakarta 10220<br>Indonesia<br>Tel: (62-21) 2926 1111 (Hunting)<br><br>e-mail: customercare@jtrustbank.co.id<br>Website: www.jtrustbank.co.id | Address |
| **Modal Dasar** | Rp20.000.000.000.000,- | Authorized Capital |
| **Modal Disetor** | Rp12.636.174.558.000,- | Paid-Up Capital |
| **Jumlah Karyawan 2021** | 838 | Number of Employees 2021 |
| **Total Aset 2021** | Rp21.317.574.968.111 | Total Assets 2021 |

### Entitas Anak dan Entitas Asosiasi

PT Bank JTrust Indonesia Tbk tidak memiliki anak perusahaan, dan merupakan bagian dari kelompok usaha J Trust Group.

### Subsidiaries and Associate Entity

PT Bank JTrust Indonesia Tbk has no subsidiary and is part of J Trust Group.

# Keanggotaan pada Asosiasi

## Membership in Associations

Hingga akhir tahun 2021, Bank terus mengikuti perkembangan dunia perbankan terkini dan turut memberikan kontribusi pengetahuan dan pengalaman kepada organisasi/asosiasi. Keanggotaan J Trust Bank pada organisasi/asosiasi mempunyai arti strategis. J Trust Bank tidak memberikan kontribusi secara finansial di luar iuran keanggotaaan rutin, termasuk tidak berkontribusi pada politik maupun politisi. Beberapa keanggotaan Bank pada organisasi/asosiasi sebagai berikut:

Until the end of 2021, the Bank has continued to follow the latest developments in the banking world and contribute knowledge and experience to organizations/associations. J Trust Bank membership in an organization/association has strategic meaning. J Trust Bank does not contribute financially outside of routine membership fees, including not contributing to politics or politicians. The following are the names of several organizations/associations where J Trust Bank is a member:

| Nama Organisasi<br>Organization Name | Tujuan<br>Purpose | Frekuensi<br>Frequency |
|---|---|---|
| Perhimpunan Bank-bank Nasional (Perbanas)<br>Association of National Banks (Perbanas) | 1. Untuk menyalurkan aspirasi Perbankan kepada Pemerintah, DPR dan regulator industri perbankan (OJK dan BI).<br>2. Wadah untuk ikut menumbuhkembangkan serta menyehatkan sektor perbankan nasional melalui pemikiran aktif dan positif.<br>3. Mengembangkan kerja sama antar anggota yang saling menguntungkan demi terciptanya suatu organisasi perbankan yang profesional.<br>1. To provide Banking aspirations to the Government, Parliament and banking industry regulators (OJK and BI).<br>2. As a forum to participate in developing and strengthening the national banking sector through active and positive thinking.<br>3. To develop mutual cooperation between members to create a professional banking organization. | Anggota<br>Member |
| Ikatan Bankir Indonesia<br>Indonesian Bankers Association | 1. Sebagai wadah tempat menyuarakan aspirasi.<br>2. Meningkatkan kapasitas, profesionalisme, dan standar-standar etika dalam menjalankan tugas dan peran sebagai bankir.<br>3. Meningkatkan komitmen profesi dan citra bankir.<br>1. As a forum to voice aspiration.<br>2. Increasing capacity, professionalism, and ethical standards in implementing tasks and roles as bankers.<br>3. Increasing professional commitment and image as bankers. | Anggota<br>Member |
| Asosiasi Emiten Indonesia (AEI)<br>Indonesian Public Listed Companies Association (AEI) | Berpartisipasi mempercepat pertumbuhan pasar modal dalam mengembangkan modal Indonesia.<br>Participating in accelerating capital market growth in developing Indonesian capital. | Anggota<br>Member |
| Indonesia Corporate Secretary Association (ICSA)<br>Indonesia Corporate Secretary Association (ICSA) | Program pendidikan komprehensif kepada sekretaris perusahaan untuk mendukung upaya pengembangan tata kelola perusahaan yang baik, melalui pengembangan pengetahuan dan keterampilan, pertukaran informasi dan forum komunikasi antara Sekretaris Perusahaan di Indonesia, regulator dan pemangku kepentingan lainnya.<br>Comprehensive education program for Corporate Secretary to support the development of good corporate governance, through knowledge and skills development, information exchange and communication forums between Corporate Secretary in Indonesia, regulators and other stakeholders. | Anggota<br>Member |
| Asosiasi Sistem Pembayaran Indonesia (ASPI)<br>Indonesian Payment System Association (ASPI) | Berperan, bertugas dan berfungsi dalam lingkup mikro dan teknis untuk membuat ketentuan dalam industri sistem pembayaran yang mampu mewadahi berbagai perubahan dan dinamika yang terjadi dengan tetap memperhatikan peraturan dan kebijakan Bank Indonesia.<br>To take the role, have the duty, and serve in the micro and technical scope to establish provisions in the payment system industry that can accommodate various changes and dynamics that occur while continuing to take into account Bank Indonesia regulations and policies. | Anggota<br>Member |
| Lembaga Alternatif Penyelesaian Sengketa Sektor Jasa Keuangan (LAPS SJK)<br>Alternative Institution for Financial Services Sector Dispute Resolution (LAPS SJK) | Menyelesaikan sengketa keperdataan sektor jasa keuangan antara Konsumen dengan Pelaku Usaha Jasa Keuangan (PUJK)<br>Resolving civil disputes in the financial services sector between Consumers and Financial Services Institutions (PUJK) | Anggota<br>Member |

# Sekilas J Trust Bank

## J Trust Bank at a Glance

### Tentang J Trust Bank

Pemegang saham mayoritas dari J Trust bank adalah J Trust Co., Ltd. yaitu salah satu grup finansial dan terkemuka di Jepang. J Trust Bank hadir untuk memberikan pelayanan perbankan terbaik dan berkualitas dengan standar Jepang kepada masyarakat di Indonesia melalui 42 cabang 50 ATM tersebar di 22 kota di seluruh indonesia.

### About J Trust Bank

The majority shareholder of J Trust Bank is J Trust Co., Ltd. which is one of the leading financial groups in Japan. J Trust Bank is present to provide the best and high-quality banking services with Japanese standards to Indonesians through 42 branches and 50 ATMs spread across 22 cities throughout Indonesia.

J Trust Bank melihat potensi pertumbuhan ekonomi yang tinggi di Indonesia, dengan populasi terbesar keempat di dunia dan jumlah masyarakat dengan pendapatan menengah yang terus meningkat. Dengan integrasi keahlian perbankan yang didukung wawasan keuangan ritel Jepang, J Trust Bank yakin dapat menargetkan kalangan pendapatan menengah tersebut dalam meraih berbagai peluang bisnis di Indonesia.

J Trust Bank sees high economic growth potential in Indonesia, with the fourth largest population in the world and the increasing number of middle income people. By integrating banking experience with the insight of Japanese retail finance, J Trust Bank is confident in targeting the middle income consumers in achieving various business opportunities in Indonesia.

# Jejak Langkah

## Milestones

**2014**

01

**20 November 2014**
Lembaga Penjamin Simpanan (LPS) secara resmi menyerahkan Perseroan ke J Trust Co., Ltd. melalui Rapat Umum Pemegang Saham Luar Biasa (RUPSLB).

**November 20, 2014**
The Indonesia Deposit Insurance Corporation (LPS) officially handed over the Company to J Trust Co., Ltd. through the Extraordinary General Meeting of Shareholders (EGMS).

**2015**

02

**30 Maret 2015**
Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) menyetujui penambahan modal dan perubahan nama menjadi J Trust Bank.

**March 30, 2015**
Additional paid in capital and rebranding to J Trust Bank approved by the Extraordinary General Meeting of Shareholders (EGMS).

**2015**

03

**29 Mei 2015**
Perubahan nama Perseroan menjadi PT Bank JTrust Indonesia Tbk.

**May 29, 2015**
Change of Company's name to PT Bank JTrust Indonesia Tbk.

**2015**

04

**23 Juni 2015**
Perkenalan logo baru J Trust Bank dan awal restrukturisasi organisasi dan manajemen.

**June 23 2015**
Introduction of new J Trust Bank logo and beginning of management and organization restructuring.

**2016**

09

**30 Juni 2016**
Restrukturisasi manajemen dan organisasi lebih lanjut.

**June 30, 2016**
Further restructuring of management and organization.

**2016**

10

**23 Desember 2016**
Restrukturisasi manajemen lebih lanjut dan pengalihan saham seri A.

**December 23, 2016**
Further management restructuring and transfer of series A shares.

**2017**

11

**30 Maret 2017**
Rapat Umum Pemegang Saham Tahunan Perseroan menyetujui Penambahan Modal Tanpa Hak Memesan Efek Terlebih Dahulu sebesar Rp1 triliun.

**March 30, 2017**
The Company's Annual General Meeting of Shareholders approved Private Placement of Rp1 trillion.

**2017**

12

**22 Desember 2017**
Manajemen J Trust Bank menyelenggarakan paparan publik kinerja keuangan Triwulan III/2017.

**December 22, 2017**
J Trust Bank's Management organized a public expose to inform the Company's financial performance for Q3/2017.

**2020**

17

**7 Januari 2020**
Bursa Efek Indonesia mencabut suspensi perdagangan saham J Trust Bank yang sudah dimulai sebelum J Trust Co., Ltd. mengambil alih Bank.

**January 7, 2020**
The Indonesian Stock Exchange lifted up the trading suspension of J Trust Bank shares which already began before J Trust Co., Ltd. took over the Bank.

**2020**

18

**27 Agustus 2020**
Rapat Umum Pemegang Saham Tahunan Perseroan menyetujui Perubahan Susunan Pengurus Perseroan.

**August 27, 2020**
The Company's Annual General Meeting of Shareholders approved the Change in Company's Management Structure.

## 2015

05

### 29 September 2015
Peningkatan modal dasar menjadi Rp15 triliun dan penambahan modal.

### September 29, 2015
Increase of authorized capital to be Rp15 trillion and additional paid in capital.

## 2015

06

### 1 Oktober 2015
PT Bank JTrust Indonesia Tbk secara resmi mengawali langkah di Indonesia melalui Grand Launching J Trust Bank.

### October 1, 2015
PT Bank JTrust Indonesia Tbk officially started in Indonesia through the Grand Launching event of J Trust Bank.

## 2015

07

### 10 Desember 2015
J Trust Bank menjadi Bank dengan status pengawasan normal dari OJK.

### December 10, 2015
The Indonesian Financial Services Authority (OJK) stated that J Trust Bank had become a bank under normal supervision.

## 2015

08

### 28 Desember 2015
Restrukturisasi manajemen lebih lanjut dan perpindahan alamat dan lokasi kantor pusat.

### December 28, 2015
Further management restructuring and changes of headquarters address and location.

## 2018

13

### 28 Juni 2018
Rapat Umum Pemegang Saham Tahunan Perseroan menyetujui untuk melakukan penggabungan nilai nominal saham (*reverse stock*) Perseroan untuk Saham Seri A maupun Saham Seri B dengan rasio setiap 100.000 (seratus ribu) saham lama menjadi 1 (satu) saham dengan nilai nominal baru. Dalam rapat tersebut Manajemen menyelenggarakan paparan publik kinerja keuangan selama tahun 2017. Reverse Stock tersebut terealisasikan terhitung tanggal 5 Oktober 2018.

### June 28, 2018
The Company's Annual General Meeting of Shareholders approved a reverse stock action for Series A and Series B Shares with the ratio of 100,000 (one hundred thousand) old shares into 1 (one) share with a new nominal value. In the AGM, the Management held a public expose for 2017 financial performance. The Reverse Stock was realized on October 5, 2018.

## 2018

14

### 22 September 2018
Rapat Umum Pemegang Saham Luar Biasa Perseroan menyetujui Perubahan Susunan Pengurus Perseroan dan organisasi lebih lanjut.

### September 22, 2018
The Company's Extraordinary General Meeting of Shareholders approved the Changes in the Management of the Company and the organization.

## 2019

15

### 21 Agustus 2019
J Trust Bank meluncurkan fitur internet banking J Trust Net Individual dan mobile version J Trust Mobile.

### August 21, 2019
J Trust Bank launched the feature of internet banking J Trust Net Individual and mobile version J Trust Mobile.

## 2019

16

### 22 September 2019
Pemegang saham utama melakukan penyuntikan modal senilai total Rp15 triliun.

### September 22, 2019
Main shareholders injected capital of Rp15 trillion in total.

## 2021

19

### 23 Juli 2021
Melalui Rapat Umum Pemegang Saham Tahunan, pemegang saham menyetujui Penambahan Modal Tanpa Hak Memesan Efek Terlebih Dahulu (PMHMETD) yang telah dilaksanakan pada 26 November-2 Desember 2021 sebanyak 4.130.257.580 saham dengan harga pelaksanaan sebesar Rp330 per saham.

### July 23, 2021
Through the Annual General Meeting of Shareholders, shareholders approved a Private Placement held on 26 November to 2 December 2021 for as much as 4,130,257,580 shares at an amount of Rp330 per share.

### 24 Desember 2021
J Trust Co., Ltd. selaku Pemegang Saham Pengendali J Trust Bank melakukan setoran modal sehingga Bank telah melakukan pemenuhan modal inti minimum sebesar Rp2 Triliun.

### December 24, 2021
J Trust Co., Ltd. as the Controlling Shareholder of J Trust Bank has made a capital deposit so that the Bank is in compliance with minimum Tier-1 Capital of Rp2 Trillion.

# Visi, Misi, Nilai dan Budaya Perusahaan

Vision, Mission, and Corporate Values

## Vision Visi

**"Menjadi bank yang membahagiakan masyarakat Indonesia dengan memberikan pelayanan yang menyenangkan melalui ide-ide baru dan produk-produk keuangan yang inovatif."**

"To be a bank with pleasant service that makes Indonesian people happy by delivering new ideas and innovative financial products."

## Mission Misi

- **Memberikan nilai yang terbaik kepada pemangku kepentingan.**
- **Memiliki semangat untuk mengutamakan pelayanan kepada nasabah.**
- **Mengembangkan karyawan agar memiliki integritas yang tinggi.**
- **Memberikan pelayanan yang tercepat agar dapat memenuhi kepuasan nasabah.**
- **Melanjutkan semangat "KAIZEN" kepada nasabah.**

- To provide maximum value to stakeholders.
- To have a customer-first spirit.
- To develop employees with super integrity.
- To provide the fastest services in meeting customer satisfaction.
- To continue the "Kaizen" spirit for customers.

## Nilai-nilai Perusahaan

### 4 VALUES

***Super Integrity***
Integritas adalah suatu konsep yang berkaitan dengan konsistensi dalam tindakan-tindakan, nilai-nilai, metode-metode, ukuran-ukuran, prinsip-prinsip, ekspektasi-ekspektasi, dan berbagai hal yang dihasilkan. Orang berintegritas berarti memiliki kepribadian yang jujur dan berkarakter kuat.

***Customer First***
Setiap pikiran, kata, dan perbuatan yang akan dilakukan untuk menjangkau lebih banyak nasabah dan selalu menyenangkan nasabah sebagai pelanggan setia.

***Be Discipline & Responsible***
Kesediaan seseorang yang timbul dengan kesadaran sendiri untuk mengikuti peraturan-peraturan yang berlaku di dalam organisasi dan perilaku yang mencerminkan tanggung jawab terhadap kehidupan, tanpa paksaan dari luar.

***Learning & Trying More***
Belajar berarti mengadopsi suatu kebiasaan, menciptakan ide yang bernilai, menghasilkan nilai-nilai, dan mengisi kembali.

## Corporate Values

### 4 VALUES

Super Integrity
Integrity is a concept related with consistency in actions, values, methods, measurements, principles, expectations, and outputs. People with integrity mean they have honest personality and strong character.

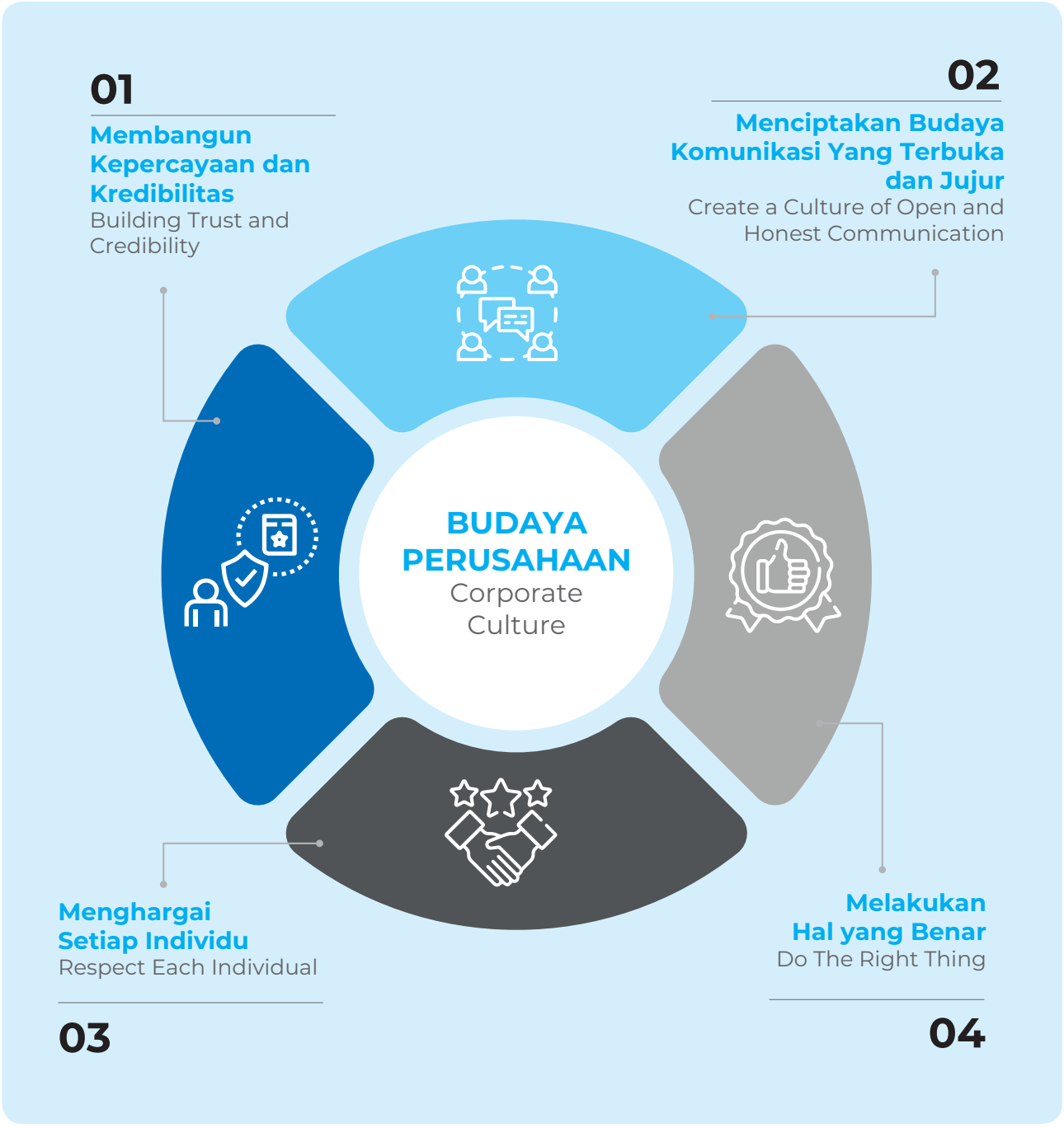
**Customer First**
Every thought, word, and action made to reach out to more customers and to always satisfy loyal customers.

**Be Discipline & Responsible**
The readiness of someone that comes from self-awareness, to comply with the applicable rules in the organization and the behavior that reflects responsibilities.

**Learning & Trying More**
Learning means to adopt habits, create value ideas, produce/deliver the values, and recharge.

# Budaya Perusahaan

Corporate Culture



# Filosofi Logo J Trust Bank

## J Trust Bank Logo Philosophy

Logo J Trust Bank adalah turunan dari logo korporat J Trust, perusahaan induk kami di Jepang. Logo tersebut merepresentasikan keyakinan bahwa kredibilitas dan reliabilitas sangat diperlukan untuk mendapatkan dukungan dari nasabah dan para pemangku kepentingan.

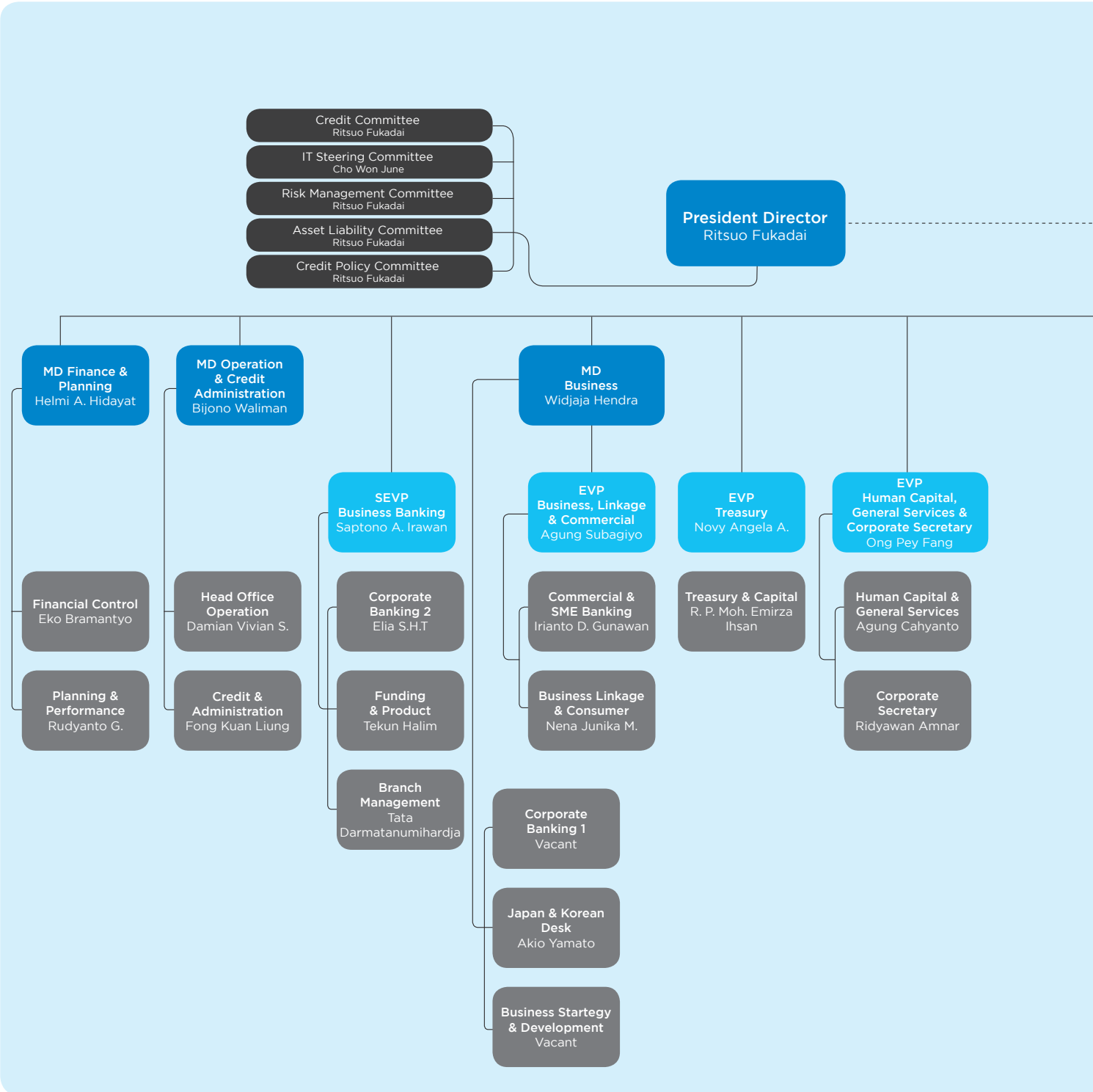
Lingkaran pada logo merepresentasikan J Trust yang lahir di tengah-tengah masa pergolakan, namun tetap memiliki kekuatan untuk melangkah ke depan. Ombak hebat namun tetap kokoh bertahan di tengah putaran arus, dan kekuatan untuk selamat dari masa-masa sulit. Lingkaran adalah garis berputar tanpa akhir, menggambarkan keadilan, kenyamanan, dan fleksibilitas. Oleh sebab itu, inovasi dan kebebasan juga direpresentasikan pada logo ini.

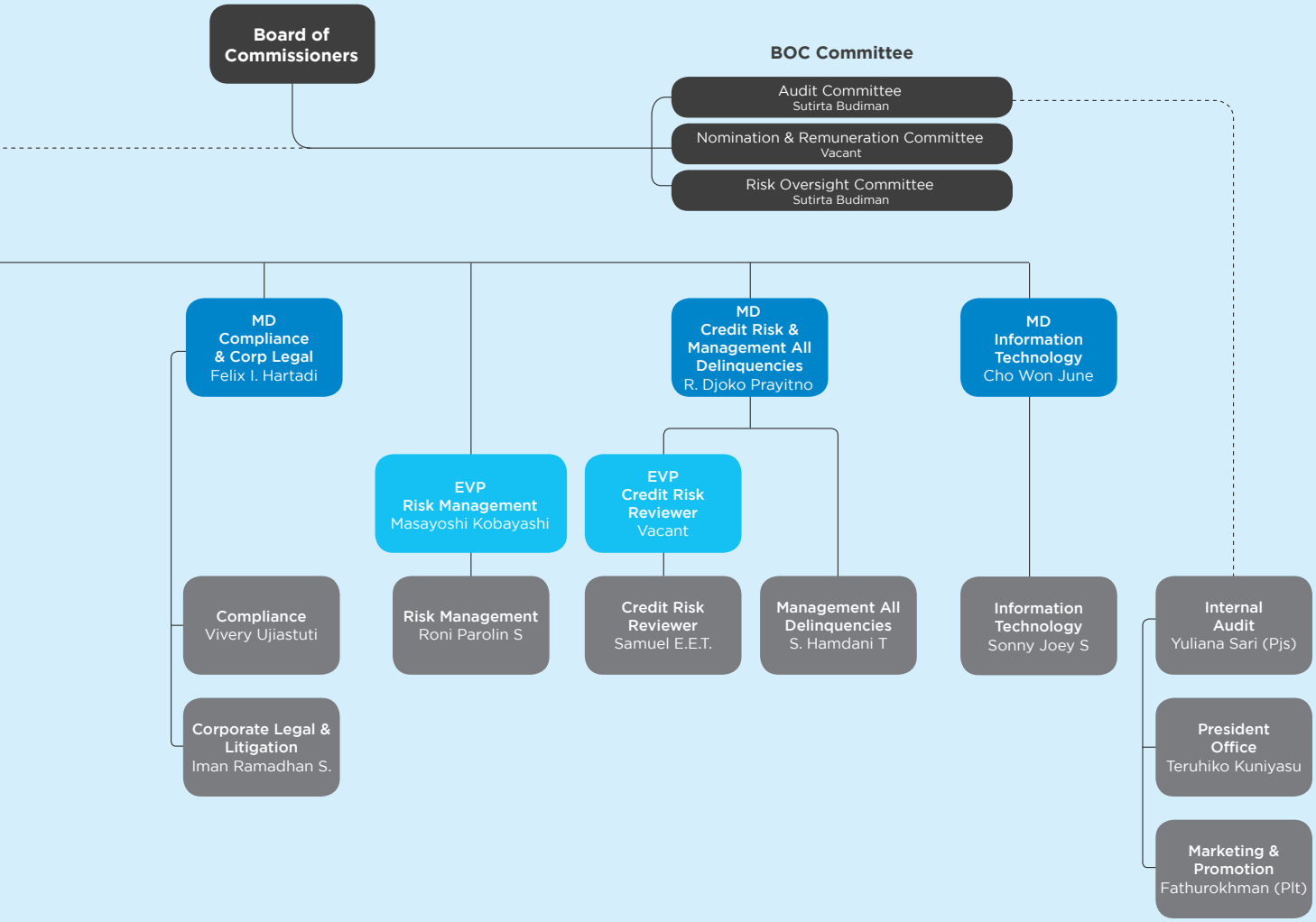
The logo of J Trust Bank is derived from the corporate logo of J Trust, our parent company in Japan. The logo represents confidence that credibility and reliability are much needed to get support from customers and stakeholders.

The circle in the logo represents J Trust which was born during upheaval, but still has the strengths to move forward. Great waves but still firm amidst the tides, and the strengths to survive from difficult moments are illustrated in the form of circle. Circle is an endless line, illustrating justice, comfort, and flexibility. Therefore, innovation and freedom are also represented in this logo.

# Struktur Organisasi

## Organizational Structure




Board of Commissioners
BOC Committee
Audit Committee
Sutirta Budiman
Nomination & Remuneration Committee
Vacant
Risk Oversight Committee
Sutirta Budiman
MD
Compliance & Corp Legal
Felix I. Hartadi
MD
Credit Risk & Management All Delinquencies
R. Djoko Prayitno
MD
Information Technology
Cho Won June
EVP
Risk Management
Masayoshi Kobayashi
EVP
Credit Risk Reviewer
Vacant
Compliance
Vivery Ujiastuti
Risk Management
Roni Parolin S
Credit Risk Reviewer
Samuel E.E.T.
Management All Delinquencies
S. Hamdani T
Information Technology
Sonny Joey S
Internal Audit
Yuliana Sari (Pjs)
Corporate Legal & Litigation
Iman Ramadhan S.
President Office
Teruhiko Kuniyasu
Marketing & Promotion
Fathurokhman (Plt)

# Bidang Usaha

## Business Segment

Berdasarkan Anggaran Dasar terakhir, Bank menjalankan kegiatan usaha dalam bidang bank umum konvensional.

Maksud dan tujuan Perseroan sesuai Anggaran Dasar Perseroan dan Tanda Daftar Perusahaan adalah berusaha di bidang bank umum konvensional. Untuk mencapai maksud dan tujuan tersebut, Bank melaksanakan kegiatan usaha-usaha pokok, yaitu sebagai berikut:

a. Menghimpun dana masyarakat dalam bentuk simpanan berupa giro, deposito berjangka, sertifikat deposito, tabungan dan/atau bentuk lainnya yang dipersamakan dengan itu.
b. Memberikan kredit/pinjaman, baik jangka panjang, jangka menengah, atau jangka pendek, dan pinjaman dalam bentuk lainnya yang lazim diberikan dalam dunia perbankan, dengan tetap memperhatikan ketentuan peraturan perundang-undangan yang berlaku.
c. Memindahkan uang baik untuk kepentingan sendiri maupun untuk kepentingan nasabah.
d. Menempatkan dana pada, meminjam dana dari, atau meminjamkan dana kepada bank lain, baik dengan menggunakan surat, sarana telekomunikasi maupun dengan wesel unjuk, cek atau sarana lainnya.
e. Melakukan kegiatan dalam valuta asing dengan memenuhi ketentuan yang ditetapkan oleh Bank Indonesia.

Based on the latest Articles of Association, the Bank runs business activities in the banking industry.

The Company's aim and objective according to the Articles of Association and the Company Register List is to do business as a private national foreign exchange commercial bank. To achieve its aim and objective, the Bank undertakes core business activities as follows:

a. To collect public funds in form of demand deposits, time deposits, certificate of deposits, savings, and/or other forms which are equivalent to them.
b. To provide credit/loans, either for long term, medium term, or short term, as well as other forms of loans as usually provided in the banking sector, with due consideration of prevailing laws and regulations.
c. To engage in fund transfer, either for own use or on behalf of customers.
d. To engage in fund placement in, fund borrowing from, or fund lending to other banks, either using letters, telecommunication infrastructure, or money order, cheque, or other means.
e. To engage in foreign exchange activities in accordance with regulations from Bank Indonesia.

# Produk dan Layanan

## Products and Services

J Trust Bank menyediakan produk/jasa keuangan sebagai berikut:

### Produk Pinjaman

Menjadi bank pilihan dalam layanan pembiayaan untuk segmen komersial, korporasi, UMKM, dan *consumer* individu dengan penawaran produk yang menarik dan kompetitif.

**Produk dan jasa yang ditawarkan, adalah:**

- Kredit Pemilikan Rumah (KPR)
- Pinjaman Employee Benefit Program (Kredit Tanpa Agunan/KTA)
- Kredit Modal Kerja
- Kredit Angsuran Berjangka
- Kredit Investasi Alat dan Mesin Pertanian

### Produk Simpanan dan Layanan Berbasis Teknologi

- Menjadi bank pilihan dalam memenuhi layanan kebutuhan transaksi untuk "*mass affluent*".
- Menjadi bank penyedia jasa layanan prima, khususnya kepada kelompok nasabah utama Bank.
- Mengoptimalkan J Trust Net dan J Trust Mobile, jaringan kantor serta ATM untuk lebih mendekatkan diri dengan segmen retail.
- Melakukan publikasi produk, layanan, dan korporasi melalui promosi dan iklan untuk meningkatkan awareness J Trust Bank di masyarakat yang pada akhirnya akan memperluas segmen nasabah.
- Produk dan layanan yang ditawarkan, adalah:
  - Tabungan
    - Tabungan J Trust
    - Tabungan J Trust One
    - Tabungan MOE
    - Tabungan Rencana J Trust
    - TabunganKu
    - Tabungan Employee Benefit Program (EBP)
  - Layanan berbasis teknologi
    - J Trust Mobile
    - J Trust Net
  - Giro Rupiah dan Valuta Asing (USD, SGD, EUR, JPY, AUD)
  - Deposito Berjangka Rupiah dan Valuta Asing (USD, SGD, EUR, JPY, AUD)

J Trust Bank provides financial products/services as follow:

### Loan Products

To be the bank of choice in consumer segment financing by providing attractive and competitive products.

**Products and services provided are as follows:**

- Mortgage Loan (KPR)
- Unsecured Loan (KTA)
- Working Capital Loan
- Term Installment Loan
- Agricultural Equipment and Machinery Investment Credit

### Deposit Products and Technology Based Services

- To be the bank of choice in fulfilling transaction needs for "mass affluent".
- To be the Bank of prime service provider, particularly for the Bank's priority customers.
- To optimize technology based services via J Trust Net and J Trust Mobile, office and ATM networks to be closer to the retail segment.
- To publish products, services, and corporations via promotion and advertisement to increase awareness of J Trust Bank in the public which eventually will expand the customer segment.
- Products and services provided are as follows:
  - Saving
    - J Trust Saving
    - J Trust One Saving
    - MOE Saving
    - J Trust Plan Saving
    - Tabunganku
    - Employee Benefit program (EBP) Saving
  - Technology-based services
    - J Trust Mobile
    - J Trust Net
  - Demand Deposit in Rupiah and Forex (USD, SGD, EUR, JPY, AUD)
  - Term Deposit in Rupiah and Forex (USD, SGD, EUR, JPY, AUD)

- Produk bancassurance dari penyedia asuransi
  - o Premi Tunggal
  - o Premi Reguler
  - o Asuransi Umum

## Treasury

- Menjadi bank penyedia kebutuhan produk treasury utama dan lengkap yang mendukung pengembangan bisnis nasabah utama Bank.
- Menjadi salah satu bank penyedia layanan transaksi bagi institusi pemerintah dan korporasi.
- Produk dan jasa yang dihasilkan, adalah:
  - Transaksi Banknotes
  - Transaksi Devisa Umum
  - Surat Berharga atau Fixed Income Securities (SB/FIS)

## Layanan Lain

- Bank Garansi
- *Tender Bond*
- *Advance Payment Bond*
- *Performance Bond*
- *Maintenance Bond*
- *Shipping Guarantee*
  - Referensi Bank
  - Letter of Credit
  - Jual Beli Mata Uang Asing
  - Kliring
  - Kiriman Uang Dalam dan Luar Negeri
  - Inkaso Dalam dan Luar Negeri
  - *Safe Deposit Box*
  - *Bancassurance*
  - *Payment & Billing*
  - Kartu ATM dan kartu debit
  - *Internet Banking*

- Bancassurance products from insurance providers
  - o Single Premium
  - o Regular Premium
  - o General Insurance

## Treasury

- To be the provider bank of main and complete treasury products which support business development of the Bank's prime customers.
- To be one of the banks that provide transaction services for government institutions and corporations.
- Products and services provided are as follows:
  - Banknotes Transaction
  - General Foreign Exchange Transaction
  - Securities or Fixed Income Securities (SB/FIS)

## Other Services

- Bank Guarantee
- Tender Bond
- Advance Payment Bond
- Performance Bond
- Maintenance Bond
  - Shipping Guarantee
  - Bank Reference
  - Letter of Credit
  - Buy and Sell of Foreign Exchange
  - Clearing
  - Domestic and Overseas Money Transfer
  - Domestic and Overseas Money Collection
  - Safe Deposit Box
  - Bancassurance
  - Payment & Billing
  - ATM and Debit Cards
  - Internet Banking

# Jaringan Kantor

## Offices Network

| No. | Kantor Pusat/Cabang Office/Branch | | Alamat Address | Provinsi Province |
|---|---|---|---|---|
| | Tipe Kantor Office Type | Nama Kantor Office Name | | |
| | **Kantor Pusat** Head Office | **Jakarta** | **Jl. Jenderal Sudirman No. 86, Gd. Sahid Sudirman Center Lt. 33** | **DKI Jakarta** |
| 1 | Kantor Cabang Branch Office | Medan - Putri Hijau | Jl. Putri Hijau No. 4 BC | Sumatera Utara |
| 2 | Kantor Cabang Branch Office | Batam - Costa Rica | Komp. Pertokoan Costa Rica Niaga Blok B1 No. 3-3A | Kepulauan Riau |
| 3 | Kantor Cabang Branch Office | Pekanbaru - Sudirman | Jl. Jenderal Sudirman No. 150 A-B | Riau |
| 4 | Kantor Cabang Branch Office | Jambi - Gatot Subroto | Jl. Gatot Subroto No. 75 | Jambi |
| 5 | Kantor Cabang Branch Office | Pangkal Pinang – Sudirman | Jl. Jenderal Sudirman No. 30-32 | Bangka Belitung |
| 6 | Kantor Cabang Branch Office | Palembang - Kebumen | Jl. Kebumen Darat No. 834 | Sumatera Selatan |
| 7 | Kantor Cabang Branch Office | Jakarta – Sudirman | Jl. Jenderal Sudirman No. 86, Gd. Sahid Sudirman Center Lt. GF | DKI Jakarta |
| 8 | Kantor Cabang Branch Office | Bogor - Suryakencana | Jl. Suryakencana No. 294-296 | Jawa Barat |
| 9 | Kantor Cabang Branch Office | Bandung – Juanda | Jl. Ir. H. Juanda No. 36 | Jawa Barat |
| 10 | Kantor Cabang Branch Office | Karawang - KIIC | Jl. Permata Raya Lot CA1, Sentra KIIC Lt. 1 No. 1 | Jawa Barat |
| 11 | Kantor Cabang Branch Office | Semarang - Pemuda | Jl. Pemuda No. 150, Komp. Ruko Pemuda Mas Blok A4, Sekayu | Jawa Tengah |
| 12 | Kantor Cabang Branch Office | Solo - Slamet Riyadi | Jl. Slamet Riyadi No. 295 | Jawa Tengah |
| 13 | Kantor Cabang Branch Office | Yogyakarta – Diponegoro | Jl. Pangeran Diponegoro No. 9 | DI Yogyakarta |
| 14 | Kantor Cabang Branch Office | Surabaya – Darmo | Jl. Raya Darmo No. 105-107 | Jawa Timur |
| 15 | Kantor Cabang Branch Office | Denpasar - Teuku Umar | Jl. Teuku Umar No. 121 Blok D1-D2, Komp. Teuku Umar Investama | Bali |
| 16 | Kantor Cabang Branch Office | Balikpapan - Sudirman | Jl. Jenderal Sudirman No. 11 | Kalimantan Timur |
| 17 | Kantor Cabang Branch Office | Samarinda - Sudirman | Jl. Jenderal Sudirman No. 4C | Kalimantan Timur |
| 18 | Kantor Cabang Branch Office | Pontianak – Juanda | Jl. Ir. H. Juanda No. 55-56 | Kalimantan Barat |
| 19 | Kantor Cabang Branch Office | Makassar - Botolempangan | Jl. Botolempangan No. 18 | Sulawesi Selatan |
| 20 | Kantor Cabang Branch Office | Bandar Lampung – Sudirman | Jl. Jenderal Sudirman No. 23 E-F | Lampung |
| 21 | Kantor Cabang Branch Office | Malang - Sutoyo | Jl. Letjen. Sutoyo No. 124 | Jawa Timur |
| 22 | Kantor Cabang Branch Office | Cirebon - Yos Sudarso | Jl. Yos Sudarso No. 15 D-F | Jawa Barat |
| 23 | Kantor Cabang Pembantu Sub Branch Office | Palembang - Rajawali | Jl. Rajawali No. 1087-1088 | Sumatera Selatan |
| 24 | Kantor Cabang Pembantu Sub Branch Office | Jakarta - Tanah Abang | Komp. Pertokoan Tanah Abang, Bukit Blok F No. 16-17 | DKI Jakarta |
| 25 | Kantor Cabang Pembantu Sub Branch Office | Jakarta - Gajah Mada | Jl. Gajah Mada No. 11 A-B | DKI Jakarta |

| No. | Kantor Pusat/Cabang Office/Branch | | Alamat Address | Provinsi Province |
|---|---|---|---|---|
| | Tipe Kantor Office Type | Nama Kantor Office Name | | |
| 26 | Kantor Cabang Pembantu Sub Branch Office | Jakarta - Mangga Dua | Jl. Mangga Dua Raya No. 1.06, Gedung Orion Dusit | DKI Jakarta |
| 27 | Kantor Cabang Pembantu Sub Branch Office | Jakarta - Tomang | Jl. Tomang Raya Terusan Kav. 71-72, Gd. Graha Sukandamulia Lt. 1 | DKI Jakarta |
| 28 | Kantor Cabang Pembantu Sub Branch Office | Jakarta - Kelapa Gading Boulevard | JL.Raya Boulevard Barat Blok LC 6 Kav. No. 55 | DKI Jakarta |
| 29 | Kantor Cabang Pembantu Sub Branch Office | Jakarta - Muara Karang | Jl. Muara Karang Raya Blok A 8 Utara No. 21 | DKI Jakarta |
| 30 | Kantor Cabang Pembantu Sub Branch Office | Jakarta - Fatmawati | Jl. R.S. Fatmawati 22 B-D | DKI Jakarta |
| 31 | Kantor Cabang Pembantu Sub Branch Office | Jakarta - Pondok Indah | Jl. Metro Pondok Indah Blok UA No. 71 | DKI Jakarta |
| 32 | Kantor Cabang Pembantu Sub Branch Office | Jakarta - Kemang | Jl. Kemang Selatan Raya No. 111 H | DKI Jakarta |
| 33 | Kantor Cabang Pembantu Sub Branch Office | Jakarta - Klender | Buaran Plaza Lt. Dasar No. 8-10, Jl. Radin Inten No. 1, Buaran, Klender | DKI Jakarta |
| 34 | Kantor Cabang Pembantu Sub Branch Office | Tangerang Selatan – Serpong | Perumahan Alam Sutera, Jalur Sutera 29D No. 39 | Banten |
| 35 | Kantor Cabang Pembantu Sub Branch Office | Bekasi - Grand Mall | Jl. Jenderal Sudirman, Grand Mall Bekasi Blok B No. 8 | Jawa Barat |
| 36 | Kantor Cabang Pembantu Sub Branch Office | Depok - Margonda | Jl. Margonda Raya No. 252 D | Jawa Barat |
| 37 | Kantor Cabang Pembantu Sub Branch Office | Jakarta - AEON Mall Cakung | AEON Mall Jakarta Garden City Lt. GF Unit G-68, Jl. Boulevard Garden City, Cakung | DKI Jakarta |
| 38 | Kantor Cabang Pembantu Sub Branch Office | Cikarang - Jababeka | Hotel Holiday Inn Cikarang Jababeka Lt. 1, Jl. Jababeka Raya Kav. A-2 Jababeka 1, Cikarang | Jawa Barat |
| 39 | Kantor Cabang Pembantu Sub Branch Office | Medan - Asia | Jl. Asia No. 172 C | Sumatera Utara |
| 40 | Kantor Cabang Pembantu Sub Branch Office | Jakarta - Puri Indah | Jl. Puri Indah Raya, Pasar Puri Indah Blok I No. 37 | DKI Jakarta |
| 41 | Kantor Cabang Pembantu Sub Branch Office | Jakarta - Pintu Kecil | Jl. Pasar Pagi No. 101 A (D/H No. 99) | DKI Jakarta |
| 42 | Kantor Cabang Pembantu Sub Branch Office | Sungai Liat - Sudirman | Jl. Jenderal Sudirman, Sungai Liat, Komp. Ruko Permata Indah Blok A No. 1 A -B | Bangka Belitung |

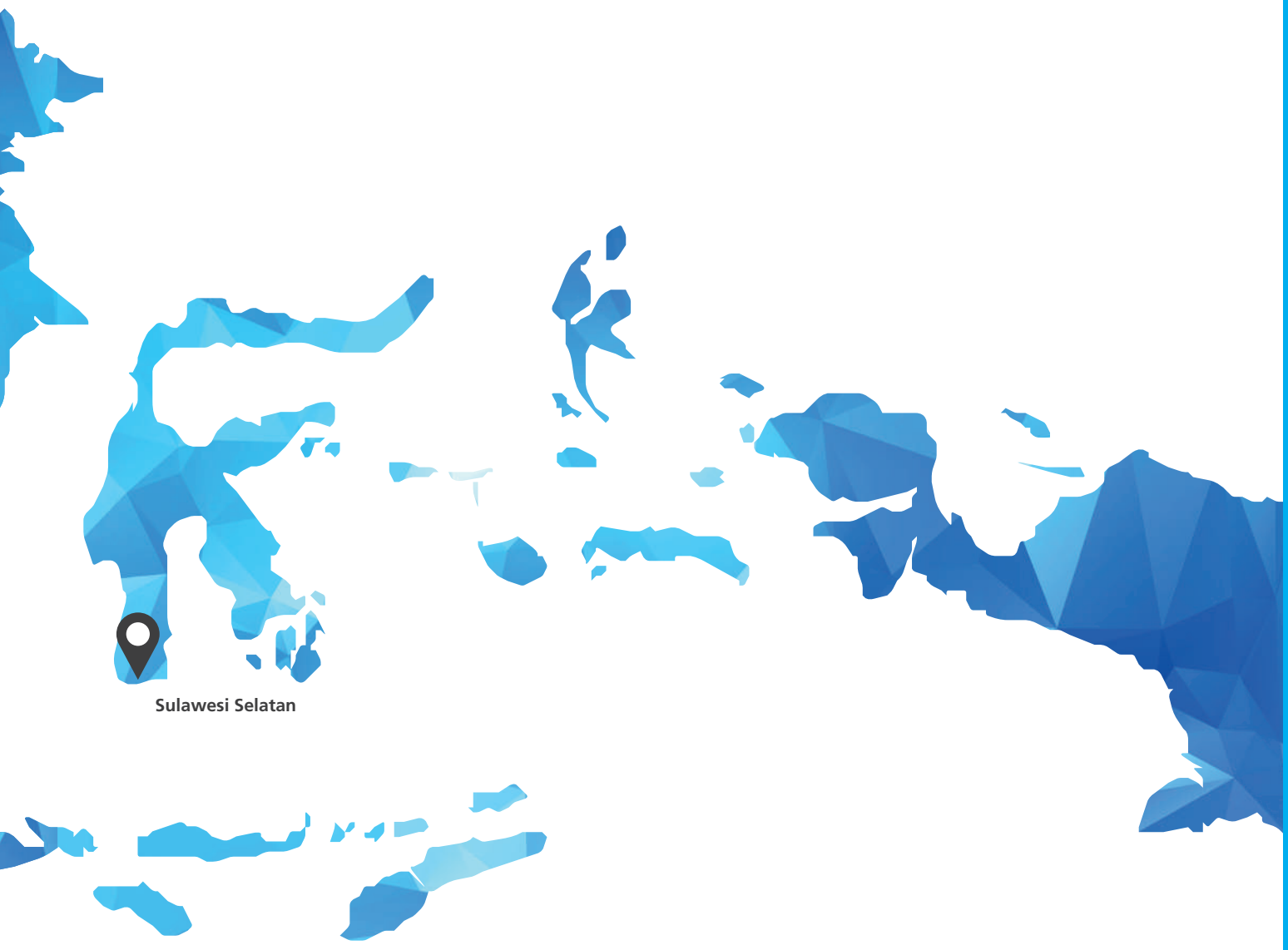
# Peta Area Operasional

Operational Area Map

## 42

## Jaringan Kantor

Office Network



Sulawesi Selatan

# Profil Dewan Komisaris

## Profile of the Board of Commissioners

| Nama<br>Name | **NOBIRU ADACHI**<br>**Komisaris Utama** | President Commissioner |
|---|---|---|
| Usia/Jenis Kelamin<br>Age/Gender | 64/Laki-laki<br>64/Male | |
| Kewarganegaraan<br>Nationality | Jepang<br>Japanese | |
| Domisili<br>Domicile | Jepang<br>Japan | |
| Riwayat Pendidikan<br>Education | LLB dari University of Tokyo (1980) dan MA di bidang Economics dari Case Western University (1983)<br>Bachelor of Laws (LL.B) from the University of Tokyo (1980) and Master of Arts (MA) in Economics from Case Western University (1983) | |
| Riwayat Pekerjaan<br>Work Experience | • Komisaris Utama J Trust Bank (2015 – sekarang)<br>• Managing Director Overseas Legal Affairs South East Asia di J Trust Co., Ltd (2021 - sekarang)<br>• Company Director, Executive Officer, Overseas Legal Affairs and Southeast Asia Finance (2020 - 2021)<br>• Representative Director dan Senior Managing Director di J Trust Co., Ltd. (2014 - 2020)<br>• Managing Director di J Trust Co., Ltd. (2013 – 2014)<br>• Chairman dan CEO di M&A Solutions, Japan (2011 – 2012)<br>• Representative Director di ETF Securities (Japan) Limited (2008 – 2011)<br>• Executive Director - Senior Managing Director di JASDAQ Securities Exchange (2006 – 2008)<br>• Director-General, Hakodate Customs di Ministry of Finance (2005 – 2006)<br>• Director-General, Research Department, Policy Research Institute di Ministry of Finance (2004 – 2005)<br>• Berbagai posisi di Ministry of Finance hingga Director, Research Division, International Bureau (1997 – 2004)<br>• Associate Professor di University of Tokyo (1995 -1997)<br>• Deputy Budget Examiner (1990 – 1992) dan Associate Director, International Finance Bureau (1992 – 1995) di Ministry of Finance<br>• Advisor to Executive Director di International Moneraty Fund (1987 – 1990)<br>• Berbagai posisi di Ministry of Finance hingga Director, Onomichi Tax Office (1980 – 1987)<br>• President Commissioner of J Trust Bank (2015 – present)<br>• Managing Director of Overseas Legal Affairs of South East Asia at J Trust Co., Ltd (2021 - present)<br>• Company Director, Executive Officer, Overseas Legal Affairs and Southeast Asia Finance (2020 - 2021)<br>• Representative Director and Senior Managing Director at J Trust Co., Ltd. (2014 - 2020)<br>• Managing Director at J Trust Co., Ltd. (2013 – 2014)<br>• Chairman and CEO at M&A Solutions, Japan (2011 – 2012)<br>• Representative Director at ETF Securities (Japan) Limited (2008 – 2011)<br>• Executive Director - Senior Managing Director at JASDAQ Securities Exchange (2006 – 2008)<br>• Director-General, Hakodate Customs at the Ministry of Finance (2005 – 2006)<br>• Director-General, Research Department, Policy Research Institute at the Ministry of Finance (2004 – 2005)<br>• Various positions at the Ministry of Finance up to Director, Research Division, International Bureau (1997 – 2004)<br>• Associate Professor at the University of Tokyo (1995 -1997)<br>• Deputy Budget Examiner (1990 – 1992) and Associate Director, International Finance Bureau (1992 – 1995) at the Ministry of Finance<br>• Advisor to Executive Director at the International Monetary Fund (1987 – 1990)<br>• Various positions at the Ministry of Finance up to Director, Onomichi Tax Office (1980 – 1987) | |

| | |
|---|---|
| **Rangkap Jabatan**<br>Concurrent Positions | • Managing Director Overseas Legal Affairs South East Asia di J Trust Co., Ltd. |
| **Dasar Hukum Pengangkatan**<br>Legal Basis of Appointment | Diangkat pertama kali sebagai Komisaris Utama J Trust Bank berdasarkan keputusan RUPST 30 Desember 2014 dan efektif tanggal 14 April 2015. Pengangkatan terakhir sebagai Komisaris Utama J Trust Bank berdasarkan keputusan RUPST 27 Agustus 2020.<br>Appointed for the first time as President Commissioner of J Trust Bank based on AGMS resolution on 30 December 2014 and effective from 14 April 2015. Last reappointment as President Commissioner of J Trust Bank based on AGMS resolution on 27 August 2020. |
| **Hubungan Afiliasi**<br>Affiliated Relationship | Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris lainnya dan anggota Direksi, namun beliau memiliki hubungan afiliasi dengan Pemegang Saham Utama dan Pengendali.<br>Has no affiliation with fellow members of the Board of Commissioners and members of the Board of Directors, but he is affiliated with the Ultimate and Controlling Shareholder. |
| **Pendidikan dan Pelatihan Tahun 2021**<br>Education and Training in 2021 | Pendidikan dan Pelatihan di tahun 2021 disajikan terpisah di bagian Pendidikan dan/atau Pelatihan Dewan Komisaris dalam Laporan Tahunan ini.<br>Education and training in 2021 is presented separately in the Education and/or Training of the Board of Commissioners section of this Annual Report. |
| **Sertifikasi**<br>Certifications | Manajemen Risiko Level 1, yang dikeluarkan oleh Badan Sertifikasi Manajemen Risiko yang berlaku hingga 24 Januari 2023.<br>Level 1 Risk Management, issued by the Risk Management Certification Body (BSMR) and valid until 24 January 2023. |
| **Periode Jabatan**<br>Term of Office | 2020 – 2023<br>2020 – 2023 |

| Nama<br>Name | **NOBUIKU CHIBA**<br>Komisaris I Commissioner |
|---|---|
| Usia/Jenis Kelamin<br>Age/Gender | 49/Laki-laki<br>49/Male |
| Kewarganegaraan<br>Nationality | Jepang<br>Japanese |
| Domisili<br>Domicile | Indonesia<br>Indonesia |
| Riwayat Pekerjaan<br>Work Experience | • Komisaris J Trust Bank (2019 – sekarang)<br>• Komisaris J Trust Investment Indonesia (2021 - sekarang)<br>• Representative Director, Vice President and Executive Officer in charge of Southeast Asian Financial Business (2020 – sekarang)<br>• Director J Trust Asia Pte. Ltd. (2020 – sekarang)<br>• Representative Director, Senior Managing Executive Officer in charge of Southeast Asian Financial Business (2019 – 2020)<br>• Representative Director and Senior Managing Executive Officer in charge of Indonesian financial business and Southeast Asian non-bank business (2018 – 2019)<br>• Komisaris Utama J Trust Olmpindo Multi Finance (2018 - sekarang)<br>• Representative Director and Senior Managing Executive Officer in charge of Korea Financial Business and Public Relations and Investor Relations Department (2015 – 2018)<br>• Berbagai posisi di Nexus Card Co., Ltd. hingga President (2011- 2015)<br>• Representative Director of A Capital Co., Ltd. (2015)<br>• Berbagai posisi di J Trust Co., Ltd., hingga Representative Director (2008 – 2015)<br>• Commissioner of J Trust Bank (2019 – present)<br>• Commissioner of J Trust Investment Indonesia (2021 - present)<br>• Representative Director, Vice President and Executive Officer in charge of Southeast Asian Financial Business (2020 – present)<br>• Director J Trust Asia Pte. Ltd. (2020 – present)<br>• Representative Director, Senior Managing Executive Officer in charge of Southeast Asian Financial Business (2019 – 2020)<br>• Representative Director and Senior Managing Executive Officer in charge of Indonesian financial business and Southeast Asian non-bank business (2018 – 2019)<br>• President Commissioner of J Trust Olmpindo Multi Finance (2018 - present)<br>• Representative Director and Senior Managing Executive Officer in charge of Korea Financial Business and Public Relations and Investor Relations Department (2015 – 2018)<br>• Various positions at Nexus Card Co., Ltd. up to President (2011- 2015)<br>• Representative Director of A Capital Co., Ltd. (2015)<br>• Various positions at J Trust Co., Ltd., up to Representative Director (2008 – 2015) |
| Rangkap Jabatan<br>Concurrent Positions | • Representative Director, Executive Vice President di J Trust Co., Ltd<br>• Komisaris Utama di PT JTrust Olympindo Multi Finance<br>• Director J Trust Asia Pte. Ltd.<br>• Komisaris di PT JTrust Investment Indonesia<br>• Representative Director, Executive Vice President at J Trust Co., Ltd<br>• President Commissioner of PT JTrust Olympindo Multi Finance<br>• Director J Trust Asia Pte. Ltd.<br>• Commissioner of PT JTrust Investment Indonesia |

| | |
|---|---|
| **Dasar Hukum Pengangkatan**<br>Legal Basis of Appointment | Diangkat pertama kali sebagai Komisaris J Trust Bank berdasarkan keputusan RUPSLB 20 September 2018 dan efektif tanggal 12 Maret 2019. Pengangkatan terakhir sebagai Komisaris J Trust Bank berdasarkan keputusan RUPST 27 Agustus 2020.<br>Appointed for the first time as Commissioner of J Trust Bank based on EGMS resolution on 20 September 2018 and effective as of 12 March 2019. Last reappointment as Commissioner of J Trust Bank based on AGMS resolution on 27 August 2020. |
| **Hubungan Afiliasi**<br>Affiliated Relationship | Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris lainnya dan anggota Direksi, namun beliau memiliki hubungan afiliasi dengan Pemegang Saham Utama dan Pengendali.<br>Has no affiliation with fellow members of the Board of Commissioners and members of the Board of Directors, but he is affiliated with the Ultimate and Controlling Shareholder. |
| **Pendidikan dan Pelatihan Tahun 2021**<br>Education and Training in 2021 | Pendidikan dan Pelatihan di tahun 2021 disajikan terpisah di bagian Pendidikan dan/atau Pelatihan Dewan Komisaris dalam Laporan Tahunan ini.<br>Education and training in 2021 is presented separately in the Education and/or Training of the Board of Commissioners section of this Annual Report. |
| **Sertifikasi**<br>Certifications | Manajemen Risiko Level 1, yang dikeluarkan oleh Badan Sertifikasi Manajemen Risiko yang berlaku hingga 11 November 2025.<br>Level 1 Risk Management, issued by the Risk Management Certification Body (BSMR) and valid until 11 November 2025. |
| **Periode Jabatan**<br>Term of Office | 2020 – 2023<br>2020 – 2023 |

| Nama<br>Name | **SUTIRTA BUDIMAN***<br>Komisaris Independen I Independent Commissioner |
|---|---|
| Usia/Jenis Kelamin<br>Age/Gender | 64/Laki-laki<br>64/Male |
| Kewarganegaraan<br>Nationality | Indonesia<br>Indonesia |
| Domisili<br>Domicile | Indonesia<br>Indonesia |
| Riwayat Pendidikan<br>Education | BSc. (Hon) di bidang Electrical Engineering dari Imperial College London, University of London, United Kingdom (1981)<br>BSc. (Hon) in Electrical Engineering from Imperial College London, University of London, United Kingdom (1981) |
| Riwayat Pekerjaan<br>Work Experience | • Komisaris Independen J Trust Bank (2019 – 2022)<br>• Principal Consultant & CEO di PT Daiva Asia (2014 – 2019)<br>• Anggota Komite Manajemen Risiko di Lembaga Penjamin Simpanan (2015 – 2019)<br>• Co Regional Director di PRMIA Indonesian Chapter (2010 – 2014)<br>• Chief Business Risk Officer di PT Bank Negara Indonesia (Persero) Tbk (2010 – 2013)<br>• Advisor Divisi Risiko Bisnis (2008 – 2010) dan Corporate Banking Division (2007 – 2008) di PT Bank Negara Indonesia (Persero) Tbk<br>• Anggota Komite Manajemen Risiko di PT Bank Negara Indonesia (Persero) Tbk (2005-2007)<br>• Komisaris di PT BNI Sekuritas (2008 – 2013)<br>• Anggota Komite Audit (2007 – 2008) dan Komite Manajemen Risiko (2004 – 2007) di PT Antam Tbk<br>• President Director di PT Daiva Asia (1999 – 2010) dan PT Asiana Multikreasi Tbk (1997 – 1999)<br>• Group Finance Director di PT AKR Corporindo Tbk (1993 – 1997)<br>• Risk Management Director di PT Bank Sampoerna International (1989 – 1992)<br>• Vice President/Senior Risk Manager/Training Director di Citibank NA (1982 – 1999)<br>• Independent Commissioner of J Trust Bank (2019 – 2022)<br>• Principal Consultant & CEO at PT Daiva Asia (2014 – 2019)<br>• Member of Risk Management Committee at the Indonesian Deposit Insurance Company (LPS) (2015 – 2019)<br>• Co Regional Director at PRMIA Indonesian Chapter (2010 – 2014)<br>• Chief Business Risk Officer at PT Bank Negara Indonesia (Persero) Tbk (2010 – 2013)<br>• Advisor, Business Risk Division (2008 – 2010) and Corporate Banking Division (2007 – 2008) at PT Bank Negara Indonesia (Persero) Tbk<br>• Member of Risk Management Committee at PT Bank Negara Indonesia (Persero) Tbk (2005 -2007)<br>• Commissioner of PT BNI Sekuritas (2008 – 2013)<br>• Member of Audit Committee (2007 – 2008) and Risk Management Committee (2004 – 2007) at PT Antam Tbk<br>• President Director at PT Daiva Asia (1999 – 2010) and at PT Asiana Multikreasi Tbk (1997 – 1999)<br>• Group Finance Director at PT AKR Corporindo Tbk (1993 – 1997)<br>• Risk Management Director at PT Bank Sampoerna International (1989 – 1992)<br>• Vice President/Senior Risk Manager/Training Director at Citibank NA 1982 – 1999) |

| | |
|---|---|
| **Rangkap Jabatan**<br>Concurrent Positions | Tidak merangkap jabatan baik sebagai anggota Direksi, Komisaris maupun jabatan lainnya.<br>Has no concurrent position as member of the Board of Directors, Board of Commissioners or other position |
| **Dasar Hukum Pengangkatan**<br>Legal Basis of Appointment | Diangkat pertama kali sebagai Komisaris Independen J Trust Bank berdasarkan keputusan RUPST 27 Juni 2019 dan efektif tanggal 16 Desember 2019. Pengangkatan terakhir sebagai Komisaris J Trust Bank berdasarkan keputusan RUPST 27 Agustus 2020.<br>Appointed for the first time as Independent Commissioner of J Trust Bank based on AGMS resolution on 27 June 2019 and effective as of 16 December 2019. Last reappointment as Commissioner of J Trust Bank based on AGMS resolution on 27 August 2020. |
| **Hubungan Afiliasi**<br>Affiliated Relationship | Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris lainnya dan anggota Direksi maupun Pemegang Saham Utama dan Pengendali.<br>Has no affiliation with fellow members of the Board of Commissioners, members of the Board of Directors, or with the Ultimate and Controlling Shareholder. |
| **Pendidikan dan Pelatihan Tahun 2021**<br>Education and Training in 2021 | Pendidikan dan Pelatihan di tahun 2021 disajikan terpisah di bagian Pendidikan dan/atau Pelatihan Dewan Komisaris dalam Laporan Tahunan ini.<br>Education and training in 2021 is presented separately in the Education and/or Training of the Board of Commissioners section of this Annual Report. |
| **Sertifikasi**<br>Certifications | Manajemen Risiko Level 2, yang dikeluarkan oleh Badan Sertifikasi Manajemen Risiko yang berlaku hingga 27 Juli 2023.<br>Level 2 Risk Management, issued by the Risk Management Certification Body (BSMR) and valid until 27 July 2023. |
| **Periode Jabatan**<br>Term of Office | 2020 – 2023<br>2020 – 2023 |

*) Telah mengajukan surat permohonan pengunduran diri pada tanggal 10 Januari 2022 dan pengunduran diri tersebut telah disetujui berdasarkan keputusan RUPSLB 25 Februari 2022
*) Has stepped down as Independent Commissioner on 31 January 2022 and approved by the decision of EGMS on 25 February 2022

| Nama<br>Name | **IWAN NATALIPUTRA**<br>**Komisaris Independen** I Independent Commissioner |
|---|---|
| Usia/Jenis Kelamin<br>Age/Gender | 57/Laki-laki<br>57/Male |
| Kewarganegaraan<br>Nationality | Indonesia<br>Indonesian |
| Domisili<br>Domicile | Indonesia<br>Indonesia |
| Riwayat Pendidikan<br>Education | MSi dari Universitas Indonesia (2004), Sarjana Ekonomi dari Universitas Terbuka (2003) dan Sarjana Tehnik dari Universitas Kristen Maranatha Bandung (1988)<br>MSi from the University of Indonesia (2004), Bachelor of Economics from Universitas Terbuka (2003) and Bachelor of Engineering from Maranatha Christian University, Bandung (1988) |
| Riwayat Pekerjaan<br>Work Experience | • Komisaris Independen J Trust Bank (2021 – sekarang)<br>• Komisaris Utama PT Sahabat Finansial Keluarga (2011-2021)<br>• Beberapa posisi hingga menjabat Board of Management PT Bank Permata (2003-2020)<br>• Komisaris PT Astra Sedaya Finance (2017-2018)<br>• Komisaris Utama PT Bali Securities (2009-2010)<br>• Beberapa posisi hingga menjabat Head of Treasury & Operational Risk Management PT Bank Bali (1989-2003)<br>• Independent Commissioner of J Trust Bank (2021 – present)<br>• President Commissioner of PT Sahabat Finansial Keluarga (2011-2021)<br>• Several positions to the Board of Management at PT Bank Permata (2003-2020)<br>• Commissioner of PT Astra Sedaya Finance (2017-2018)<br>• President Commissioner of PT Bali Securities (2009-2010)<br>• Several positions to Head of Treasury & Operational Risk Management at PT Bank Bali (1989-2003) |
| Rangkap Jabatan<br>Concurrent Positions | Tidak merangkap jabatan baik sebagai anggota Direksi, Komisaris maupun jabatan lainnya.<br>Has no concurrent position as member of the Board of Directors, Board of Commissioners or other position |
| Dasar Hukum Pengangkatan<br>Legal Basis of Appointment | Diangkat pertama kali sebagai Komisaris Independen J Trust Bank berdasarkan keputusan RUPSLB 15 Oktober 2021 dan efektif tanggal 29 November 2021.<br>Appointed for the first time as Independent Commissioner of J Trust Bank based on AGMS resolution on 15 October 2021 and effective as of 29 November 2021. |
| Hubungan Afiliasi<br>Affiliated Relationship | Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris lainnya dan anggota Direksi maupun Pemegang Saham Utama dan Pengendali.<br>Has no affiliation with fellow members of the Board of Commissioners, members of the Board of Directors, or with the Ultimate and Controlling Shareholder. |
| Pendidikan dan Pelatihan Tahun 2021<br>Education and Training in 2021 | Pendidikan dan Pelatihan di tahun 2021 disajikan terpisah di bagian Pendidikan dan/atau Pelatihan Dewan Komisaris dalam Laporan Tahunan ini.<br>Education and training in 2021 is presented separately in the Education and/or Training of the Board of Commissioners section of this Annual Report. |
| Sertifikasi<br>Certifications | Manajemen Risiko Level 2, yang dikeluarkan oleh Badan Sertifikasi Manajemen Risiko yang berlaku hingga 7 Oktober 2025.<br>Level 2 Risk Management, issued by the Risk Management Certification Body (BSMR) and valid until 7 October 2025. |
| Periode Jabatan<br>Term of Office | 2021 – 2024<br>2021 – 2024 |

| Nama<br>Name | **BENNY SISWANTO**<br>**Komisaris Independen** I Independent Commissioner |
|---|---|
| Usia/Jenis Kelamin<br>Age/Gender | 62/Laki-laki<br>62/Male |
| Kewarganegaraan<br>Nationality | Indonesia<br>Indonesian |
| Domisili<br>Domicile | Indonesia<br>Indonesia |
| Riwayat Pendidikan<br>Education | M.A in Economics dari Williams College, Massachusetts Amerika Serikat (1997) dan Sarjana Ekonomi dari Universitas Gajah Mada Yogyakarta (1985)<br>M.A in Economics dari Williams College, Massachusetts Amerika Serikat (1997) Bachelor's Degree in Economy from the University of Gajah Mada Yogyakarta (1985) |
| Riwayat Pekerjaan<br>Work Experience | • Komisaris Independen J Trust Bank (2021 – sekarang)<br>• Komisaris Utama PT Mekar Prana Indah, Bidakara (2017 - sekarang)<br>• Direktur Eksekutif, Kepala Departemen Regional I Sumatera Bank Indonesia (2017)<br>• Direktur Eksekutif Kepala Perwakilan Bank Indonesia Propinsi Jawa Timur (2014-2016)<br>• Direktur Eksekutif Kepala Perwakilan Bank Indonesia Kantor Wilayah III Bali & Nusa Tenggara (2013-2014)<br>• Berbagai posisi di Bank Indonesia hingga menjabat Direktur/Kepala Biro Perencanaan Strategis Bank Indonesia (1988 – 2013)<br>• Independent Commissioner of J Trust Bank (2021 – present)<br>• President Commissioner of PT Mekar Prana Indah, Bidakara (2017 - present)<br>• Executive Director, Department Head at Bank Indonesia Region I Sumatra (2017)<br>• Executive Director/Head of Bank Indonesia Regional Office of East Java Province (2014-2016)<br>• Executive Director/Head of Bank Indonesia Regional Office III Bali & Nusa Tenggara (2013-2014)<br>• Several positions in Bank Indonesia until being appointed as Director/Head of Strategic Planning Bureau of Bank Indonesia (1988 – 2013) |
| Rangkap Jabatan<br>Concurrent Positions | • Komisaris Utama PT Mekar Prana Indah, Bidakara<br>• President Commissioner of PT Mekar Prana Indah, Bidakara |
| Dasar Hukum Pengangkatan<br>Legal Basis of Appointment | Diangkat pertama kali sebagai Komisaris Independen J Trust Bank berdasarkan keputusan RUPSLB 15 Oktober 2021 dan efektif tanggal 22 Desember 2021.<br>Appointed for the first time as Independent Commissioner of J Trust Bank based on AGMS resolution on 15 October 2021 and effective as of 22 Desember 2021. |
| Hubungan Afiliasi<br>Affiliated Relationship | Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris lainnya dan anggota Direksi maupun Pemegang Saham Utama dan Pengendali.<br>Has no affiliation with fellow members of the Board of Commissioners, members of the Board of Directors, or with the Ultimate and Controlling Shareholder. |
| Pendidikan dan Pelatihan Tahun 2021<br>Education and Training in 2021 | Pendidikan dan Pelatihan di tahun 2021 disajikan terpisah di bagian Pendidikan dan/atau Pelatihan Dewan Komisaris dalam Laporan Tahunan ini.<br>Education and training in 2021 is presented separately in the Education and/or Training of the Board of Commissioners section of this Annual Report. |
| Sertifikasi<br>Certifications | Manajemen Risiko Level 2, yang dikeluarkan oleh Badan Sertifikasi Manajemen Risiko yang berlaku hingga 23 Oktober 2025.<br>Level 2 Risk Management, issued by the Risk Management Certification Body (BSMR) and valid until 23 October 2025. |
| Periode Jabatan<br>Term of Office | 2021 – 2024<br>2021 – 2024 |

# Profil Direksi

## Profile of the Board of Directors

| Nama<br>Name | **RITSUO FUKADAI**<br>Direktur Utama \| President Director |
|---|---|
| Usia/Jenis Kelamin<br>Age/Gender | 59/Laki-laki<br>59/Male |
| Kewarganegaraan<br>Nationality | Jepang<br>Japanese |
| Domisili<br>Domicile | Indonesia<br>Indonesia |
| Riwayat Pendidikan<br>Education | Bachelor of Economics dari University of Hitotsubashi (State University of Japan) (1987)<br>Bachelor of Economics from University of Hitotsubashi (State University of Japan) (1987) |
| Riwayat Pekerjaan<br>Work Experience | • Direktur Utama J Trust Bank (2019 – sekarang)<br>• Business Advisor di J Trust Co., Ltd. (2019)<br>• Director di Nihon Hoshou Co., Ltd. (2018 – 2019)<br>• General Manager Seoul, Korea di JT Chinae Saving Bank (2016 – 2018)<br>• Chief Financial Officer Yangoon, Myanmar di Super Seven Starts Motors Co., Ltd. (2015 – 2016)<br>• General Manager Yangoon, Myanmar di Bank of Tokyo Mitsubishi UFJ (2012 – 2015)<br>• General Manager Houston, U.S. di Bank of Tokyo Mitsubishi UFJ (2008 – 2012)<br>• Berbagai posisi di Bank of Tokyo Mitsubishi UFJ hingga Senior Manager Corporate Banking Odenmacho Branch, Tokyo (1987 – 2008)<br>• President Director of J Trust Bank (2019 – present)<br>• Business Advisor at J Trust Co., Ltd. (2019)<br>• Director at Nihon Hoshou Co., Ltd. (2018 – 2019)<br>• General Manager Seoul, Korea at JT Chinae Saving Bank (2016 – 2018)<br>• Chief Financial Officer Yangoon, Myanmar at Super Seven Starts Motors Co., Ltd. (2015 – 2016)<br>• General Manager Yangoon, Myanmar at Bank of Tokyo Mitsubishi UFJ (2012 – 2015)<br>• General Manager Houston, U.S. at Bank of Tokyo Mitsubishi UFJ (2008 – 2012)<br>• Various positions at Bank of Tokyo Mitsubishi UFJ up to Senior Manager Corporate Banking Odenmacho Branch, Tokyo (1987 – 2008) |
| Rangkap Jabatan<br>Concurrent Positions | Tidak merangkap jabatan baik sebagai anggota Direksi, Komisaris, dan Komite maupun jabatan lainnya.<br>Has no concurrent position as member of the Board of Directors, Board of Commissioners, Committees or other position |
| Dasar Hukum Pengangkatan<br>Legal Basis of Appointment | Diangkat pertama kali sebagai Direktur Utama J Trust Bank berdasarkan keputusan RUPST 27 Juni 2019 dan efektif tanggal 7 November 2019. Pengangkatan terakhir sebagai Direktur Utama J Trust Bank berdasarkan keputusan RUPST 23 Juli 2021.<br>Appointed for the first time as President Director of J Trust Bank based on AGMS resolution on 27 June 2019 and effective as of 7 November 2019. Last reappointment as President Director of J Trust Bank based on AGMS resolution on 23 July 2021. |
| Hubungan Afiliasi<br>Affiliated Relationship | Tidak memiliki hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris maupun Pemegang Saham Utama dan Pengendali.<br>Has no affiliation with fellow members of the Board of Directors, members of the Board of Commissioners, or with the Ultimate and Controlling Shareholder. |
| Pendidikan dan Pelatihan Tahun 2021<br>Education and Training in 2021 | Pendidikan dan Pelatihan di tahun 2021 disajikan terpisah di bagian Pendidikan dan/atau Pelatihan Direksi dalam Laporan Tahunan ini.<br>Education and training in 2021 is presented separately in the Education and/or Training of the Board of Commissioners section of this Annual Report. |
| Sertifikasi<br>Certifications | Manajemen Risiko Level 5, yang dikeluarkan oleh Badan Sertifikasi Manajemen Risiko yang berlaku hingga 4 Mei 2023.<br>Level 5 Risk Management, issued by the Risk Management Certification Body (BSMR) and valid until 4 May 2023. |
| Periode Jabatan<br>Term of Office | 2021 – 2022<br>2021 – 2022 |

| Nama<br>Name | **FELIX I. HARTADI**<br>Direktur Kepatuhan & Hukum I Director - Compliance & Corporate Legal |
|---|---|
| Usia/Jenis Kelamin<br>Age/Gender | 63/Laki-laki<br>63/Male |
| Kewarganegaraan<br>Nationality | Indonesia<br>Indonesian |
| Domisili<br>Domicile | Indonesia<br>Indonesia |
| Riwayat Pendidikan<br>Education | Sarjana Hukum di bidang Hukum Perdata dari Universitas Parahyangan (1985), dan Magister di bidang General Managemen dari Institut Pengembangan Manajemen Indonesia (2006)<br>Bachelor of Laws in Civil Laws from Parahyangan University (1985), and Master degree in General Management from Institut Pengembangan Manajemen Indonesia (2006) |
| Riwayat Pekerjaan<br>Work Experience | • Direktur Kepatuhan J Trust Bank (2014 – sekarang)<br>• Direktur Kepatuhan di PT Bank HSBC Indonesia (2009 – 2014)<br>• Direktur Kepatuhan di PT Bank DBS (2006 – 2009)<br>• Direktur Kepatuhan di PT Bank Rabobank International Indonesia (2000 – 2006)<br>• Berbagai posisi di PT Bank Rabobank International Indonesia hingga Manager Credit Risk Control (1990 – 2000)<br>• Compliance Director of J Trust Bank (2014 – present)<br>• Compliance Director at PT Bank HSBC Indonesia (2009 – 2014)<br>• Compliance Director at PT Bank DBS (2006 – 2009)<br>• Compliance Director at PT Bank Rabobank International Indonesia (2000 – 2006)<br>• Various positions with PT Bank Rabobank International Indonesia up to Manager Credit Risk Control (1990 – 2000 |
| Rangkap Jabatan<br>Concurrent Positions | Tidak merangkap jabatan baik sebagai anggota Direksi, Komisaris, dan Komite maupun jabatan lainnya.<br>Has no concurrent position as member of the Board of Directors, Board of Commissioners, Committees or other position. |
| Dasar Hukum Pengangkatan<br>Legal Basis of Appointment | Diangkat pertama kali sebagai Direktur J Trust Bank berdasarkan keputusan RUPSLB 26 Februari 2014 dan efektif tanggal 22 April 2014. Pengangkatan terakhir sebagai Direktur J Trust Bank berdasarkan keputusan RUPST 23 Juli 2021.<br>Appointed for the first time as President Director of J Trust Bank based on EGMS resolution on 26 February 2014 and effective as of 22 April 2014. Last reappointment as President Director of J Trust Bank based on AGMS resolution on 23 July 2021. |
| Hubungan Afiliasi<br>Affiliated Relationship | Tidak memiliki hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris maupun Pemegang Saham Utama dan Pengendali.<br>Has no affiliation with fellow members of the Board of Directors, members of the Board of Commissioners, or with the Ultimate and Controlling Shareholder. |
| Pendidikan dan Pelatihan Tahun 2021<br>Education and Training in 2021 | Pendidikan dan Pelatihan di tahun 2021 disajikan terpisah di bagian Pendidikan dan/atau Pelatihan Direksi dalam Laporan Tahunan ini.<br>Education and training in 2021 is presented separately in the Education and/or Training of the Board of Commissioners section of this Annual Report. |
| Sertifikasi<br>Certifications | Manajemen Risiko Level 5, yang dikeluarkan oleh Badan Sertifikasi Manajemen Risiko yang berlaku hingga 20 September 2023.<br>Level 5 Risk Management, issued by the Risk Management Certification Body (BSMR) and valid until 20 September 2023. |
| Periode Jabatan<br>Term of Office | 2021 – 2022<br>2021 – 2022 |

| Nama<br>Name | HELMI A. HIDAYAT<br>Direktur Keuangan & Perencanaan I Director - Finance & Planning |
|---|---|
| Usia/Jenis Kelamin<br>Age/Gender | 64/Laki-laki<br>64/Male |
| Kewarganegaraan<br>Nationality | Indonesia<br>Indonesian |
| Domisili<br>Domicile | Indonesia<br>Indonesia |
| Riwayat Pendidikan<br>Education | Sarjana jurusan Elektro dari Universitas Dharma Sari 45 (1987), dan Magister dari Universitas Krisnadwipayana (1993)<br>Bachelor degree in Electricla Engineering from UDS 45 (1987), and Master degree from Krisnadwipayana University (1993) |
| Riwayat Pekerjaan<br>Work Experience | • Direktur J Trust Bank (2016 – sekarang)<br>• Executive Vice President di PT Bank JTrust Indonesia Tbk (2012 – 2016)<br>• Kepala Divisi Keuangan, IT, dan Operasional di PT Bank Nationalnobu Tbk (2011 – 2012)<br>• Pimpinan Cabang KPO Plaza Semanggi di PT Bank Nationalnobu Tbk (2010 – 2011)<br>• Project Manager IT, Keuangan, dan Operasi di Lippo Group/PT Visionet Int. (2009 – 2010)<br>• Kepala Divisi IT, Operasi, dan Keuangan di Bank Akita (2003 – 2009)<br>• Kepala Grup Administrasi dan Monitoring Bank di BPPN (1999 – 2002)<br>• Kepala Divisi IT dan Operasi di Bank Dana Asia (1989 – 1999)<br>• Director of J Trust Bank (2016 – present)<br>• Executive Vice President at PT Bank JTrust Indonesia Tbk (2012 – 2016)<br>• Head of Finance, IT and Operations Division at PT Bank Nationalnobu Tbk (2011 – 2012)<br>• Branch Manager, KPO Plaza Semanggi, PT Bank Nationalnobu Tbk (2010 – 2011)<br>• Project Manager for IT, Finance and Operations at Lippo Group/PT Visionet Int. (2009 – 2010)<br>• Head of IT, Operations and Finance Division at Bank Akita (2003 – 2009)<br>• Group Head, Bank Administration and Monitoring, IBRA (1999 – 2002)<br>• Head of IT and Operations Division at Bank Dana Asia (1989 – 1999) |
| Rangkap Jabatan<br>Concurrent Positions | Tidak merangkap jabatan baik sebagai anggota Direksi, Komisaris, dan Komite maupun jabatan lainnya.<br>Has no concurrent position as member of the Board of Directors, Board of Commissioners, Committees or other position. |
| Dasar Hukum Pengangkatan<br>Legal Basis of Appointment | Diangkat pertama kali sebagai Direktur J Trust Bank berdasarkan keputusan RUPST 30 Juni 2016 dan efektif tanggal 5 September 2016. Pengangkatan terakhir sebagai Direktur J Trust Bank berdasarkan keputusan RUPST 23 Juli 2021.<br>Appointed for the first time as Director of J Trust Bank based on AGMS resolution on 30 June 2016 and effective as of 5 September 2016. Last reappointment as Director of J Trust Bank based on AGMS resolution on 23 July 2021. |
| Hubungan Afiliasi<br>Affiliated Relationship | Tidak memiliki hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris maupun Pemegang Saham Utama dan Pengendali.<br>Has no affiliation with fellow members of the Board of Directors, members of the Board of Commissioners, or with the Ultimate and Controlling Shareholder. |
| Pendidikan dan Pelatihan Tahun 2021<br>Education and Training in 2021 | Pendidikan dan Pelatihan di tahun 2021 disajikan terpisah di bagian Pendidikan dan/atau Pelatihan Direksi dalam Laporan Tahunan ini.<br>Education and training in 2021 is presented separately in the Education and/or Training of the Board of Commissioners section of this Annual Report. |
| Sertifikasi<br>Certifications | Manajemen Risiko Level 5, yang dikeluarkan oleh Badan Sertifikasi Manajemen Risiko yang berlaku hingga 20 September 2023.<br>Level 5 Risk Management, issued by the Risk Management Certification Body (BSMR) and valid until 20 September 2023. |
| Periode Jabatan<br>Term of Office | 2021 – 2022<br>2021 – 2022 |

| Nama<br>Name | **CHO WON JUNE**<br>**Direktur Teknologi Informasi** I Director - Information Technology |
|---|---|
| Usia/Jenis Kelamin<br>Age/Gender | 52/Laki-laki<br>52/Male |
| Kewarganegaraan<br>Nationality | Korea Selatan<br>South Korean |
| Domisili<br>Domicile | Indonesia<br>Indonesia |
| Riwayat Pendidikan<br>Education | Bachelor of Science di bidang Material Science & Engineering dari University of Myonggi (1995), dan Master of Business Administration dari Korea Advanced Institute of Science and Technology (2002)<br>Bachelor of Science in Material Science & Engineering from University of Myonggi (1995), and Master of Business Administration from Korea Advanced Institute of Science and Technology (2002) |
| Riwayat Pekerjaan<br>Work Experience | • Direktur J Trust Bank (2019 – sekarang)<br>• Managing Director, Information Strategy Group di JTrust Group (JT Chinae Saving Bank) (2013 – 2019)<br>• Departmen Head, Information Strategy Departmen di Gongpyung Saving Bank (2012 – 2013)<br>• Senior Project Manager, IT Department di Solomon Financial Group (2005 – 2012)<br>• Manager of New Business TPF di LG Group (2001 – 2005)<br>• Director of J Trust Bank (2019 – present)<br>• Managing Director, Information Strategy Group at JTrust Group (JT Chinae Saving Bank) (2013 – 2019)<br>• Departmen Head, Information Strategy Departmen at Gongpyung Saving Bank (2012- 2013)<br>• Senior Project Manager, IT Department at Solomon Financial Group (2005 – 2012)<br>• Manager of New Business TPF at LG Group (2001 – 2005) |
| Rangkap Jabatan<br>Concurrent Positions | Tidak merangkap jabatan baik sebagai anggota Direksi, Komisaris, dan Komite maupun jabatan lainnya.<br>Has no concurrent position as member of the Board of Directors, Board of Commissioners, Committees or other position. |
| Dasar Hukum Pengangkatan<br>Legal Basis of Appointment | Diangkat pertama kali sebagai Direktur J Trust Bank berdasarkan keputusan RUPST 27 Juni 2019 dan efektif tanggal 7 November 2019. Pengangkatan terakhir sebagai Direktur J Trust Bank berdasarkan keputusan RUPST 23 Juli 2021.<br>Appointed for the first time as Director of J Trust Bank based on AGMS resolution on 27 June 2019 and effective as of 7 November 2019. Last reappointment as Director of J Trust Bank based on AGMS resolution on 23 July 2021. |
| Hubungan Afiliasi<br>Affiliated Relationship | Tidak memiliki hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris maupun Pemegang Saham Utama dan Pengendali.<br>Has no affiliation with fellow members of the Board of Directors, members of the Board of Commissioners, or with the Ultimate and Controlling Shareholder. |
| Pendidikan dan Pelatihan Tahun 2021<br>Education and Training in 2021 | Pendidikan dan Pelatihan di tahun 2021 disajikan terpisah di bagian Pendidikan dan/atau Pelatihan Direksi dalam Laporan Tahunan ini.<br>Education and training in 2021 is presented separately in the Education and/or Training of the Board of Commissioners section of this Annual Report. |
| Sertifikasi<br>Certifications | Manajemen Risiko Level 5, yang dikeluarkan oleh Badan Sertifikasi Manajemen Risiko yang berlaku hingga 4 Mei 2023.<br>Level 5 Risk Management, issued by the Risk Management Certification Body (BSMR) and valid until 4 May 2023. |
| Periode Jabatan<br>Term of Office | 2021 – 2022<br>2021 – 2022 |

| Nama<br>Name | **BIJONO WALIMAN**<br>**Direktur Operasi & Administrasi Kredit** I Director - Operation & Credit Administration |
|---|---|
| Usia/Jenis Kelamin<br>Age/Gender | 72/Laki-laki<br>72/Male |
| Kewarganegaraan<br>Nationality | Indonesia<br>Indonesian |
| Domisili<br>Domicile | Indonesia<br>Indonesia |
| Riwayat Pendidikan<br>Education | Diplom Ingenieur di bidang Electrical Engineering dari University of Bochum (1976), dan Master of Business Administration dari Delft University (1981)<br>Diplom Ingenieur in Electrical Engineering from University of Bochum (1976), and Master of Business Administration from Delft University (1981) |
| Riwayat Pekerjaan<br>Work Experience | • Direktur J Trust Bank (2019 – sekarang)<br>• Komisaris Utama di PT Bima Multi Finance (2018 – 2019)<br>• Executive Vice President di PT Samuel International (2015 – 2017)<br>• Direktur Keuangan di PT AKR Korporindo Tbk (2013 – 2015)<br>• Senior Vice President (2004 – 2009) dan Executive Vice President di PT Bank Danamon Tbk (2009 – 2013)<br>• Vice President di Citibank NA (1998 – 2004)<br>• Group Executive Director di PT Aneka Kimia Raya Tbk (1997 – 1998)<br>• Komisaris (1992 – 1993) dan Direktur (1993 – 1997) di PT Bank Subentra<br>• Executive Vice President di Subentra Group (1990 – 1991)<br>• Vice President di Citibank NA (1982 – 1990)<br>• Director of J Trust Bank (2019 – present)<br>• President Commissioner at PT Bima Multi Finance (2018 – 2019)<br>• Executive Vice President at PT Samuel • International (2015 – 2017)<br>• Finance Director at PT AKR Korporindo Tbk (2013 – 2015)<br>• Senior Vice President (2004 – 2009) and Executive Vice President at PT Bank Danamon Tbk (2009 – 2013)<br>• Vice President at Citibank NA (1998 – 2004)<br>• Group Executive Director at PT Aneka Kimia Raya Tbk (1997 – 1998)<br>• Commissioner (1992 – 1993) and Director (1993 – 1997) at PT Bank Subentra<br>• Executive Vice President at Subentra Group (1990 – 1991)<br>• Vice President at Citibank NA (1982 – 1990) |
| Rangkap Jabatan<br>Concurrent Positions | Tidak merangkap jabatan baik sebagai anggota Direksi, Komisaris, dan Komite maupun jabatan lainnya.<br>Has no concurrent position as member of the Board of Directors, Board of Commissioners, Committees or other position. |
| Dasar Hukum Pengangkatan<br>Legal Basis of Appointment | Diangkat pertama kali sebagai Direktur J Trust Bank berdasarkan keputusan RUPST 27 Juni 2019 dan efektif tanggal 7 November 2019. Pengangkatan terakhir sebagai Direktur J Trust Bank berdasarkan keputusan RUPST 23 Juli 2021.<br>Appointed for the first time as Director of J Trust Bank based on AGMS resolution on 27 June 2019 and effective as of 7 November 2019. Last reappointment as Director of J Trust Bank based on AGMS resolution on 23 July 2021. |
| Hubungan Afiliasi<br>Affiliated Relationship | Tidak memiliki hubungan afiliasi dengan anggota Direksi lainnya anggota Dewan Komisaris maupun Pemegang Saham Utama dan Pengendali.<br>Has no affiliation with fellow members of the Board of Directors, members of the Board of Commissioners, or with the Ultimate and Controlling Shareholder. |
| Pendidikan dan Pelatihan Tahun 2021<br>Education and Training in 2021 | Pendidikan dan Pelatihan di tahun 2021 disajikan terpisah di bagian Pendidikan dan/atau Pelatihan Direksi dalam Laporan Tahunan ini.<br>Education and training in 2021 is presented separately in the Education and/or Training of the Board of Commissioners section of this Annual Report. |
| Sertifikasi<br>Certifications | Manajemen Risiko Level 5, yang dikeluarkan oleh Badan Sertifikasi Manajemen Risiko yang berlaku hingga 25 Mei 2023.<br>Level 5 Risk Management, issued by the Risk Management Certification Body (BSMR) and valid until 25 May 2023. |
| Periode Jabatan<br>Term of Office | 2021 – 2022<br>2021 – 2022 |

| Nama<br>Name | **R. DJOKO PRAYITNO**<br>Direktur *Credit Risk & Management All Delinquencies* I Director - Credit Risk & Management All Delinquencies |
|---|---|
| Usia/Jenis Kelamin<br>Age/Gender | 64/Laki-laki<br>64/Male |
| Kewarganegaraan<br>Nationality | Indonesia<br>Indonesian |
| Domisili<br>Domicile | Indonesia<br>Indonesia |
| Riwayat Pendidikan<br>Education | MBA dari Saint Louis University, Missouri, Amerika Serikat (1988) dan Sarjana Ekonomi dari Universitas Indonesia (1982)<br>MBA from Saint Louis University, Missouri, US (1988) and Bachelor of Economics from the University of Indonesia (1982) |
| Riwayat Pekerjaan<br>Work Experience | • Direktur J Trust Bank (2021 – sekarang)<br>• EVP Management All Delinquencies J Trust Bank (2020-2021)<br>• Direktur Kredit PT Bank Resona Perdania (2017-2020)<br>• Komisaris Independen PT Bank Resona Perdania (2015-2016)<br>• Konsultan Manajemen ISO, Daya Wisesa Sinergi (2012-2021)<br>• Konsultan Perbankan, Daya Determination (2010-2012)<br>• Instruktur Tetap, LPPI (2006-2010)<br>• Senior Instruktur PT Bank Mandiri (Persero) Tbk (2003 – 2006)<br>• GM of City Business Center PT Bank Mandiri (Persero) Tbk (2001 – 2003)<br>• Berbagai posisi di PT Bank Dagang Negara Indonesia – sekarang PT Bank Mandiri (Persero) Tbk hingga menjabat Regional Manager Banjarmasin (1982 – 2021)<br>• Director of J Trust Bank (2021 – present)<br>• EVP Management All Delinquencies at PT Bank J Trust Indonesia Tbk (2020-2021)<br>• Credit Director at PT Bank Resona Perdania (2017-2020)<br>• Independent Commissioner of PT Bank Resona Perdania (2015-2016)<br>• Consultant of ISO Management, Daya Wisesa Sinergi (2012-2021)<br>• Banking Consultant, Daya Determination (2010-2012)<br>• Permanent Instructor, LPPI (2006-2010)<br>• Senior Instructor at PT Bank Mandiri (2003-2006)<br>• GM of City Business Center at PT Bank Mandiri (2001-2003)<br>• Several positions at PT Bank Dagang Negara Indonesia-now PT Bank Mandiri Persero (Tbk) to Regional Manager at Banjarmasin (1982 - 2021) |
| Rangkap Jabatan<br>Concurrent Positions | Tidak merangkap jabatan baik sebagai anggota Direksi, Komisaris, dan Komite maupun jabatan lainnya.<br>Has no concurrent position as member of the Board of Directors, Board of Commissioners, Committees or other position. |
| Dasar Hukum Pengangkatan<br>Legal Basis of Appointment | Diangkat pertama kali sebagai Direktur J Trust Bank berdasarkan keputusan RUPSLB 3 Mei 2021 dan efektif tanggal 20 September 2021.<br>Appointed for the first time as Director of J Trust Bank based on EGMS resolution on 3 May 2021 and effective as of 20 September 2021. |
| Hubungan Afiliasi<br>Affiliated Relationship | Tidak memiliki hubungan afiliasi dengan anggota Direksi lainnya , anggota Dewan Komisaris maupun Pemegang Saham Utama dan Pengendali.<br>Has no affiliation with fellow members of the Board of Directors, members of the Board of Commissioners, or with the Ultimate and Controlling Shareholder. |
| Pendidikan dan Pelatihan Tahun 2021<br>Education and Training in 2021 | Pendidikan dan Pelatihan di tahun 2021 disajikan terpisah di bagian Pendidikan dan/atau Pelatihan Dewan Komisaris dalam Laporan Tahunan ini.<br>Education and training in 2021 is presented separately in the Education and/or Training of the Board of Commissioners section of this Annual Report. |
| Sertifikasi<br>Certifications | Manajemen Risiko Level 5, yang dikeluarkan oleh Badan Sertifikasi Manajemen Risiko yang berlaku hingga 17 September 2023.<br>Level 5 Risk Management, issued by the Risk Management Certification Body (BSMR) and valid until 17 September 2023. |
| Periode Jabatan<br>Term of Office | 2021 – 2022<br>2021 – 2022 |

| Nama<br>Name | **WIDJAJA HENDRA**<br>**Direktur Bisnis** I Director – Business |
|---|---|
| Usia/Jenis Kelamin<br>Age/Gender | 53/Laki-laki<br>53/Male |
| Kewarganegaraan<br>Nationality | Indonesia<br>Indonesian |
| Domisili<br>Domicile | Indonesia<br>Indonesia |
| Riwayat Pendidikan<br>Education | Sarjana dari Auckland University, Selandia Baru (1993)<br>Bachelor from Auckland University, New Zealand (1993) |
| Riwayat Pekerjaan<br>Work Experience | • Direktur J Trust Bank (2021 – sekarang)<br>• EVP/Group Head Corporate, Commercial, SME & Multifinance Lending PT Bank Mega Tbk (2014-2021)<br>• Managing Director SME Lending PT Bank UOB Indonesia (2008-2014)<br>• Kepala Divisi Commercial Loan Business & Strategy PT Bank OCBC NISP Tbk (2005-2008)<br>• Head of Sales Commercial PT Bank Danamon Indonesia Tbk (2004 – 2005)<br>• Head of Commercial Jabodetabek PT Bank Permata Tbk (1997 – 2004)<br>• Marketing Manager PT Bank Tiara Asia (1993 – 1997)<br>• Director of J Trust Bank (2021 – present)<br>• EVP/Group Head Corporate, Commercial, SME & Multifinance Lending at PT Bank Mega Tbk (2014-2021)<br>• Managing Director SME Lending at PT Bank UOB Indonesia (2008-2014)<br>• Head of Division of Commercial Loan Business & Strategy at PT Bank OCBC NISP Tbk (2005-2008)<br>• Head of Sales Commercial at PT Bank Danamon Indonesia Tbk (2004 – 2005)<br>• Head of Commercial Jabodetabek at PT Bank Pertama Tbk (1997 – 2004)<br>• Marketing Manager at PT Bank Tiara Asia (1993 – 1997) |
| Rangkap Jabatan<br>Concurrent Positions | Tidak merangkap jabatan baik sebagai anggota Direksi, Komisaris, dan Komite maupun jabatan lainnya.<br>Has no concurrent position as member of the Board of Directors, Board of Commissioners, Committees or other position. |
| Dasar Hukum Pengangkatan<br>Legal Basis of Appointment | Diangkat pertama kali sebagai Direktur J Trust Bank berdasarkan keputusan RUPSLB 15 Oktober 2021 dan efektif tanggal 29 November 2021.<br>Appointed for the first time as Director of J Trust Bank based on EGMS resolution on 15 October 2021 and effective as of 29 November 2021. |
| Hubungan Afiliasi<br>Affiliated Relationship | Tidak memiliki hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris maupun Pemegang Saham Utama dan Pengendali.<br>Has no affiliation with fellow members of the Board of Directors, members of the Board of Commissioners, or with the Ultimate and Controlling Shareholder. |
| Pendidikan dan Pelatihan Tahun 2021<br>Education and Training in 2021 | Pendidikan dan Pelatihan di tahun 2021 disajikan terpisah di bagian Pendidikan dan/atau Pelatihan Direksi dalam Laporan Tahunan ini.<br>Education and Training in 2021 is presented separately in the Board of Directors Education and/or Training section of this Annual Report. |
| Sertifikasi<br>Certifications | Manajemen Risiko Level 5, yang dikeluarkan oleh Badan Sertifikasi Manajemen Risiko yang berlaku hingga 11 September 2023.<br>Level 5 Risk Management, issued by the Risk Management Certification Body (BSMR) and valid until 11 September 2023. |
| Periode Jabatan<br>Term of Office | 2021 – 2022<br>2021 – 2022 |

## Informasi Perubahan Komposisi Anggota Dewan Komisaris dan/atau Direksi

Terdapat perubahan komposisi anggota Dewan Komisaris dan/atau Direksi di tahun 2021 yang disebabkan oleh pengunduran diri, penggantian, dan pengangkatan anggota Dewan Komisaris dan/atau Direksi untuk memperkuat komposisi pengurus sehingga dapat terus memberikan kontribusi positif bagi perkembangan kinerja J Trust Bank

Pada tahun 2021, J Trust Bank telah melaksanakan RUPS untuk menyetujui pengunduran diri Ibu Fransisca Rita Gosal sebagai Direktur, penggantian Bapak Mahdi Mahmudy sebagai Komisaris Independen, pengangkatan Bapak R. Djoko Prayitno dan Bapak Widjaja Hendra sebagai Direktur, serta pengangkatan Bapak Iwan Nataliputra dan Bapak Benny Siswanto sebagai Komisaris Independen. Komposisi anggota Dewan Komisaris dan Direksi J Trust Bank per akhir tahun buku 2021 adalah sebagai berikut:

**Dewan Komisaris**
Komisaris Utama: Nobiru Adachi
Komisaris: Nobuiku Chiba
Komisaris Independen: Sutirta Budiman
Komisaris Independen: Iwan Nataliputra
Komisaris Independen: Benny Siswanto

**Direksi**
Direktur Utama: Ritsuo Fukadai
Direktur: Felix I. Hartadi
Direktur: Helmi A. Hidayat
Direktur: Bijono Waliman
Direktur: Cho Won June
Direktur: R. Djoko Prayitno
Direktur: Widjaja Hendra

Sampai dengan penyampaian Laporan Tahunan ini, J Trust Bank telah melaksanakan RUPS untuk menyetujui pengunduran diri Bapak Sutirta Budiman sebagai Komisaris Independen, sehingga komposisi anggota Dewan Komisaris dan Direksi J Trust Bank menjadi sebagai berikut:

**Dewan Komisaris**
Komisaris Utama: Nobiru Adachi
Komisaris: Nobuiku Chiba
Komisaris Independen: Iwan Nataliputra
Komisaris Independen: Benny Siswanto

**Direksi**
Direktur Utama: Ritsuo Fukadai
Direktur: Felix I. Hartadi
Direktur: Helmi A. Hidayat
Direktur: Bijono Waliman
Direktur: Cho Won June
Direktur: R. Djoko Prayitno
Direktur: Widjaja Hendra

## Information on the Changes of Management Members After 2020 Financial Year

There were changes of members of the Board of Commissioners and/or Directors in 2021 due to resignation, replacement, and apppointment of members of the Board of Commissioners and/or Directors to strengthen the management structure in order to provide positive contribution on the development of J Trust Bank.

In 2021, J Trust Bank has held GMS to approve the resignation of Fransisca Rita Gosal as DIrector, replacement of Mahdi Mahmudy as Independent Commissioner, appointment of R. Djoko Prayitno and Widjaja Hendra as Directors, as well as Iwan Nataliputra and Benny Siswanto as Independent Commissioners. The structure of the Board of Commissioners and Directors of J Trust Bank per end-2021 financial year was as follows:

**Board of Commissioners**
President Commissioner: Nobiru Adachi
Commissioner: Nobuiku Chiba
Independent Commissioner: Sutirta Budiman
Independent Commissioner: Iwan Nataliputra
Independent Commissioner: Benny Siswanto

**Board of Directors**
President Director: Ritsuo Fukadai
Director: Felix I. Hartadi
Director: Helmi A. Hidayat
Director: Bijono Waliman
Director: Cho Won June
Director: R. Djoko Prayitno
Director: Widjaja Hendra

Prior to the submission of this Annual Report, J Trust Bank has held GMS to approve the resignation of Sutirta Budiman as Independent Commissioner, making the structure of members of the Board of Commissioners and Directors of J Trust Bank as follows:

**Board of Commissioners**
President Commissioner: Nobiru Adachi
Commissioner: Nobuiku Chiba
Independent Commissioner: Iwan Nataliputra
Independent Commissioner: Benny Siswanto

**Board of Directors**
President Director: Ritsuo Fukadai
Director: Felix I. Hartadi
Director: Helmi A. Hidayat
Director: Bijono Waliman
Director: Cho Won June
Director: R. Djoko Prayitno
Director: Widjaja Hendra

# Profil Executive Vice President

## Executive Vice President's Profile

**SAPTONO A. IRAWAN**
Senior Executive Vice President Business Banking

Warga Negara Indonesia. 51 tahun.

Bergabung dengan J Trust Bank sejak 2021 Senior Executive Vice President Business Banking.

Beliau memiliki pengalaman dan karir di industri perbankan dan keuangan nasional dan internasional, yaitu sebagai Assistant Director Corporate Banking di PT Bank Shinhan Indonesia, serta di PT Bank Maybank Indonesia Tbk, PT Bank Rabobank Indonesia, PT Danareksa Sekuritas, dan Asian Development Bank di Manila, Filipina.

Beliau menyelesaikan program MBA di Manuel Luis Quezon University di Manila, Filipina.

Indonesian Citizen. 51 years old.

Appointed as Business Banking Senior Executive Vice President at J Trust Bank in July 2021.

He has gained experience and career in the banking industry as well as national and international financial institutions, including as Assistant Director of Corporate Banking at PT Bank Shinhan Indonesia, as well as at PT Bank Maybank Indonesia Tbk, PT Bank Rabobank Indonesia, PT Danareksa Sekuritas, and the Asian Development Bank in Manila, the Philippines.

He completed his MBA program at Manuel Luis Quezon University in Manila, the Philippines.

**ONG PEY FANG**
Executive Vice President Human Capital,General Service & Corporate Secretary

Warga Negara Indonesia, 57 tahun.

Bergabung dengan J Trust Bank sejak 2019 dan saat ini menjabat sebagai Executive Vice President Human Capital, General Services & Corporate Secretary.

Beliau pernah menduduki berbagai posisi di PT Bank Commonwealth, PT Bank Danamon Indonesia Tbk, ABN Amro Bank NV, dan Citibank NA.

Meraih gelar Sarjana Bisnis di bidang Akuntansi dari Royal Melbourne Institute of Technology tahun 1988.

Indonesian Citizen. 57 years old.

Joined J Trust Bank since 2019 and currently serves as Executive Vice President of Human Capital, General Services & Corporate Secretary.

She has held various positions at PT Bank Commonwealth, PT Bank Danamon Indonesia Tbk, ABN Amro Bank NV, and Citibank NA.

She holds a Bachelor degree in Accounting from the Royal Melbourne Institute of Technology in 1988.

Warga Negara Indonesia. 54 tahun.

Bergabung dengan J Trust Bank sejak 2019 dan saat ini menjabat sebagai Executive Vice President Treasury.

Beliau pernah menduduki berbagai posisi di PT Bank QNB Indonesia Tbk dan Royal Bank of Scotland.

Meraih gelar Sarjana Ekonomi di bidang Manajemen dari Universitas Atmajaya tahun 1994.

Indonesian citizen. 54 years old.

Joined J Trust Bank since 2019 and currently serves as Executive Vice President Treasury.

She has held various positions at PT Bank QNB Indonesia Tbk and Royal Bank of Scotland.

She holds a Bachelor of Economics in Management from Atmajaya University in 1994.

**NOVY ANGELA ANDOW**
Executive Vice President Treasury

Warga Negara Jepang. 52 tahun.

Bergabung dengan J Trust Bank sejak 2019 dan saat ini menjabat sebagai Executive Vice President Risk Management.

Beliau pernah menduduki berbagai posisi di Financial Services Agency of Japan, Oasis Advisor Limited, ABN Amro Asset Management Ltd., Deutsche Securities Inc., dan Fuji Bank Limited.

Meraih gelar Sarjana Hukum dari Keio University tahun 1993 dan Master of Science di bidang Industrial Administration dengan konsentrasi keuangan dari Carnegie Mellon University tahun 1999.

Japanese Citizen. 52 years old.

Joined J Trust Bank since 2019 as currently serves as Executive Vice President Risk Management.

He has held various positions at the Financial Services Agency of Japan, Oasis Advisor Limited, ABN Amro Asset Management Ltd., Deutsche Securities Inc., and Fuji Bank Limited.

He holds a Bachelor of Laws degree from Keio University in 1993 and a Master of Science in Industrial Administration with a concentration in Finance from Carnegie Mellon University in 1999.

**MASAYOSHI KOBAYASHI**
Executive Vice President Risk Management

Warga Negara Indonesia. 50 tahun.

Bergabung dengan J Trust Bank sejak 2018 dan saat ini menjabat sebagai Executive Vice President Business Linkage & Commercial

Beliau pernah menduduki berbagai posisi di PT Bank Nusantara Parahyangan Tbk.

Meraih gelar Sarjana Ekonomi dari STIE Indonesia tahun 2007 dan Sarjana Hukum dari STIE Dharma Andigha Bogor tahun 2018, serta Master of Human Resources Management dari Universitas Bina Sarana Informasi Bandung tahun 2011.

Indonesian citizen. 50 years old.

Joined J Trust Bank since 2018 and currently serves as Executive Vice President Business Linkage & Commercial.

He has held various positions at PT Bank Nusantara Parahyangan Tbk.

He holds a Bachelor of Economics degree from STIE Indonesia in 2007 and a Bachelor of Law from STIE Dharma Andigha Bogor in 2018, as well as a Master of Human Resources Management from Bina Sarana Information University Bandung in 2011.

**AGUNG SUBAGIYO**
Executive Vice President Business Linkage and Commercial

# Profil Anggota Komite-Komite di Bawah Dewan Komisaris

## Profile of Members of Committees under the Board of Commissioners

### Komite Audit

Ketua : Benny Siswanto*
Sekretaris merangkap Anggota : Bambang Setyoko
Anggota : I Gde Yadnya Kusuma

### Komite Pemantau Risiko

Ketua : Iwan Nataliputra*
Sekretaris merangkap Anggota : I Gde Yadnya Kusuma
Anggota : Benny Siswanto*
Anggota : Nobiru Adachi*
Anggota : Nobuiku Chiba*
Anggota : Bambang Setyoko

### Komite Nominasi & Remunerasi

Ketua : Benny Siswanto*
Sekretaris merangkap Anggota : Ong Pey Fang**
Anggota : Nobuiku Chiba*

* Lihat profil Dewan Komisaris
** Lihat profil Executive Vice President

### Audit Committee

Chairman : Benny Siswanto*
Secretary and Member : Bambang Setyoko
Member : I Gde Yadnya Kusuma

### Risk Oversight Committee

Chairman : Iwan Nataliputra*
Secretary and Member : I Gde Yadnya Kusuma
Member : Benny Siswanto*
Member : Nobiru Adachi*
Member : Nobuiku Chiba*
Member : Bambang Setyoko

### Nomination & Remuneration Committee

Chairman : Benny Siswanto*
Secretary and Member : Ong Pey Fang**
Member : Nobuiku Chiba*

* See profile of the Board of Commissioners
** See profile of Executive Vice President

**BAMBANG SETYOKO**
Sekretaris Komite Audit dan Anggota Komite Pemantau Risiko
Secretary Audit Committee and Member Risk Oversight Committee

Warga Negara Indonesia. 64 tahun.

Bergabung dengan J Trust Bank sejak 2019 dan menjabat sebagai Sekretaris merangkap Anggota Komite Audit dan Anggota Komite Pemantau Risiko dari Pihak Independen.

Saat ini juga menjabat sebagai anggota Komite Audit dan Komite Pemantau Risiko di PT Panin Bank Tbk. Beliau pernah menjadi anggota Komite Audit dan Komite Pemantau Risiko PT Bank Resonia Perdania, anggota Direksi PT Bank Panin Dubai Syariah Tbk, PT Fakar Mekar Indah, dan bekerja di Bank Indonesia selama 34 tahun di berbagai satuan kerja.

Memiliki latar pendidikan Akademi Uang & Bank Yogyakarta dari Sekolah Tinggi Ilmu Ekonomi - IBEK bidang Ekonomi Manajemen tahun 1978.

Indonesian citizen. 64 years old.

Joined J Trust Bank since 2019 and is the Secretary and Member of the Audit Committee and Member of the Risk Oversight Committee from Independent Party.

Currently also serves as a member of the Audit Committee and Risk Oversight Committee at PT Panin Bank Tbk. He previously served as member of the Audit Committee and Risk Oversight Committee of PT Bank Resonia Perdania, member of the Board of Directors of PT Bank Panin Dubai Syariah Tbk, PT Fakar Mekar Indah, and worked in Bank Indonesia for 34 years in different work units.

He graduated from Yogyakarta Bank & Finance Academy of Sekolah Tinggi Ilmu Ekonomi - IBEK in Management Economics in 1978.

**I GDE YADNYA KUSUMA**
Sekretaris Komite Pemantau Risiko dan Anggota Komite Audit
Secretary Risk Oversight Committee and Member Audit Committee

Warga Negara Indonesia. 67 tahun.

Bergabung dengan J Trust Bank sejak 2021 dan saat ini menjabat sebagai Sekretaris merangkap Anggota Komite Pemantau Risiko dan Komite Audit dari Pihak Independen.

Beliau pernah menduduki berbagai posisi di Bank Indonesia dengan posisi terakhir sebagai Direktur PPATK, serta pernah menjabat sebagai anggota Komite Pemantau Risiko dan Komite Audit di Bank Rakyat Indonesia.

Meraih Sarjana Muda Ekonomi dari Universitas Brawijaya Malang tahun 1977, Sarjana Ekonomi dari STIE Swadaya Jakarta tahun 1995, dan Magister Ekonomi dari Universitas Indonesia tahun 2004.

Indonesian citizen. 67 years old.

Joined J Trust Bank since 2021 and now serves as Secretary and Member of the Risk Oversight Committee and Audit Committee from Independent Party.

He served in various positions at Bank Indonesia with the latest role as PPATK Director, and served as member of the Risk Oversight Committee and Audit Committee at Bank Rakyat Indonesia.

He holds a Bachelor in Economics from Brawijaya University in Malang in 1977, Bachelor in Economics from STIE Swadaya Jakarta in 195, and Masters in Economics from the University of Indonesia in 2004.

# Profil Kepala Divisi

## Profile - Division Head

**AGUNG CAHYANTO**
Kepala Divisi Human Capital & General Services
Head of Human Capital & General Services Division

Warga Negara Indonesia. Bergabung dengan J Trust Bank sejak 2018 dan saat ini menjabat sebagai Kepala Divisi Human Capital & General Services.

Beliau pernah menduduki berbagai posisi di PT Bank Resona Perdania, PT Bank Tabungan Pensiunan Nasional Tbk, PT Bank UOB Indonesia, PT Bank Mega Syariah, dan PT Bank Permata Tbk.

Meraih gelar Sarjana di bidang Peternakan dari Institut Pertanian Bogor dan Magister di bidang Ekonomi dari Universitas Gadjah Mada.

Indonesian citizen. Joined J Trust Bank in 2018 and currently serves as the Head of Human Capital & General Services Division.

He has held various positions at PT Bank Resona Perdania, PT Bank Tabungan Pensiunan Nasional Tbk, PT Bank UOB Indonesia, PT Bank Mega Syariah, and PT Bank Permata Tbk.

He holds a Bachelor's Degree in Animal Husbandry from the Bogor Agricultural Institute and a Master's Degree in Economics from the University of Gadjah Mada.

**AKIO YAMATO**
Kepala Divisi Japan dan Korea Desk
Head of Japan and Korean Desk Division

Warga Negara Jepang. Bergabung dengan J Trust Bank sejak 2021 dan saat ini menjabat sebagai Kepala Divisi Japan dan Korea Desk.

Beliau pernah menduduki berbagai posisi di JTrust Co, BDO Unibank Inc, Bank of America N.A Singapore, dan Resona Bank Ltd – Tokyo.

Meraih gelar Bachelor of Arts dari Tokyo University of Foreign Studies/Department of Southeast Asia Studies (Language of Area Studies of Republic of the Philippines).

Japanese citizen. Joined J Trust Bank since 2021 and currently serves as Head of Japan and Korean Desk Division.

He has held various positions at JTrust Co, BDO Unibank Inc, Bank of America N.A Singapore, dan Resona Bank Ltd – Tokyo.

He obtained a Bachelor of Arts degree from Tokyo University of Foreign Studies/Department of Southeast Asia Studies (Language of Area Studies of Republic of the Philippines).

**DAMIAN VIVIAN SUSANTO**
Kepala Divisi Head Office Operations Division
Head of Head Office Operations Division

Warga Negara Indonesia. Bergabung dengan J Trust Bank sejak 2020 dan saat ini menjabat sebagai Kepala Divisi Head Office Operation.

Beliau pernah menduduki berbagai posisi di Citibank Indonesia dan Prasetio Utomo & Co.

Meraih gelar Sarjana Ekonomi dari Universitas Trisakti dan Magister di bidang Ekonomi dari Western Illinois University.

Indonesian citizen. Joined J Trust Bank in 2020 and currently serves as the Head of Head Office Operations Division.

She has held various positions at Citibank Indonesia and Prasetio Utomo & Co.

She holds a Bachelor of Economics from Trisakti University and Masters in Economics from Western Illinois University.

**EKO BRAMANTYO**
Kepala Divisi Financial Control
Head of Financial Control Division

Warga Negara Indonesia. Bergabung dengan J Trust Bank sejak 2016 dan saat ini menjabat sebagai Kepala Divisi Financial Control.

Beliau pernah menduduki berbagai posisi di PT Bank Maybank Indonesia Tbk dan PT Bank CIMB Niaga Tbk.

Meraih gelar Sarjana Ekonomi dari Universitas Airlangga dan Magister dari Universitas Gadjah Mada.

Indonesian citizen. Joined J Trust Bank in 2016 and currently serves as the Head of Financial Control Division.

He has held various positions at PT Bank Maybank Indonesia Tbk and PT Bank CIMB Niaga Tbk.

He holds a Bachelor's Degree in Economics from Airlangga University and a Master's Degree from Gadjah Mada University.

**ELIA SUMURUAN HASOLOAN TOBING**
Kepala Divisi Corporate Banking 2
Head of the Corporate Banking Division 2

Warga Negara Indonesia. Bergabung dengan J Trust Bank sejak 2021 dan saat ini menjabat sebagai Kepala Divisi Corporate Banking 2.

Beliau pernah menduduki berbagai posisi di PT Bank Shinhan Indonesia, PT Bank Danamon Indonesia Tbk, PT Bank International Indonesia Tbk, PT Bank CIMB Niaga Tbk, and PT Bank Mega Tbk.

Meraih gelar Sarjana di bidang Ekonomi dari Universitas Trisakti.

Indonesian citizen. Joined J Trust Bank since 2021 and currently serves as Head of the Corporate Banking Division 2.

He has held various positions at PT Bank Shinhan Indonesia, PT Bank Danamon Indonesia Tbk, PT Bank International Indonesia Tbk, PT Bank CIMB Niaga Tbk, and PT Bank Mega Tbk.

He obtained Bachelor's degree in Economics from Trisakti University.

**FATHUROKHMAN**
**Kepala Divisi Marketing & Promotion (Plt)**
Acting Head of Marketing & Promotion Division

Warga Negara Indonesia. Bergabung dengan J Trust Bank sejak 2010 dan saat ini menjabat sebagai Plt Kepala Divisi Marketing & Promotion.

Meraih gelar Sarjana dari Universitas Sultan Agung.

Indonesian citizen. Joined J Trust Bank in 2010 and currently serves as Acting Head of Marketing & Promotion Division.

He obtained Bachelor's degree from Sultan Agung University.

**FONG KUAN LIUNG**
**Kepala Divisi Credit & Administration**
Head of Credit & Administration Division

Warga Negara Indonesia. Bergabung dengan J Trust Bank sejak 1994 dan saat ini menjabat sebagai Kepala Divisi Credit & Administration.

Meraih gelar Sarjana di bidang Manajemen dari Sekolah Tinggi Ilmu Ekonomi Y.A.I.

Indonesian citizen. Joined J Trust Bank in 1994 and currently serves as the Head of Credit & Administration Division.

He holds a Bachelor's degree in Management from the Y.A.I. College of Economics.

**IMAN RAMADHAN SIREGAR**
**Kepala Divisi Corporate Legal & Litigation**
Head of Corporate Legal & Litigation Division

Warga Negara Indonesia. Bergabung dengan J Trust Bank sejak 2021 dan saat ini menjabat sebagai Kepala Divisi Corporate Legal & Litigation.

Beliau pernah menduduki berbagai posisi di PT Hoekel Bangun Abadi, PT Bank Rabobank International Indonesia, PT Bank Danamon Indonesia Tbk, Kantor Notaris A. Partomuan Pohan SH LLM, dan PT Bank Central Asia Tbk.

Meraih gelar Sarjana Hukum di Universitas Trisakti.

Indonesian citizen. Joined J Trust Bank in 2021 and currently serves as the Head of Corporate Legal & Litigation Division.

He has held various positions at di PT Hoekel Bangun Abadi, PT Bank Rabobank International Indonesia, PT Bank Danamon Indonesia Tbk, Notary Office A. Partomuan Pohan SH LLM, and PT Bank Central Asia Tbk.

He earned a Bachelor of Law from Trisakti University.

**IRIANTO DWI GUNAWAN**
**Kepala Divisi Commercial Banking**
Head of Commercial Banking Division

Warga Negara Indonesia. Bergabung dengan J Trust Bank sejak 2021 dan saat ini menjabat sebagai Kepala Divisi Commercial Banking.

Beliau pernah menduduki berbagai posisi di PT Bank Maybank Indonesia Tbk, PT Bank Mega Tbk, PT Bank UOB Indonesia, RBS Bank (ABN AMRO Bank), Bank Umum Nasional dan PT Bank Central Asia Tbk.

Meraih gelar Sarjana dari Universitas Atmajaya.

Indonesian citizen. Joined J Trust Bank in 2021 and currently serves as the Head of Commercial Banking Division.

He has held various positions at PT Bank Maybank Indonesia Tbk, PT Bank Mega Tbk, PT Bank UOB Indonesia, RBS Bank (ABN AMRO Bank), Bank Umum Nasional, and PT Bank Central Asia Tbk.

He holds a Bachelor's Degree from Atmajaya University.

**MICHAEL TATANGSURJA**
**Kepala Divisi Global Banking & Financial Institution**
Head of Global Banking & Financial Institution Division

Warga Negara Indonesia. Bergabung dengan J Trust Bank sejak 2020 dan saat ini menjabat sebagai Kepala Divisi Global Banking & Financial Institution.

Beliau pernah menduduki berbagai posisi di PT Bank Nationalnobu Tbk, PT Bank Victoria International Tbk, PT Bank UOB Indonesia, dan PT Bank Permata Tbk.

Beliau meraih gelar Sarjana Ekonomi dari Universitas Indonesia.

Indonesian citizen. Joined J Trust Bank in 2020 and currently serves as the Head of Global Banking & Financial Institution Division.

He has held various positions at PT Bank Nationalnobu Tbk, PT Bank Victoria International Tbk, PT Bank UOB Indonesia, and PT Bank Permata Tbk.

He holds a Bachelor's degree in Economics from the University of Indonesia.

**NENA JUNIKA MARPAUNG**
**Kepala Divisi Business Linkage & Consumer**
Head of the Business Linkage & Consumer Division

Warga Negara Indonesia. Bergabung dengan J Trust Bank sejak 2020 dan saat ini menjabat sebagai Kepala Divisi Business Linkage & Consumer.

Beliau pernah menduduki berbagai posisi di PT Bank Victoria International Tbk.

Meraih gelar Sarjana Ekonomi dari Universitas Pembinaan Masyarakat Indonesia.

Indonesian citizen. Joined J Trust Bank in 2020 and currently serves as Head of the Business Linkage & Consumer Division.

He has held various positions at PT Bank Victoria International Tbk.

He holds a Bachelor's Degree in Economics from Universitas Pembinaan Masyarakat Indonesia.

**RIDYAWAN AMNAR**
Kepala Divisi Corporate Secretary
Head of Corporate Secretary Division

Warga Negara Indonesia. Bergabung dengan J Trust Bank sejak 2020 dan saat ini menjabat sebagai Kepala Divisi Corporate Secretary.

Beliau pernah menduduki berbagai posisi di PT Intraco Penta Tbk, PT Adaro Energy Tbk, PT Indonesia AirAsia, PT Bank Andara, PT Trimegah Securities Tbk, dan PT Bank HSBC Indonesia.

Meraih gelar Sarjana Ekonomi dari Sekolah Tinggi Ekonomi Keuangan & Perbankan Indonesia dan Magister di bidang Keuangan dari Monash University.

Indonesian citizens. Joined J Trust Bank since 2020 and currently serves as Head of the Corporate Secretary Division.

He has held various positions at PT Intraco Penta Tbk, PT Adaro Energy Tbk, PT Indonesia AirAsia, PT Bank Andara, PT Trimegah Securities Tbk, and PT Bank HSBC Indonesia.

He holds a Bachelor's Degree in Economics from Sekolah Tinggi Ekonomi Keuangan & Perbankan Indonesia and a Master's Degree in Finance from Monash University.

**RONY PAROLIN SIMANJUNTAK**
Kepala Divisi Risk Management
Head of the Risk Management Division

Warga Negara Indonesia. Bergabung dengan J Trust Bank sejak 2017 dan saat ini menjabat sebagai Kepala Divisi Risk Management.

Beliau pernah menduduki berbagai posisi di PT Bank Agris Tbk, Sampoerna Financial Group, PT Bank Victoria International Tbk, dan PT Bank Mandiri (Persero) Tbk.

Meraih gelar Sarjana Ekonomi dan Magister di bidang Ekonomi dari Universitas Persada Indonesia Y.A.I.

Indonesian citizen. Joined J Trust Bank in 2017 and currently serves as Head of the Risk Management Division.

He has held various positions at PT Bank Agris Tbk, Sampoerna Financial Group, PT Bank Victoria International Tbk, and PT Bank Mandiri (Persero) Tbk.

He holds a Bachelor's Degree in Economics and a Master's Degree in Economics from Universitas Persada Indonesia Y.A.I.

**R.P. MOH. EMIRZA IHSAN**
Kepala Divisi Treasury & Capital Markets
Head of Treasury & Capital Markets Division

Warga Negara Indonesia. Bergabung dengan J Trust Bank sejak 2020 dan saat ini menjabat sebagai Kepala Divisi Treasury & Capital Markets.

Beliau pernah menduduki berbagai posisi di PT Bank Rabobank International Indonesia, PT Bank DBS Indonesia, PT Bank Lippo Tbk, dan PT Bank Bali.

Meraih gelar Sarjana Tehnik dari Universitas Indonesia.

Indonesian citizen. Joined J Trust Bank in 2020 and currently serves as the Head of Treasury & Capital Markets Division.

He has held various positions at PT Bank Rabobank International Indonesia, PT Bank DBS Indonesia, PT Bank Lippo Tbk, and PT Bank Bali.

He holds a Bachelor of Engineering Degree from the University of Indonesia.

**RUDYANTO GUNAWAN**
Kepala Divisi Planning & Performance
Head of Planning & Performance Division

Warga Negara Indonesia. Bergabung dengan J Trust Bank sejak 2011 dan saat ini menjabat sebagai Kepala Divisi Planning & Performance.

Beliau pernah menduduki berbagai posisi di PT Bank Permata Tbk dan PT Bank Prima Express.

Meraih gelar Sarjana Teknik Sipil di Universitas Parahyangan dan Magister di bidang Keuangan dan Perbankan dari Universitas Massey.

Indonesian citizen. Joined J Trust Bank in 2011 and currently serves as the Head of Planning & Performance Division.

He has held various positions at PT Bank Permata Tbk and PT Bank Prima Express.

He has a Bachelor's degree in Civil Engineering from Parahyangan University and Master's degree in Banking and Finance from Massey University.

**SAMUEL EBEN EZER TAMBA**
Kepala Divisi Credit Risk Reviewer
Head of Credit Risk Reviewer Division

Warga Negara Indonesia. Bergabung dengan J Trust Bank sejak 2021 dan saat ini menjabat sebagai Kepala Divisi Credit Risk Reviewer.

Beliau pernah menduduki berbagai posisi di PT Resona Indonesia Finance dan PT Bank Resona Perdania.

Meraih gelar Sarjana di bidang Ilmu Komputer dari Universitas Pertanian Bogor dan Magister di bidang Administrasi Bisnis dari Universitas Gadjah Mada.

Indonesian citizen. Joined J Trust Bank since 2021 and currently serves as Head of Credit Risk Reviewer Division.

He has held various positions at PT Resona Indonesia Finance and PT Bank Resona Perdania.

He obtained a Bachelor's degree in Computer Science from the Bogor Institute of Agriculture and Master's of Business Administration from Gadjah Mada University.

**SONNY J.S. NAGARIA**
Kepala Divisi Information Technology
Head of Information Technology Division

Warga Negara Indonesia. Bergabung dengan J Trust Bank sejak 2020 dan saat ini menjabat sebagai Kepala Divisi Information Technology.

Beliau pernah menduduki berbagai posisi di PT Bank HSBC Indonesia.

Meraih gelar Sarjana dari Universitas Bina Nusantara.

Indonesian citizen. Joined J Trust Bank in 2020 and currently serves as the Head of Information Technology Division.

He has held various positions at PT Bank HSBC Indonesia.

He holds a Bachelor's Degree from Bina Nusantara University.

**TATA DARMATANUMIHARDJA**
**Kepala Divisi Branch Banking Network**
Head of the Branch Banking Network Division

Warga Negara Indonesia. Bergabung dengan J Trust Bank sejak 2021 dan saat ini menjabat sebagai Kepala Divisi Branch Banking Network.

Beliau pernah menduduki berbagai posisi di PT Bank Shinhan Indonesia, PT Dynamic Music Insrument, PT Bank CIMB Niaga Tbk, PT Bank Mega Tbk, dan PT Bank Ekonomi.

Meraih gelar Sarjana di bidang Teknik Industri dari Universitas Trisakti dan Magister di bidang Ekonomi dari Universitas Trisakti.

Indonesian citizen. Joined J Trust Bank in 2021 and currently serves as the Head of the Branch Banking Network Division.

He has held various positions at PT Bank Shinhan Indonesia, PT Dynamic Music Insrument, PT Bank CIMB Niaga Tbk, PT Bank Mega Tbk, and PT Bank Ekonomi.

He obtained a Bachelor's degree in Industrial Engineering from Trisakti University and Master's in Economics from Trisakti University.

**TEKUN HALIM**
**Kepala Divisi Funding & Product**
Head of Funding & Product Division

Warga Negara Indonesia. Bergabung dengan J Trust Bank sejak 2018 dan saat ini menjabat sebagai Kepala Divisi Funding & Product.

Beliau pernah menduduki berbagai posisi di PT Bank ANZ Indonesia, PT Bank Internasional Indonesia Tbk, dan PT Bank DBS Indonesia.

Meraih gelar Sarjana Ekonomi dari Universitas Kristen Indonesia.

Indonesian citizen. Joined J Trust Bank in 2018 and currently serves as the Head of Funding & Product Division.

He has held various positions at PT Bank ANZ Indonesia, PT Bank Internasional Indonesia Tbk, and PT Bank DBS Indonesia.

He holds a Bachelor's degree in Economics from the Indonesian Christian University.

**TERUHIKO KUNIYASU**
**Kepala Divisi President Office**
Head of President Office Division

Warga Negara Jepang. Bergabung dengan J Trust Bank sejak 2021 dan saat ini menjabat sebagai Kepala Divisi President Office.

Beliau pernah menduduki berbagai posisi di Mizuho Bank Ltd – Tokyo dan Fuji Bank Ltd – Tokyo.

Meraih gelar Magister di bidang Politik dan Ekonomi Internasional di Aoyama Gakuin University.

Japanese citizen. Joined J Trust Bank since 2021 and currently serves as Head of President Office Division.

He has held various positions at Mizuho Bank Ltd – Tokyo and Fuji Bank Ltd – Tokyo.

He obtained a Master's in International Economics and Politics from Aoyama Gakuin University.

**VIVERY AJIASTUTI**
**Kepala Divisi Compliance**
Head of Compliance Division

Warga Negara Indonesia. Bergabung dengan J Trust Bank sejak 2021 dan saat ini menjabat sebagai Kepala Divisi Compliance.

Beliau pernah menduduki berbagai posisi di PT Bank Rakyat Indonesia Agroniaga Tbk dan PT Bank Sino.

Meraih gelar Sarjana di bidang Ekonomi dari Universitas Kristen Satya Wacana.

Indonesian citizen. Joined J Trust Bank since 2021 and currently serves as Head of Compliance Division.

She has held various positions at PT Bank Rakyat Indonesia Agroniaga Tbk and PT Bank Sino.

She obtained Bachelor's Degree in Economics from Universitas Kristen Satya Wacana.

**YULIANA SARI**
**Kepala Divisi Internal Audit (Pjs)**
Act. Head of the Internal Audit Division

Warga Negara Indonesia. Bergabung dengan J Trust Bank sejak 2016 dan saat ini menjabat sebagai Kepala Divisi Internal Audit.

Beliau pernah menduduki berbagai posisi di PT Bank Resona Perdania, Naga Mandiri Consultant, PT Kubik Kreasi Sisilain, dan Metro TV.

Meraih gelar Sarjana Psikologi dari Universitas Indonesia.

Indonesian citizen. Joined J Trust Bank in 2016 and currently serves as the Head of the Internal Audit Division.

She has held various positions at PT Bank Resona Perdania, Naga Mandiri Consultant, PT Kubik Kreasi Sisilain, and Metro TV.

She holds a Bachelor's Degree in Psychology from the University of Indonesia.

# Statistik Profil dan Komposisi Karyawan

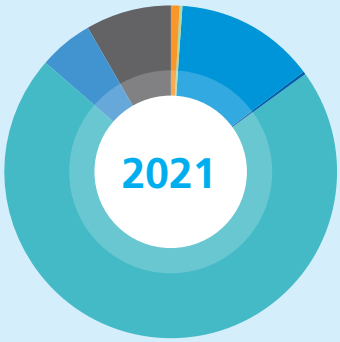
## Statistics of Employee Profile and Composition

Statistik profil dan komposisi karyawan, beserta data pengembangan kompetensi karyawan yang mencerminkan adanya kesempatan untuk masing-masing level organisasi tercantum pada pembahasan Sumber Daya Manusia.

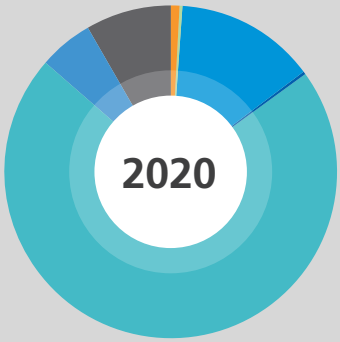
The statistics of employee profile and composition, along with employee competency development data that reflects the opportunities for each level of organization are presented in the discussion on Human Resources.

### Komposisi Karyawan Berdasarkan Tingkat Pendidikan

Employee Composition Based on Education Level



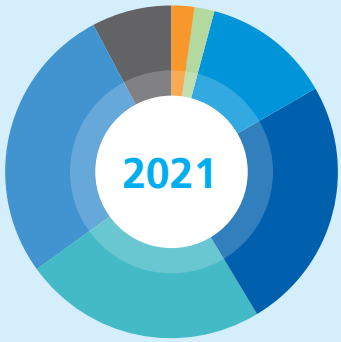

| Pendidikan<br>Education | Jumlah Karyawan<br>Total Employees |
|---|---|
| D1 I Diploma 1 | 8 |
| D2 I Diploma 2 | 3 |
| D3 I Diploma 3 | 113 |
| D4 I Diploma 4 | 2 |
| S1 I Bachelor Degree | 598 |
| S2 I Post Graduate | 46 |
| Lainnya/Others | 68 |
| **Total** | **838** |



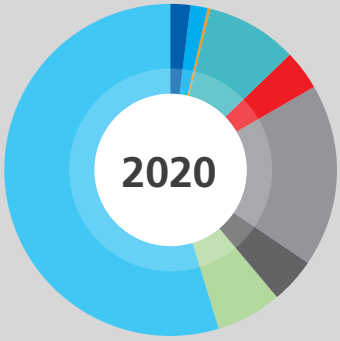

| Pendidikan<br>Education | Jumlah Karyawan<br>Total Employees |
|---|---|
| D1 I Diploma 1 | 8 |
| D2 I Diploma 2 | 4 |
| D3 I Diploma 3 | 107 |
| D4 I Diploma 4 | 1 |
| S1 I Bachelor Degree | 582 |
| S2 I Post Graduate | 44 |
| Lainnya/Others | 75 |
| **Total** | **821** |

## Komposisi Karyawan Berdasarkan Level Jabatan

## Employee Composition Based on Position




| Tingkat Jabatan<br>Position | Jumlah Karyawan<br>Total Employees |
|---|---|
| Kepala Divisi<br>Division Head | 22 |
| Wakil Kepala Divisi<br>Deputy Division Head | 18 |
| Kepala Dept.<br>Dept. Head | 111 |
| Kepala Seksi<br>Section Head | 225 |
| Karyawan Dasar<br>Clerk | 215 |
| Staf<br>Officer | 247 |
| **Total** | **838** |

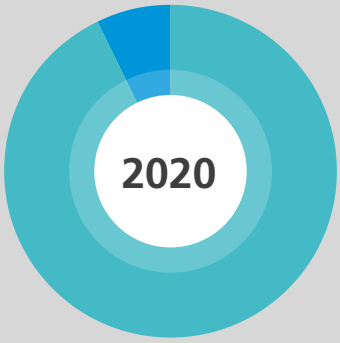



| Tingkat Jabatan<br>Position | Jumlah Karyawan<br>Total Employees |
|---|---|
| Kepala Divisi I Division Head | 18 |
| Wakil Kepala Divisi I Vice of Division Head | 13 |
| Kepala Regional I Regional Head | 3 |
| Kepala Bagian I Unit Head | 73 |
| Pimpinan Cabang I Branch Manager | 32 |
| Wakil Pimpinan Cabang I Vice of Branch Manager | 0 |
| Kepala Seksi I Section Head | 146 |
| Kepala Bagian Operasional I Operation Head | 35 |
| *Operational Officer* I Operation Officer | 53 |
| *Officer/Staff* I Office/Staff | 448 |
| *Clerk*/Karyawan Dasar I Clerk/Basic Employee | 0 |
| *Non Clerk* I Non Clerk | 0 |
| **Total** | **821** |

## Komposisi Karyawan Berdasarkan Status

## Employee Composition Based on Status

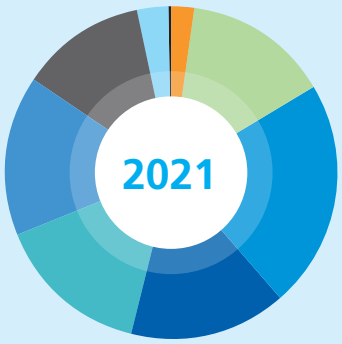
| Status Kepegawaian<br>Employees Status | Jumlah Karyawan<br>Total Employees |
|---|---|
| Pegawai Tetap<br>Permanent | 752 |
| Pegawai Kontrak<br>Contract | 86 |
| **Total** | **838** |



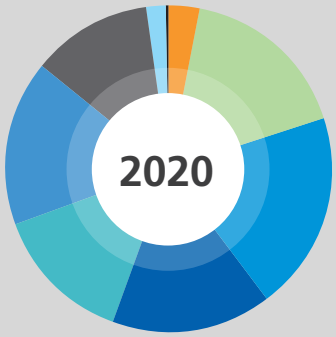

| Status Kepegawaian<br>Employees Status | Jumlah Karyawan<br>Total Employees |
|---|---|
| Pegawai Tetap<br>Permanent | 763 |
| Pegawai Kontrak<br>Contract | 58 |
| **Total** | **821** |

## Komposisi Karyawan Berdasarkan Usia (Tahun)

## Employee Composition Based on Age (Years)



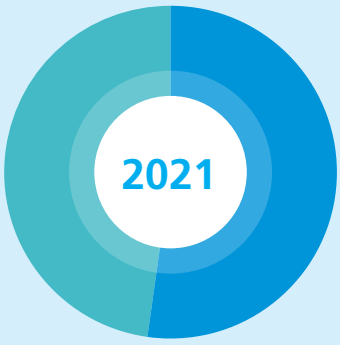

| Usia<br>Age | Jumlah Karyawan<br>Total Employees |
|---|---|
| 20 - 24 | 19 |
| 25 - 29 | 120 |
| 30 - 34 | 185 |
| 35 - 39 | 128 |
| 40 - 44 | 126 |
| 45 - 49 | 130 |
| 50 - 54 | 104 |
| 55 - 59 | 25 |
| > 60 | 1 |
| **Total** | **838** |



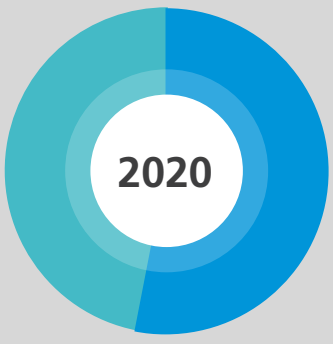

| Usia<br>Age | Jumlah Karyawan<br>Total Employees |
|---|---|
| 20 - 24 | 26 |
| 25 - 29 | 139 |
| 30 - 34 | 162 |
| 35 - 39 | 131 |
| 40 - 44 | 113 |
| 45 - 49 | 134 |
| 50 - 54 | 98 |
| 55 - 59 | 17 |
| > 60 | 1 |
| **Total** | **821** |

## Komposisi Karyawan Berdasarkan Jenis Kelamin

## Employee Composition Based on Gender




| Jenis Kelamin<br>Gender | Jumlah Karyawan<br>Total Employees |
|---|---|
| Pria<br>Male | 438 |
| Wanita<br>Female | 400 |
| **Total** | **838** |

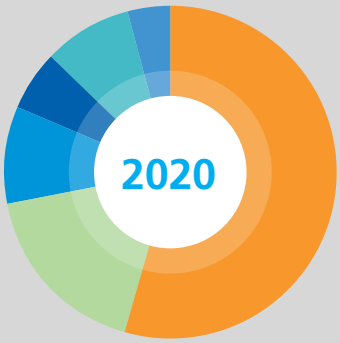



| Jenis Kelamin<br>Gender | Jumlah Karyawan<br>Total Employees |
|---|---|
| Pria<br>Male | 434 |
| Wanita<br>Female | 387 |
| **Total** | **821** |

Komposisi Karyawan Berdasarkan Masa Kerja (Tahun)

Employee Composition Based on Working Period (Years)

| Masa Kerja<br>Working Period | Jumlah Karyawan<br>Total Employees |
|---|---|
| 0 – 5 | 455 |
| 6 – 10 | 146 |
| 11 – 15 | 73 |
| 16 – 20 | 50 |
| 21 – 25 | 74 |
| > 25 | 40 |
| **Total** | **838** |




| Masa Kerja<br>Working Period | Jumlah Karyawan<br>Total Employees |
|---|---|
| 0 – 5 | 447 |
| 6 – 10 | 145 |
| 11 – 15 | 78 |
| 16 – 20 | 47 |
| 21 – 25 | 72 |
| > 25 | 32 |
| **Total** | **821** |

## Alokasi Dana Pengembangan SDM 2021

Selama tahun 2021, Perusahaan mengalokasikan dana sebesar Rp2,242,879,740 miliar untuk pengembangan SDM dengan rincian yang terdapat pada pembahasan Sumber Daya Manusia.

## Budget Allocation for HC Development 2021

In 2021, the Company allocated Rp2.24 billion for HC development with details in the discussion on Human Resources.

## Kebijakan Program Pengembangan Pegawai

**Dewan Direksi, Dewan Komisaris dan Pihak Independen**

Dewan Direksi dan pihak independen mendapatkan program orientasi, manual handbook dan sesi tatap muka dengan jajaran manajemen dan eksekutif - Bank mendorong Dewan Direksi dan Dewan Komisaris untuk meningkatkan kapasitas melalui ragam pelatihan.

**Karyawan**

- Setiap karyawan baru diberikan program induksi selama 1 hari
- Bank memfasilitasi karyawan yang membutuhkan sertifikasi profesi guna menunjang peran dan tugasnya
- Bank mewajibkan setiap karyawan setidaknya memenuhi 16 jam pelatihan dalam satu tahun.

## Employee Development Program Policy

**The Board of Directors, Board of Commissioners and Independent Parties**

The Board of Directors and independent parties receive orientation programs, manual handbooks, and face-to-face sessions with management and executives - The Bank encourages the Board of Directors and Board of Commissioners to increase capacity through various trainings.

**Employee**

- Each new employee will receive a 1-day induction program
- The Bank facilitates employees requiring professional certification to support their roles and duties
- The Bank requires every employee to fulfill at least 16 hours of training in one year.

## Jenis, Tujuan, dan Peserta/Tingkat Jabatan Pelatihan

## Training Type, Objectives, and Participants/ Level of Position

| 2021 | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Top | | | Middle | | | Junior | | | |
| No | Jenis Pelatihan<br>Type of Training | Tujuan Pelatihan<br>Training Objectives | Jumlah Hari<br>Number of Days | Jumlah Kelas<br>Number of Classes | Jumlah Peserta<br>Number of Participants | Jumlah Hari<br>Number of Days | Jumlah Kelas<br>Number of Classes | Jumlah Peserta<br>Number of Participants | Jumlah Hari<br>Number of Days | Jumlah Kelas<br>Number of Classes | Jumlah Peserta<br>Number of Participants |
| 1 | *Managerial Leadership & Soft Skill* | Mengembangkan ketrampilan kepemimpinan, kemampuan manajerial serta keterampilan *soft skills* karyawan<br>Develop leadership skills, managerial skills, and soft skills of employees | 0 | 0 | 0 | 7 | 19 | 72 | 8 | 74 | 259 |
| 2 | *Product, Sales, & Marketing* | Meningkatkan kompetensi dan ketrampilan dalam penjualan dan pemasaran<br>Improve the competence and skills in sales and marketing | 0 | 0 | 0 | 9 | 129 | 156 | 56 | 209 | 745 |
| 3 | Business Linkage & Credit | Meningkatkan kompetensi dan ketrampilan dalam *credit value chain* dan menjalankan proses kredit secara prudent<br>Improve the competence and skills in credit value chain and carry out credit processes in a prudent manner | 3 | 1 | 2 | 20 | 15 | 58 | 28 | 17 | 131 |
| 4 | Tata Kelola, *Risk, Compliance, Legal*, & Internal Audit | Meningkatkan kompetensi dan ketrampilan dalam tata kelola perusahaan, manajemen risiko, *compliance*, legal, dan audit<br>Improve the competence and skills in corporate governance, risk management, compliance, legal, and audit | 9 | 11 | 23 | 50 | 126 | 609 | 86 | 191 | 3,156 |
| 5 | IT, Operation | Mengembangkan ketrampilan dan kemampuan dalam menjalankan operasional Perusahaan dan membangun teknologi informasi yang kuat<br>Develop the skills and abilities to carry out the Company's operations and develop a strong information technology | 0 | 1 | 1 | 7 | 23 | 47 | 16 | 47 | 100 |
| 6 | Human Capital | Mengembangkan ketrampilan dan kemampuan dalam membangun budaya perusahaan dan sumber daya manusia sesuai dengan arah dan tujuan Perusahaan<br>Develop the skills and abilities to build corporate culture and human resources in accordance with the direction and objectives of the Company | 0 | 0 | 0 | 5 | 57 | 152 | 9 | 67 | 564 |
| 7 | Treasuri, Keuangan & Pajak | Meningkatkan kompetensi dan ketrampilan dalam melaksanakan kegiatan perhimpunan pajak, bea cukai, dan keuangan<br>Improving the competence and skills to conduct the collection of tax, customs, and financial activities | 3 | 3 | 4 | 12 | 21 | 27 | 20 | 37 | 113 |

| 2021 | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| No | Jenis Pelatihan<br>Type of Training | Tujuan Pelatihan<br>Training Objectives | Top | | | Middle | | | Junior | | | |
| | | | Jumlah Hari<br>Number of Days | Jumlah Kelas<br>Number of Classes | Jumlah Peserta<br>Number of Participants | Jumlah Hari<br>Number of Days | Jumlah Kelas<br>Number of Classes | Jumlah Peserta<br>Number of Participants | Jumlah Hari<br>Number of Days | Jumlah Kelas<br>Number of Classes | Jumlah Peserta<br>Number of Participants |
| 8 | Digital & Data | Meningkatkan kompetensi dan ketrampilan dalam era digitalisasi<br>Improving the competence and skills in the digitalization era | 3 | 5 | 10 | 7 | 22 | 38 | 5 | 15 | 56 |
| 9 | Lainnya<br>Others | Mengembangkan ketrampilan dan kemampuan yang disesuaikan dengan kebutuhan karyawan dalam pengembangan diri dalam rangka mencapai tujuan Perusahaan<br>Develop the skills and abilities that are tailored to the needs of employees in self-development in order to achieve the Company's goals | 6 | 8 | 9 | 26 | 43 | 57 | 8 | 22 | 51 |
| **Total** | | | **23** | **29** | **49** | **141** | **455** | **1,216** | **237** | **679** | **5,175** |

# Informasi Pemegang Saham

## Shareholders Information

### Komposisi 20 Pemegang Saham Terbesar / Composition of the 20 Largest Shareholders

| No. | Nama<br>Name | Jumlah Saham<br>Total Shares | Persen<br>Percent |
|---|---|---|---|
| 1 | J TRUST CO. LTD | 10.497.228.297 | 74.23 |
| 2 | J TRUST ASIA PTE. LTD. | 2.731.715.322 | 19,32 |
| 3 | SAMURAI CAPITAL MANAGEMENT NO.2 LIMITED LIABILITY | 483.450.900 | 3,42 |
| 4 | PT. J TRUST INVESTMENTS INDONESIA | 145.575.791 | 1,03 |
| 5 | DRS ARWIN RASYID | 10.970.200 | 0,08 |
| 6 | SIAW YUNUS SUBANDI | 5.760.000 | 0,04 |
| | SIAW YUNUS SUBANDI | 4.040.000 | 0,03 |
| 7 | ERWIN SOEYANTO | 8.699.700 | 0,06 |
| 8 | ABIE IRAWAN IE | 5.235.000 | 0,04 |
| 9 | BIE TIN | 3.914.800 | 0,03 |
| 10 | ROSALIA SRI REDJEKI | 3.650.000 | 0,03 |
| 11 | SUDIMAN | 3,545,000 | 0,03 |
| 12 | BETTY YULIAH GUNAWAN | 3,100,000 | 0,02 |
| 13 | SCENAIDER CH SIAHAAN | 2,653,200 | 0,02 |
| 14 | DAMIAN PUDJIADI | 2,650,006 | 0,02 |
| 15 | HARRIS SOEDOKO KUSWANTO | 2,571,100 | 0,02 |
| 16 | AGENG SANYATA AJI | 2,435,100 | 0,02 |
| 17 | OTTO DANIEL | 2,140,000 | 0,02 |
| 18 | GUNAWAN | 2,028,200 | 0,01 |
| 19 | RM HARLIN ERLIANTO RAHARDJO | 2,000,000 | 0,01 |
| 20 | TANG ELLEN TANTRA | 2,000,000 | 0,01 |

### Komposisi Pemegang Saham Lebih dari 5% / Shareholder Composition More than 5%

**Per 2 Januari 2021** / Per January 2, 2021

| Nama<br>Name | Jumlah Saham<br>Total Shares | Persen (%)<br>Percent (%) |
|---|---|---|
| J TRUST CO. LTD | 8.679.045.483 | 86,6854% |

**Per 31 Desember 2021** / Per December 31, 2021

| Nama<br>Name | Jumlah Saham<br>Total Shares | Persen (%)<br>Percent (%) |
|---|---|---|
| J TRUST CO. LTD | 10.497.228.297 | 74,2253% |
| J TRUST ASIA PTE. LTD. | 2.731.715.322 | 19,3158% |

## Kepemilikan Saham oleh Anggota Direksi dan Dewan Komisaris

Anggota Dewan Komisaris dan anggota Direksi Perseroan tidak memiliki kepemilikan langsung dan tidak langsung terhadap saham BCIC.

**Per 2 Januari 2021**
Anggota Dewan Komisaris dan anggota Direksi Perseroan tidak memiliki kepemilikan langsung dan tidak langsung terhadap saham BCIC.

**Per 31 Desember 2021**
Anggota Dewan Komisaris dan anggota Direksi Perseroan tidak memiliki kepemilikan langsung dan tidak langsung terhadap saham BCIC.

## Share Ownership by Members of the Board of Directors and Commissioners

Members of the Board of Commissioners and Directors of the Company did not have direct or indirect ownership of shares of BCIC.

**Per 2 January 2021**
Members of the Board of Commissioners and Directors of the Company did not have direct or indirect ownership of shares of BCIC.

**Per 31 December 2021**
Members of the Board of Commissioners and Directors of the Company did not have direct or indirect ownership of shares of BCIC.

## Kepemilikan Saham J Trust Bank oleh Pejabat Eksekutif

Pejabat 1 tingkat di bawah Direksi tidak mempunyai kepemilikan atas saham Bank, baik melalui *Management/ Employee Stock Option Program* (MESOP) atau *Material Risk Taker* (MRT) atau pembelian di pasar saham.

## Ownership of J Trust Bank Share by Executive Officer

The Officials 1 level below the Board of Directors do not have the Bank's shares, either through the Management/Employee Stock Option Program (MESOP) or Material Risk Taker (MRT) or purchases on the stock market.

## Komposisi Pemegang Saham Kurang dari 5%

## Shareholder Composition Less than 5%

Per 2 Januari 2021 / Per January 2, 2021

| | Nama<br>Name | Jumlah Saham<br>Total Shares | Persen (%)<br>Percent (%) |
|---|---|---|---|
| Pemodal Nasional<br>National Investor | Perorangan I Individual | 41.052 | 0,00041 |
| | Yayasan I Foundation | 2 | 0,00000 |
| | Asuransi I Insurance | 607 | 0,00001 |
| | Perseroan I Company | 100.208.882 | 1,00088 |
| Pemodal Asing<br>Foreign Investor | Perorangan I Individual | 1.925 | 0,00002 |
| | Perseroan I Company | 1.232.826.550 | 12,31334 |

Per 31 Desember 2021 / Per December 31, 2021

| | Nama<br>Name | Jumlah Saham<br>Total Shares | Persen (%)<br>Percent (%) |
|---|---|---|---|
| Pemodal Nasional<br>National Investor | Perorangan I Individual | 277.865.932 | 1,96477 |
| | Yayasan I Foundation | 2 | 0,00000 |
| | Asuransi I Insurance | 607 | 0,00000 |
| | Perseroan I Company | 150.818.865 | 1,06643 |
| Pemodal Asing<br>Foreign Investor | Perorangan I Individual | 136.433 | 0,00096 |
| | Perseroan I Company | 484.616.623 | 3,42670 |

## Jumlah Pemegang Saham dan Persentase Kepemilikan Berdasarkan Klasifikasi

Kelompok pemegang saham kurang dari 5% berdasarkan klasifikasi individu dan institusi, baik lokal maupun asing sebagai berikut:

## Number of Shareholders and Percentage of Ownership by Classification

The following is the shareholder group with less than 5% based on the classification of individuals and institutions, both local and foreign:

Per 2 Januari 2021

Per January 2, 2021

| Klasifikasi<br>Classification | Jumlah Saham (lembar saham)<br>Total Shares | Persentase<br>Percentage (%) |
|---|---|---|
| Kepemilikan Institusi Lokal<br>Ownership of Local Institutions | 100.209.491 | 1.00088% |
| Kepemilikan Institusi Asing<br>Ownership of Foreign Institutions | 9.911.872.033 | 98.99869% |
| Kepemilikan Individu Lokal<br>Ownership of Local Individuals | 41.052 | 0.00041% |
| Kepemilikan Individu Asing<br>Ownership of Foreign Individuals | 1.925 | 0.00002% |

Per 31 Desember 2021

Per December 31, 2021

| Klasifikasi<br>Classification | Jumlah Pemegang Saham<br>Number of Shareholders | Jumlah Saham (lembar saham)<br>Total Shares | Persentase<br>Percentage (%) |
|---|---|---|---|
| Kepemilikan Institusi Lokal<br>Ownership of Local Institutions | 60 | 150.819.474 | 1.06644% |
| Kepemilikan Institusi Asing<br>Ownership of Foreign Institutions | 53 | 13.713.560.242 | 96.96782% |
| Kepemilikan Individu Lokal<br>Ownership of Local Individuals | 6.926 | 277.865.932 | 1.96477% |
| Kepemilikan Individu Asing<br>Ownership of Foreign Individuals | 24 | 136.433 | 0.00096% |

## Kronologi Pencatatan Saham

Pada bulan Juni 1997, Bank (dahulu PT Bank CIC International Tbk) menjual 70.000.000 sahamnya yang bernilai nominal Rp500 (nilai penuh) per saham kepada masyarakat melalui pasar modal sesuai dengan ketentuan perundang-undangan yang berlaku. Penjualan saham kepada masyarakat ini telah memperoleh pernyataan efektif dari Ketua Badan Pengawas Pasar Modal dan Lembaga Keuangan (Bapepam-LK) melalui Surat No.S-1144/PM/1997 tanggal 3 Juni 1997.

## Public Offering of Bank Shares

Pada bulan Juni 1997, Bank (dahulu PT Bank CIC In June 1997, the Bank (PT Bank CIC International Tbk) sold 70,000,000 shares with value of Rp500 (full value) per share to the public through the capital market according to existing regulations. The share release to the public received effective statement from the Chairman of Capital Market and Financial Institutions Supervisory Agency (Bapepam-LK) in Letter No.S-1144/PM/1997 dated 3 June 1997.

## Kronologi Saham

## Share Chronology

| | Jenis Pencatatan<br>Type of Listing | Jumlah Pencatatan<br>Total Listing | Jumlah Setelah Pencatatan<br>Total After Listing | Nilai Nominal<br>Nominal Value<br>(Rp) | Harga Penawaran<br>Offering Price<br>(Rp) |
|---|---|---|---|---|---|
| 25 Juni 1997 | IPO | 230.000.000 | 230.000.000 | 500 | 900 |
| 31 Agustus 1998 | SAHAM BONUS | 55.200.000 | 285.200.000 | | |
| 01 April 1999 | STOCK SPLIT | 1.140.800.000 | 1.426.000.000 | | |
| 20 April 1999 | HMETD | 570.400.000 | 1.996.400.000 | 100 | 100 |
| 11 Juni 1999 | PARTIAL DELISTING | 19.964.000 | 1.976.436.000 | | |
| 17 Juli 2000 | WARAN | 7.692.500 | 1.984.128.500 | | |
| 30 Agustus 2000 | HMETD | 401.773.500 | 2.385.902.000 | 100 | 200 |
| 31 Agustus 2000 | PARTIAL DELISTING | 4.142.410 | 2.381.759.590 | | |
| 24 Maret 2003 | WARAN | 109.975.338 | 2.491.734.928 | | |
| 26 Maret 2003 | HMETD | 5.738.909.508 | 8.230.644.436 | 100 | 120 |
| 22 Juli 2003 | HMETD | 2.469.205.464 | 10.699.849.900 | 100 | 120 |
| 02 Agustus 2004 | WARAN | 433.300 | 10.700.283.200 | | |
| 15 Desember 2004 | PARTIAL RELISTING | 6.701.953.175 | 17.402.236.375 | | |
| 05 Januari 2005 | PARTIAL RELISTING | 2.357.723.076 | 19.759.959.451 | | |
| 06 Januari 2006 | WARAN | 2.720.564.816 | 22.480.524.267 | | |
| 29 Mei 2007 | PARTIAL DELISTING | 27.205.648 | 22.453.318.619 | | |
| 11 Juli 2007 | HMETD | 5.613.329.655 | 28.066.648.274 | 78 | 78 |
| 03 Oktober 2018 | REVERSE STOK | 28.066.394.870 | 280.666 | | |
| 03 Oktober 2018 | TANPA HMETD | 9.911.722.590 | 9.912.003.256 | | |
| 07 Desember 2021 | HMETD | 4,130,257,580 | 14,042,260,836 | 100 | 330 |

# Bisnis Grup

Group Business

Data Tahun Berakhir Desember 2021
Data Year Ended December 2021

## Holding Company: J Trust Co., Ltd.

### Financial Business in Japan
Nihon Hoshou Co., Ltd.
Partir Servicer Co., Ltd.
Japan Funding Co., Ltd.

### Financial Business in South Korea and Mongolia
JT Savings Bank, Ltd.
TA Asset Management Co., Ltd.
J Trust Credit NBFI

### Financial Business in Southeast Asia
J Trust Bank
J Trust Investments
J Trust Olympindo Multifinance
Turnaround Asset Indonesia
J Trust Royal Bank Plc.
J Trust Consulting Indonesia

### Investment Business
J Trust Asia PTE Ltd.

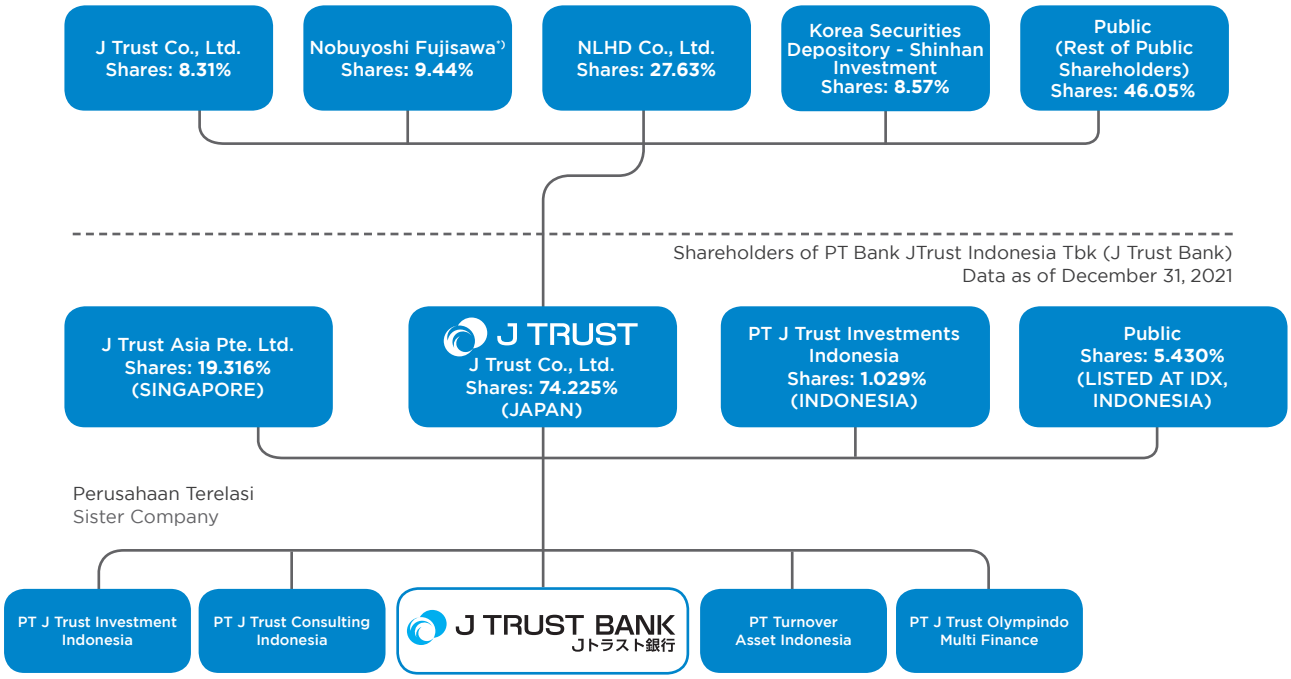
### Non-Financial Business
J Trust System Co., Ltd.
Robot System Co., Ltd.

### Related Company
KeyHolder Co., Ltd.

# Struktur Grup

## Group Structure

Data Tahun Berakhir Desember 2021
Data Year Ended December 2021




*) Penerima manfaat akhir dari pemilikan saham (Ultimate Beneficial Ownership) J Trust Bank

### Struktur Keterkaitan Kepengurusan dalam Kelompok Usaha Bank
Management Linkage Structure in the Bank's Business Group

| Nama<br>Name | Jabatan<br>Position | Perusahaan Terelasi<br>Sister Company | | | |
|---|---|---|---|---|---|
| | | JTO | JTII | TAID | JTCI |
| Nobiru Adachi | Komisaris Utama I President Commissioner | - | - | - | - |
| Nobuiku Chiba | Komisaris I Commissioner | √ | √ | - | - |
| Iwan Nataliputra | Komisaris Independen I Independent Commissioner | - | - | - | - |
| Benny Siswanto | Komisaris Independen I Independent Commissioner | - | - | - | - |
| Ritsuo Fukadai | Direktur Utama I President Director | - | - | - | - |
| Felix Istyono Hartadi Tiono | Direktur I Director | - | - | - | - |
| Helmi Arief Hidayat | Direktur I Director | - | - | - | - |
| Cho Won June | Direktur I Director | - | - | - | - |
| Bijono Waliman | Direktur I Director | - | - | - | - |
| R. Djoko Prayitno | Direktur I Director | - | - | - | - |
| Widjaja Hendra | Direktur I Director | - | - | - | - |

**JTO**: J Trust Olmpindo Multi Finance I **JTII**: J Trust Investment Indonesia I **TAID**: Turnover Asset Indonesia I **JTCI**: J Trust Consultant Indonesia

## Pemegang Saham Utama dan Pemegang Saham Pengendali

J Trust Co., Ltd. merupakan Pemegang Saham Utama sekaligus Pengendali J Trust Bank. J Trust Co., Ltd. adalah perusahaan keuangan komprehensif dengan pengalaman dan pengetahuan mendalam di bisnis keuangan Jepang, Korea Selatan dan Mongolia, Asia Tenggara serta bisnis non-keuangan.

J Trust Co., Ltd. terdaftar di Bursa Efek Tokyo. Pemegang saham terbesar pada akhir 2021 adalah: (i) NLHD Co., Ltd. dengan porsi sebesar 27,63%, (ii) Nobuyoshi Fujisawa dengan porsi sebesar 9,44%, (iii) Korea Securities Depository – Shinhan Investment dengan porsi sebesar 8,57%, (iv) J Trust Co., Ltd. dengan porsi sebesar 8,31%, dan (v) publik dengan porsi sebesar 46,05%.

J Trust Co., Ltd. berkantor pusat di 1-7- 12, Toranomon, Minato-ku, Tokyo 105-0001 Toranomon First garden. Entitas usaha J Trust Co., Ltd. dapat dilihat pada bagan Perusahaan Terelasi di atas dimana entitas usaha J Trust Co., Ltd di Indonesia terdiri dari PT Bank J Trust Indonesia Tbk, PT J Trust Investments Indonesia, PT J Trust Consulting Indonesia, dan PT. Turnaround Asset Indonesia.

Jajaran Direksi J Trust Co., Ltd.:
1. Direktur : Nobuyoshi Fujisawa
2. Direktur : Nobuiku Chiba
3. Direktur : Nobiru Adachi
4. Direktur : Ryuji Mizuta
5. Direktur : Ryuichi Atsuta
6. Direktur : Masami Ishizaka
7. Direktur : Yushi Komatsu
8. Direktur : Tsuyoshi Hatatani

## Entitas Anak, Perusahaan Asosiasi dan Perusahaan Ventura Bersama

Bank tidak memiliki entitas anak, perusahaan asosiasi, perusahaan ventura bersama.

## Major Shareholders and Controlling Shareholders

J Trust Co., Ltd., the Major Shareholder and the Controlling Shareholder of J Trust Bank, is a comprehensive financial company with in-depth experience and knowledge in the financial business, as well as non-financial business. in Japan, South Korea and Mongolia, Southeast Asia.

J Trust Co., Ltd. is listed on Tokyo Stock Exchange. The largest shareholders as of the end of 2021 were: (i) NLHD Co., Ltd. with a share of 27.63%, (ii) Nobuyoshi Fujisawa with a share of 9.44%, (iii) Korea Securities Depository – Shinhan Investment with a share of 8.57%, (iv) J Trust Co., Ltd. with a portion of 8.31%, and (v) the public with a portion of 46.05%.

J Trust Co., Ltd. Is headquartered at 1-7- 12, Toranomon, Minato-ku, Tokyo 105-0001 Toranomon First garden. As seen in the chart below, the business entities of J Trust Co., Ltd in Indonesia consist of J Trust Bank, J Trust Investments Indonesia, J Trust Consulting Indonesia, and TA Asset.

Board of Director of J Trust Co., Ltd.:
1. Director : Nobuyoshi Fujisawa
2. Director : Nobuiku Chiba
3. Director : Nobiru Adachi
4. Director : Ryuji Mizuta
5. Director : Ryuichi Atsuta
6. Director : Masami Ishizaka
7. Director : Yushi Komatsu
8. Director : Tsuyoshi Hatatani

## Subsidiaries, Associates and Joint Venture Company

The Bank has no subsidiary, associates, and joint venture company.

## Informasi pada Web Perusahaan

Sejalan dengan POJK No. 8/POJK.04/2015, J Trust Bank telah membuat website dalam Bahasa Indonesia dan Bahasa Inggris. Situs tersebut juga turut meningkatkan pelaksanaan tata kelola perusahaan yang baik, khususnya kepada pemegang saham, pelanggan, masyarakat, pemerintah, serta pemangku kepentingan lainnya.

Situs web Bank juga memuat informasi lainnya yang bersifat spesifik sebagaimana yang terlihat pada tabel berikut:

## Information on the Company's Website

In line with POJK No. 8/POJK.04/2015, J Trust Bank has a website in Indonesian and English. The website increases the implementation of good corporate governance, especially to shareholders, customers, the communities, the government, and other stakeholders.

The Bank's website also contains other specific information as can be seen in the following table:

| Informasi<br>Information | Alamat Web<br>Web Address |
|---|---|
| Informasi pemegang saham sampai dengan pemilik akhir individu<br>Information on shareholders to last individual owners | https://www.jtrustbank.co.id/id/information/investor-support/stock-information-bji |
| | https://www.jtrustbank.co.id/id/investor_news |
| Isi kode etik & perilaku kepegawaian<br>Contents of code of ethics & code of conduct | https://www.jtrustbank.co.id/id/information/good-corporate-governance/kode-etik |
| Rapat Umum Pemegang Saham (RUPS) meliputi bahan mata acara yang dibahas dalam RUPS, ringkasan risalah RUPS, dan informasi tanggal penting yaitu tanggal pengumuman RUPS, tanggal pemanggilan RUPS, tanggal RUPS, tanggal ringkasan risalah RUPS diumumkan<br>The General Meeting of Shareholders (GMS) includes agenda discussed in the GMS, a summary of the minutes of the GMS, and information on important dates: the date of the announcement of the GMS, the date of the invitation to the GMS, the date of the GMS, the date on which the summary of the minutes of the GMS is announced | https://www.jtrustbank.co.id/id/information/investor-support/shareholder-general-meeting |
| Laporan Keuangan tahunan terpisah (5 tahun terakhir) dan Laporan Keuangan triwulan terakhir<br>Separate annual Financial Statements (last 5 years) and last quarter Financial Statements | https://www.jtrustbank.co.id/id/financial_reports |
| Laporan Tahunan & Laporan Keberlanjutan<br>Annual Report & Sustainable Report | https://www.jtrustbank.co.id/id/information/investor-support/annual-report |
| Profil Dewan Komisaris dan Direksi (termasuk informasi terkait profil Komite, Sekretaris Perusahaan dan Senior Eksekutif)<br>Profile of the Board of Commissioners and Directors (including information on the profile of Committees, Corporate Secretary, and Senior Executive) | https://www.jtrustbank.co.id/id/information/corporate-information |
| Piagam/Charter Dewan Komisaris, Direksi, Komite-Komite, dan Unit Audit Internal<br>Charter of the Board of Commissioners, Directors, Committees, and Internal Audit Unit | https://www.jtrustbank.co.id/en/information/good-corporate-governance |

## Lembaga Profesi dan Penunjang Pasar Modal / Stock Exchange Supporting Profession and Entity

| | | |
|---|---|---|
| Kantor Akuntan Publik | Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan – Crowe Indonesia<br>Cyber 2 Tower Lantai 20<br>Jl. H.R. Rasuna Said Blok X-5<br>Jakarta 12950<br>Tel. : (62-21) 2553 9292 Fax. : (62-21) 2553 9289<br><br>Jenis dan Bentuk Jasa / Type and Form of Services: Audit atas Laporan Keuangan Tahun Buku 2021 sesuai dengan Standar Akuntansi Keuangan (SAK) di Indonesia / Audit on the Financial Statements for the 2021 Financial Year according to the Financial Accounting Standards (SAK) in Indonesia<br>Biaya / Fee: Rp3.425.000.000 / Rp3,425,000,000<br>Periode Penugasan / Period of Assignment: 1 Januari-31 Desember 2021 / January 1-December 31, 2021 | Public Accountant Firm |
| Notaris | Jose Dima Satria<br>Jl. Taman Gandaria No. 11A Jakarta 12420<br>Tel. : (62-21) 2912 5500 | Notary |
| Biro Administrasi Efek | PT Sharestar Indonesia<br>SOPO Del Office Towers & Lifestyle Tower B Lantai 18<br>Jl. Mega Kuningan Barat III, Lot 10. 1-6<br>Kawasan Mega Kuningan Jakarta 12920<br>Tel. : (62-21) 50815211 | Share Registrar |

## Penghargaan 2021 / Award 2021

| No | Tanggal / Date | Nama Penghargaan / Name of Award | Kategori / Category | Pihak Eksternal Pemberi Penghargaan / External Party Giving the Award |
|---|---|---|---|---|
| 1 | 31 Mei 2021<br>31 May 2021 | The 12th IICD Corporate Governance Award | "Best Right of Shareholders" untuk kapitalisasi pasar menengah (MidCap)<br>"Best Right of Shareholders" for middle market (MidCap) capitalization | Indonesian Institute for Corporate Directorship |
| 2 | 3 Juni 2021<br>3 June 2021 | "10th Digital Brand Award 2021" | Peringkat 1 Deposito Bank Umum Konvensional BUKU II<br>Rank 1 for BUKU II Conventional Commercial Bank Deposit | Infobank |
| 3 | 11 Juni 2021<br>11 June 2021 | Indonesia Corporate Secretary and Corporate Communication Award (ICCA) - VI- 2021 | "1st The Best Informative Website 2021 Bank Buku II"<br>"1st The Best Informative Website 2021 for Buku II Banks" | Economic Review |
| 4 | 23 Desember 2021<br>23 December 2021 | "The Best Indonesia Leaders 2021" | "CEO Public Bank Company - Asset dibawah Rp. 25T"<br>"CEO Public Bank Company - Assets below Rp25 Trillion" | Economic Review |

J TRUST BANK

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# Tinjauan Ekonomi

Economic Review

## Tinjauan Perekonomian Global

Perekonomian global mulai pulih pada tahun 2021 seiring dengan masifnya program vaksinasi dan lebih terkendalinya pandemi COVID-19. Volume perdagangan meningkat dan harga-harga komoditas dunia naik, seperti batubara yang menyentuh level tertinggi sepanjang sejarah. Namun demikian, laju pemulihan masih belum merata di pada setiap negara karena adanya masalah pasokan serta naiknya jumlah kasus akibat varian Delta pada pertengahan tahun.

IMF memprediksi perekonomian dunia tumbuh 6,1% pada tahun 2021, setelah mengalami koreksi 3,1% pada tahun sebelumnya. Pemulihan ekonomi global masih dibayangi berbagai risiko dan ketidakpastian, termasuk dari kenaikan kasus COVID-19, gangguan rantai pasok, keterbatasan energi, serta volatilitas pasar keuangan global.

AS berhasil keluar dari kontraksi dan diprediksi tumbuh 5,7% pada tahun 2021, didorong oleh konsumsi masyarakat yang tercermin dari naiknya tingkat inflasi AS ke level tertinggi dalam 13 tahun terakhir. Sementara, perekonomian Uni Eropa diprediksi tumbuh 5,3%, dari negatif 6,4% pada tahun 2020, dengan dibukanya mobilitas masyarakat.

Di Asia, ekonomi Tiongkok diperkirakan tumbuh di kisaran 8,1%, dengan indikator-indikator ekonomi menunjukan perbaikan yang berkelanjutan, seperti tingkat penjualan retail, manufaktur, dan penciptaan lapangan kerja. India juga melesat sangat tinggi dengan proyeksi pertumbuhan mencapai 8,9%. Selain itu, ekonomi Korea Selatan dan Jepang juga berangsur pulih.

Pertumbuhan aktivitas perdagangan yang kuat pada tahun 2021 menunjukkan bahwa ke depannya sektor eksternal akan menjadi faktor utama yang mendorong tumbuhnya ekonomi global. Namun, mutasi virus menjadi varian-varian baru masih akan menjadi ancaman pada perekonomian global. Sejalan dengan itu, tingkat pertumbuhan ekonomi maupun perdagangan dunia diperkirakan baru akan stabil di tingkat pra-pandemi pada tahun 2023.

## Global Economic Review

The global economy began to recover in 2021 in line with massive vaccination programs and more controlled COVID-19 pandemic. Trade volume increased and global commodity prices surged, such as coal which hit a record high. Nevertheless, recovery rate was uneven between countries due to supply issue and rising cases from Delta variant in mid-year.

IMF forecast the global economy to expand 6.1% in 2021, after contracting 3.1% in the previous year. Global economic recovery was still clouded with risks and uncertainties, including from rising COVID-19 cases, supply chain disruptions, energy limit, as well as global financial market volatilities.

The US managed to recover from economic contraction and was forecast to expand 5.7% in 2021, supported by private consumption as reflected in the surge in US inflation to a 13-year high. Meanwhile, the EU economy was forecast to grow 5.3%, from minus 6.4% in 2020, along with reopened social mobility.

In Asia, China's economy was expected to grow around 8.1%, with economic indicators showing continuous improvements including retail sales, manufacturing, and job creations. India also soared, projected to book growth of 8.9%. In addition, South Korea and Japan economies slowly recovered.

Strong growth in trade activities in 2021 showed that going forward external sectors would become the main factor driving the global economy. However, the mutation of virus into new variants will still pose threats to the global economy. In that regard, global economic growth and trade will likely reach a stable pre-pandemic rate in 2023.

## Tinjauan Perekonomian Nasional

Perekonomian Indonesia juga beranjak pulih pada tahun 2021 berkat percepatan program vaksinasi dan kebijakan stimulus nasional, walaupun varian Delta menghambat laju ekonomi di pertengahan tahun seiring dengan pembatasan sosial masyarakat.

Menurut Badan Pusat Statistik, ekonomi Indonesia tumbuh 3,69% pada tahun 2021, didorong oleh membaiknya konsumsi masyarakat serta kenaikan harga-harga komoditas ekspor utama, seperti minyak kelapa sawit (*Crude Palm Oil*/ CPO) dan batubara. Aliran modal masuk pun meningkat, sehingga membuat posisi cadangan devisa Indonesia menjadi US$144,91 miliar per Desember 2021.

Dengan kondisi inflasi yang masih terjaga di level yang rendah, sebesar 1,87%, serta nilai tukar Rupiah yang relatif stabil sepanjang tahun 2021, Bank Indonesia terus melanjutkan pelonggaran kebijakan moneter dan makroprudensial untuk mendukung stimulus Pemerintah. Bank Indonesia menurunkan tingkat suku bunga acuan BI 7-*day reverse repo rate* satu kali sebesar 25 bps pada awal tahun, menjadi 3,5%.

Bank Indonesia juga menurunkan rasio *loan-to-value* (LTV) untuk pembelian properti, sejalan dengan upaya Pemerintah memberikan insentif pajak barang mewah untuk pembelian mobil. Kerja sama yang sinergi antara Pemerintah, Bank Indonesia, dan Otoritas Jasa Keuangan terbilang efektif dalam mendorong perekonomian dan sektor keuangan.

Kembalinya kepercayaan investor tercermin pada kebangkitan pasar modal Indonesia, di mana Indeks Harga Saham Gabungan (IHSG) mencetak rekor tertinggi sebelum ditutup di level 6.581,48 pada 30 Desember 2021. Sektor keuangan juga didukung dengan semakin masifnya digitalisasi selama pandemi. Transaksi *e-commerce*, pembayaran menggunakan uang elektronik, dan perbankan digital meningkat pesat pada tahun 2021.

## National Economic Review

The Indonesian economy also recovered in 2021 due to rapid vaccination programs and national stimulus policy, despite the Delta variant disrupted economic recovery in mid-year in line with social mobility restrictions.

According to the Central Statistics Agency, the Indonesian economy grew 3.69% in 2021, supported by improving household consumption and rising price of main export commodities, such as Crude Palm Oil (CPO) and coal. Foreign capital in ows also rose, making Indonesia's foreign exchange reserves at US$144.91 billion as of December 2021.

With controlled inflation at a low level of 1.87% and relatively stable Rupiah exchange rate throughout 2021, Bank Indonesia continued easing monetary and macroprudential policies to support the Government's stimulus. Bank Indonesia cut the benchmark BI 7-day reverse repo rate once by 25 bps in the beginning of the year to 3.5%.

Bank Indonesia also lowered the loan-to-value (LTV) ratio for property purchases, in line with the Government's move to provide luxury tax incentives for car purchases. The synergistic cooperation between the Government, Bank Indonesia, and Financial Services Authority was effective in boosting the economy and financial sector.

Regained investor confidence was reflected in the revival of Indonesian capital market, where the Jakarta Composite Index (JCI) touched a record high before closing at 6,581.48 on December 30, 2021. The financial sector was also supported with massive digitalization during the pandemic. E-commerce transactions, electronic money payments, and digital banking significantly increased in 2021.

# Tinjauan Industri Perbankan

## Banking Industry Review

Industri perbankan nasional mencatat performa positif pada tahun 2021 seiring dengan lebih terkendalinya pandemi COVID-19, sehingga mendorong naiknya mobilitas masyarakat dan kegiatan perekonomian.

The national banking industry recorded positive performance in 2021 along with more controlled COVID-19 pandemic, which increased people's mobility and economic activities.

Pada tahun 2021, penyaluran kredit perbankan tumbuh 5,24%, setelah mengalami kontraksi 2,41% pada tahun sebelumnya. Realisasi tersebut sesuai dengan ekspektasi Bank Indonesia dan OJK, yang memasang target pertumbuhan kredit 2021 di atas 4%.

In 2021, bank loan disbursements increased 5.24%, after contracting 2.41% in the previous year. The realized figure was in line with expectations of Bank Indonesia and OJK, which set 2021 loan growth target of above 4%.

Pertumbuhan kredit perbankan didorong oleh peningkatan kredit modal kerja dan kredit konsumsi yang masing-masing tumbuh secara tahunan 6,32% dan 4,67%. Mayoritas sektor ekonomi mengalami pemulihan pada tahun 2021, dengan pertumbuhan kredit tertinggi pada sektor jasa perorangan, pertambangan, perikanan, dan transportasi.

Bank loan growth was supported by increasing working capital loans and consumer loans, which grew 6.32% and 4.67% year-on-year, respectively. Most economic sectors saw recovery in 2021, with the highest loan growth in the sectors of personal services, mining, fisheries, and transportation.

Kondisi perbankan relatif tetap terkendali berkat program restrukturisasi kredit yang dapat menekan NPL, serta permodalan bank yang semakin kuat dengan rasio kecukupan modal (Capital Adequacy Ratio/CAR) sebesar 25,66%. NPL bruto relatif stabil pada angka 3,00% pada akhir tahun 2021, dibandingkan 3,06% pada akhir tahun 2020.

Banking conditions relatively remained under control due to the credit restructuring program which could suppress NPL, as well as strong bank capital with the Capital Adequacy Ratio (CAR) at 25.66%. Gross NPL was relatively stable at 3.00% by the end of 2021, compared to 3.06% at the end of 2020.

Likuiditas bank juga tetap sehat, dengan pertumbuhan Dana Pihak Ketiga (DPK) sebesar 12,21% secara tahunan menjadi Rp7.479,5 triliun, seiring dengan masih longgarnya likuiditas di sistem keuangan.

Bank liquidity remained healthy, with a 12.21% year-on-year growth of Third Party Funds (DPK) to Rp7,479.5 trillion, in line with excess liquidity in the financial system.

Perbaikan kinerja perbankan nasional juga terlihat dari naiknya Rasio Pengembalian Aset (*Return on Assets*/ROA) menjadi 1,84% dari 1,59% tahun lalu. Operasional bank juga semakin efisien dengan rasio belanja operasional terhadap pendapatan operasional (BOPO) sebesar 83,68% atau turun dibandingkan 86,55% pada tahun 2020. Semua itu berpengaruh positif terhadap margin bunga bersih (*Net Interest Margin*/NIM) bank yang meningkat menjadi 4,51% dari 4,32%.

Secara kumulatif, perbankan Indonesia membukukan pertumbuhan laba sebelum pajak sebesar 24,92% setelah tahun sebelumnya terkontraksi sebesar 30,98%. Sementara, total aset bank umum meningkat 10,18% menjadi Rp10.112 triliun.

The improved domestic banking performance was also reflected in the increase of Return on Assets (ROA) to 1.84% from 1.59% last year. Banking operations were more efficient with the ratio of operating costs to operating revenues (BOPO) at 83.68%, or down from 86.55% in 2020. These created positive impact to banks' Net Interest Margin (NIM) which increased to 4.51% from 4.32%.

Cumulatively, Indonesian banks posted a 24.92% growth in profit before tax after the contraction of 30.98% in the previous year. Meanwhile, total assets of commercial banks rose by 10.18% to Rp10,112 trillion.

# Tinjauan Operasi per Segmen Usaha

## Operational Review On Business Segment

### Segmen Operasi

Informasi segmen pada J Trust Bank mempertimbangkan aktivitas bisnis dan industri, berdasarkan segmen usaha dan geografis.

### Segmen Usaha

Segmen usaha J Trust Bank terdiri dari (1) pendanaan ritel atau konsumer, (2) Pinjaman untuk kelompok usaha komersial, korporasi, dan UMKM (3) treasury

Pendanaan ritel atas segmen usaha merupakan pendanaan yang diberikan oleh Bank kepada nasabah ritel dalam skala segmen kecil, sedang dan konsumen.

### Operating Segment

Segment information on the J Trust Bank considers the business activity and industry, based on business and geographical segments.

### Business Segment

J Trust Bank's business segment is divided into (1) retail or consumer financing, (2) loans for commercial, corporate and MSME business categories, (3) treasury.

Retail funding on business segment constitutes funding provided by the Bank to retail customers on a segment scale small, medium and consumers.

| 2021 | | |
|---|---|---|
| Keterangan<br>dalam Jutaan Rupiah | Pendanaan Retail<br>Retail Funding | Pinjaman dan Ekspor Impor<br>Loan and Export Import |
| Pendapatan bunga dan operasional lainnya | 8.240 | 811.684 |
| Beban bunga dan operasional lainnya | (1.256.321) | (163.079) |
| Rugi tahun berjalan | | |

| 2020 | | |
|---|---|---|
| Keterangan<br>dalam Jutaan Rupiah | Pendanaan Retail<br>Retail Funding | Pinjaman dan Ekspor Impor<br>Loan and Export Import |
| Pendapatan bunga dan operasional lainnya | 9.397 | 725.840 |
| Beban bunga dan operasional lainnya | (1.294.245) | (75.178) |
| Rugi tahun berjalan | | |

| 2019 | | |
|---|---|---|
| Keterangan<br>dalam Jutaan Rupiah | Pendanaan Retail<br>Retail Funding | Pinjaman dan Ekspor Impor<br>Loan and Export Import |
| Pendapatan bunga dan operasional lainnya | 478.145 | 857.574 |
| Beban bunga dan operasional lainnya | (1.427.332) | (33.323) |
| Laba tahun berjalan | | |

Pinjaman dan ekspor impor memperoleh pendapatan dari:

- Pendapatan dan beban Bank atas pinjaman yang diberikan yang didasarkan atas penggunaannya yaitu kredit modal kerja, investasi dan konsumen. Pendapatan dan beban Bank atas pinjaman yang diberikan paling besar bersumber dari pinjaman yang diberikan untuk modal kerja baik dalam bentuk Kredit Angsuran Berjangka (KAB), Kredit Atas Permintaan (KAP) dan Kredit Rekening Koran (KRK).
- Pendapatan dan beban ekspor impor yang diperoleh berasal dari Surat Kredit Berdokumen Dalam Negeri (SKBDN), Wesel Ekspor Impor dan *Letter of Credit* (L/C).
- Pendapatan dan beban yang berasal dari *treasury* diperoleh dari efek-efek pendapatan tetap dan transaksi valuta asing.

Informasi berdasarkan segmen usaha dari J Trust Bank disajikan dalam tabel di bawah ini:

Loan and export import earn its revenues from the following:

- Revenues and expenses on Bank loans, which are based on the usage are working capital loan, investment and consumers. Sources of revenue and expenses on bank loans mostly come from the loans for working capital in the form of Installment Loans (KAB), Demand Loans (KAP) and Current Accounts Loans (KRK).
- Export import revenues and expenses are derived from Domestic Letter of Credit (SKBDN), Export Import Notes and Letter of Credit (L/C).
- Treasury derives its revenue and expenses from fixed income marketable securities and foreign exchange transactions.

Segments information of J Trust Bank is presented in the table below:

| | | 2021 |
|---|---|---|
| Treasury | Total | Description in Million Rupiah |
| 223.936 | 1.043.860 | Interest income and other operating income |
| (153.376) | (1.572.776) | Interest and other operating expenses |
| | (445.423) | Loss for the year |

| | | 2020 |
|---|---|---|
| Treasury | Total | Description in Million Rupiah |
| 266.138 | 1.001.375 | Interest income and other operating income |
| (216.822) | (1.586.245) | Interest and other operating expenses |
| | (484.441) | Loss for the year |

| | | 2019 |
|---|---|---|
| Treasury | Total | Description in Million Rupiah |
| 323.070 | 1.658.789 | Interest income and other operating income |
| (186.576) | (1.647.231) | Interest and other operating expenses |
| | 49.495 | Profit for the year |

## Segmen Geografis

Bank mempertimbangkan daerah Jakarta, Jawa, Sumatera, Sulawesi, Bali, dan Kalimantan sebagai segmen geografis. Informasi yang berkaitan dengan segmen berdasarkan geografis dari J Trust Bank disajikan dalam tabel di bawah ini:

## Geographical Segments

The Bank considers the areas of Jakarta, Java, Sumatra, Sulawesi, Bali and Kalimantan as geographical segments. Information relating to geographic segments of J Trust Bank is presented in the table below:

| Keterangan dalam Jutaan Rupiah | Jakarta | | | Jawa | |
|---|---|---|---|---|---|
| | **2021** | **2020** | **2019** | **2021** | **2020** |
| Pendapatan bunga dan operasional lainnya | 836.479 | 789.210 | 1.299.784 | 111.691 | 127.782 |
| Beban bunga dan operasional lainnya | (1.077.581) | (1.105.003) | (1.161.297) | (224.381) | (217.534) |
| Laba (rugi) tahun berjalan | (260.649) | (213.258) | 195.156 | (112.700) | (90.056) |
| Total Aset | 17.930.644 | 13.587.773 | 14.714.101 | 1.616.429 | 1.420.000 |

| Keterangan dalam Jutaan Rupiah | Sulawesi | | | Bali | |
|---|---|---|---|---|---|
| | **2021** | **2020** | **2019** | **2021** | **2020** |
| Pendapatan bunga dan operasional lainnya | 13.798 | 66.168 | 36.664 | 10.156 | 4.356 |
| Beban bunga dan operasional lainnya | (19.404) | (200.311) | (26.029) | (36.686) | (17.320) |
| Laba (rugi) tahun berjalan | (5.626) | (135.998) | 10.507 | (26.772) | (12.958) |
| Total Aset | 146.742 | 158.851 | 187.824 | 138.107 | 159.079 |

| Sumatra | | | | Description in Million Rupiah |
|---|---|---|---|---|
| 2019 | 2021 | 2020 | 2019 | |
| 267.108 | 70.739 | 12.690 | 80.233 | Interest income and other operating income |
| (210.889) | (190.626) | (21.437) | (199.840) | Interest and other operating expenses |
| 42.431 | (120.013) | (8.714) | (122.330) | Gain (loss) for the year |
| 1.477.217 | 1.179.282 | 690.782 | 771.665 | Total Assets |

| Kalimantan | | | | Description in Million Rupiah |
|---|---|---|---|---|
| 2019 | 2021 | 2020 | 2019 | |
| (26.577) | 1.357 | 1.169 | 1.577 | Interest income and other operating income |
| (23.796) | (24.098) | (24.640) | (25.380) | Interest and other operating expenses |
| (52.473) | (22.712) | (23.457) | (23.796) | Gain (loss) for the year |
| 67.000 | 33.421 | 16.305 | 19.581 | Total Assets |

# Tinjauan Kinerja Keuangan

## Financial Performance Review

Analisis dan pembahasan kinerja keuangan berikut berpedoman pada Laporan Keuangan Audit untuk tahun-tahun yang berakhir pada tanggal 31 Desember 2021 dan 31 Desember 2020 yang diaudit oleh Kantor Akuntan Publik (KAP) Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan (Anggota Crowe Global) dengan opini wajar tanpa pengecualian dalam segala hal yang material. Laporan keuangan tersebut disajikan bersama-sama dengan Laporan Tahunan ini.

### PEMBAHASAN UTAMA

Meskipun masih dibayangi pandemi COVID-19, penyaluran kredit Bank meningkat sebesar Rp2.664,97 miliar atau 36,25% menjadi Rp10.015,62 miliar di tahun 2021 dan berhasil melampaui target yang ditetapkan Rp9.753,29 miliar. Dalam melakukan ekspansi kredit, Bank tetap mengedepankan prinsip kehati-hatian dan bersikap selektif, terutama menghindari sektor-sektor usaha yang masih terdampak pandemi COVID-19. Bank menyasar perusahaan di sektor-sektor yang masih tumbuh di tengah kondisi ekonomi yang penuh tantangan dan ketidakpastian serta secara bersamaan menghindari debitur-debitur yang tidak memenuhi standar kualitas antara lain berdasarkan kemampuan pembayaran kredit dan prospek usaha debitur.

Di tengah ekspansi kredit yang selektif dan mengedepankan prinsip kehati-hatian, rasio pinjaman bermasalah *Non-Performing Loans* (NPL) per 31 Desember 2021 tercatat sebesar 3,90% (bruto) dan 2,32% (neto) atau membaik dibandingkan posisi tanggal 31 Desember 2020 sebesar 4,97% (bruto) dan 2,72% (neto). Membaiknya rasio pinjaman bermasalah ini didorong oleh berbagai inisiatif Bank untuk memperbaiki kualitas kredit di tengah pandemi COVID-19.

Bank juga mencatatkan kinerja positif dalam menghimpun simpanan nasabah, yang bertumbuh 22,05% menjadi Rp15.945,44 miliar dari Rp13.064,99 miliar pada tahun 2020. Bersamaan dengan peningkatan simpanan nasabah, rasio CASA Bank juga meningkat menjadi 18,48% dari 14,70% di tahun sebelumnya.

Peran intermediasi Bank juga meningkat yang tercermin dari meningkatnya, rasio kredit yang diberikan terhadap dana pihak ketiga atau *Loan to Funding Ratio* (LFR) menjadi 62,81% di tahun 2021 dari 56,26% pada tahun 2020.

The analysis and discussion of the following financial performance is based on the Audited Financial Statements for the years ended December 31, 2021 and December 31, 2020, which was audited by the Public Accounting Firm Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Associates (a Member of Crowe Global) with unqualified opinion in all material respects. The financial statements are also presented together with this Annual Report.

### MAJOR ANALYSIS

Even though the COVID-19 pandemic is still lingering, the Bank's loan disbursement increased by Rp2,664.97 billion, or rising by 36.25%, to Rp10,015.62 billion in 2021 and exceeded the target of Rp9,753.29 billion. The Bank chose to prioritize prudence principles and be selective in expanding loans, especially by reducing exposures of business sectors affected by the COVID-19 pandemic. The Bank targeted business sectors that are still growing in the midst of challenging and uncertain economic condition. Simultaneously, the Bank continued the exit policy for debtors that do not meet quality standards, such as their ability to repay loan and business prospects.

With selective loan expansion and by prioritizing prudence principles, the Bank's Non-Performing Loan (NPL) ratio as of December 31, 2021 stood at 3.90% (gross) and 2.32% (net). The ratio was lower than 4.97% (gross) and 2.72% (net) as of December 31, 2020. The improvement in the non-performing loan ratio was supported by the Bank's various initiatives to enhance credit quality in the midst of COVID-19 pandemic.

The Bank also recorded a positive performance in collecting customer deposits, which grew 22.05% to Rp15,945.44 billion in 2021 from Rp13,064.99 billion in 2020. Along with the increase in customer deposits, the Bank's Current Account Savings Account (CASA) ratio also rose to 18.48% in 2021 from 14.70% in the previous year.

The Bank's intermediation role has also improved, which was reflected in the increase of the ratio of loans to third party or Loan to Funding Ratio (LFR) to 62.81% in 2021 from 56.26% in 2020.

Peningkatan pinjaman yang diberikan serta penempatan pada obligasi Pemerintah, korporasi, Bank Indonesia dan bank lain mendorong total aset Bank bertambah Rp5.112,67 miliar atau meningkat 31,55% menjadi Rp21.317,58 miliar dari perolehan tahun 2020 yang sebesar Rp16.204,91 miliar. Pertumbuhan aset tersebut berdampak pada perbaikan profitabilitas Bank yakni pendapatan bunga neto (NII) Bank yang meningkat 292,41% menjadi Rp102,58 miliar dibandingkan Rp26,14 miliar pada tahun sebelumnya.

Kenaikan pendapatan bunga neto berpengaruh terhadap peningkatan margin bunga bersih (NIM) menjadi 0,82% dari 0,22% pada tahun sebelumnya. Dari sisi likuiditas, Bank membukukan peningkatan rasio kecukupan likuiditas (LCR) menjadi 168,22% di tahun 2021 dari 147,13% di tahun sebelumnya. Begitupun dengan permodalan Bank juga membaik yang terlihat dari peningkatan rasio Kewajiban Penyediaan Modal Minimum (KPMM) dari 11,59% pada tahun 2020 menjadi 15,82% di tahun 2021.

Hal ini menunjukkan kondisi fundamental Bank tetap solid di tengah kondisi yang penuh tantangan dan ketidakpastian serta berada di jalur yang tepat untuk tumbuh secara berkelanjutan dan mencapai fase pertumbuhan berikutnya.

The increase in loans and placements in securities owned by the Government, companies, Bank Indonesia, and other banks have boosted the Bank's assets to Rp21,317.58 billion in 2021, rising by Rp5,112.67 billion, or 31.55%, from Rp16,204.91 billion in 2020. The asset growth led to improvement in the Bank's profitability. The Bank's net interest income (NII) jumped 292.41% to Rp102.58 billion in 2021, compared with Rp26.14 billion in the previous year.

The rise in net interest income resulted in higher net interest margin (NIM), which stood at 0.82% from 0.22% in 2020. In terms of liquidity, the Bank recorded an increase in Liquidity Coverage Ratio (LCR) to 168.22% in 2021 versus 147.13% in the previous year. The Bank's capital has also improved, which can be seen from higher Minimum Capital Adequacy Requirement (KPMM) of 15.82% in 2021, against 11.59% in the previous year.

This shows that the Bank's fundamentals remain solid in the midts of challenging and uncertain conditions, and are on the right track to grow sustainably and reach into the next growth phase.

## LAPORAN POSISI KEUANGAN
## STATEMENT OF FINANCIAL POSITION

| | 2021 | 2020 | 2019 | |
|---|---|---|---|---|
| **ASET** | | | | **ASSETS** |
| **Kas** | **119.138** | **118.962** | **110.308** | **Cash** |
| Giro pada Bank Indonesia | 246.182 | 80.538 | 496.757 | Current accounts with Bank Indonesia |
| Giro pada bank lain-Neto | 344.954 | 385.613 | 522.802 | Current accounts with other banks-Net |
| Penempatan pada Bank Indonesia dan bank lain-Neto | 2.664.471 | 1.459.467 | 462.718 | Placements with Bank Indonesia and other banks-Net |
| Efek-Efek-Neto | 3.480.492 | 1.915.516 | 4.219.862 | Marketable securities-Net |
| Tagihan derivatif | 1.360 | 1.131 | 2.645 | Derivative receivables |
| Pinjaman yang diberikan-Bruto | 10.015.617 | 7.350.650 | 6.245.991 | Loans-Gross |
| Cadangan Kerugian Penurunan Nilai (CKPN) | (211.697) | (222.606) | (113.108) | Loan Provisioning |
| Pinjaman yang diberikan-Neto | 9.803.920 | 7.128.044 | 6.132.883 | Loans-Net |
| Tagihan akseptasi-Neto | 25.157 | 12.662 | 23.518 | Acceptance receivables-Net |
| Pendapatan bunga yang masih akan diterima | 137.385 | 122.812 | 129.134 | Accrued interest income |
| Biaya dibayar dimuka dan uang muka | 3.645.121 | 4.104.221 | 4.618.286 | Prepaid expenses and advances |
| Aset pajak tangguhan | 272.950 | 172.118 | 74.209 | Deferred tax assets |
| Aset tetap-Neto | 192.635 | 194.214 | 199.165 | Fixed assets-Net |
| Aset tidak berwujud-Neto | 89.177 | 99.332 | 88.859 | Intangible assets-Net |
| Aset hak-guna-Neto | 156.897 | 201.047 | - | Right-of-use assets-Net |
| Agunan yang diambil alih-Neto | 68.361 | 115.866 | 131.230 | Foreclosed assets-Net |
| Aset lain-lain-Neto | 69.375 | 93.365 | 99.221 | Other assets-Net |
| **TOTAL ASET** | **21.317.575** | **16.204.908** | **17.311.597** | **TOTAL ASSETS** |
| **LIABILITAS** | | | | **LIABILITIES** |
| Liabilitas segera | 62.478 | 99.166 | 156.145 | Obligations due immediately |
| Simpanan nasabah | 15.945.444 | 13.064.987 | 12.806.232 | Deposits from customers |
| Simpanan dari bank lain | 2.525.479 | 1.214.618 | 1.845.988 | Deposits from other banks |
| Liabilitas derivatif | - | 227 | - | Derivative payables |
| Efek-efek yang dijual dengan janji dibeli kembali | - | - | 88.001 | Securities sold under repurchase agreement |
| Liabilitas akseptasi | 25.163 | 4.763 | 2.101 | Acceptance payables |
| Utang pajak | 16.123 | 19.140 | 18.893 | Taxes payable |
| Bunga yang masih harus dibayar | 39.727 | 43.229 | 65.086 | Accrued interest expenses |
| Liabilitas imbalan kerja | 18.552 | 22.823 | 24.752 | Employee benefits liability |
| Beban yang masih harus dibayar dan liabilitas lain-lain | 24.822 | 39.900 | 230.573 | Accrued expenses and other liabilities |
| Pinjaman subordinasi | - | 252.825 | 400.000 | Subordinated loan |
| **TOTAL LIABILITAS** | **18.657.788** | **14.761.678** | **15.637.771** | **TOTAL LIABILITIES** |
| **EKUITAS** | | | | **EQUITY** |
| Modal ditempatkan dan disetor penuh | 12.636.175 | 12.223.149 | 12.223.149 | Issued and fully paid capital |
| Tambahan modal disetor | 1.125.357 | 178.765 | 178.765 | Additional paid-in capital |
| Komponen ekuitas lain | 1.190.000 | 895.500 | 495.500 | Other components of equity |
| Kerugian aktuarial | (6.905) | (9.791) | (11.096) | Actuarial loss |
| Surplus revaluasi aset tetap - Neto | 138.336 | 138.336 | 138.336 | Revaluation surplus of fixed assets - Net |
| Keuntungan yang belum direalisasi atas perubahan nilai wajar efek-efek melalui penghasilan komperehensif lain/tersedia untuk dijual | 11.680 | 6.704 | 8.391 | Unrealized gain on changes in marketable securities at fair value through other comprehensive income/available for sale |
| Saldo rugi | (12.434.856) | (11.989.433) | (11.359.219) | Deficit |
| **Total Ekuitas** | **2.659.787** | **1.443.230** | **1.673.826** | **Total Equity** |
| **TOTAL LIABILITAS DAN EKUITAS** | **21.317.575** | **16.204.908** | **17.311.597** | **TOTAL LIABILITIES AND EQUITY** |

## Aset

Kebijakan Bank Indonesia menyuntikan likuiditas ke pasar berdampak positif terhadap ketersediaan dana di pasar. Hal ini berdampak positif pada pengelolaan likuiditas Bank yang berfokus menghimpun dana-dana murah.

## Assets

Bank Indonesia's policy to inject liquidity into the market had a positive impact on the availability of funds in the market. This leads to positive impact on the Bank's liquidity management, which focuses on raising low-cost funds.

Bank mencatatkan total aset sebesar Rp21.317,58 miliar di tahun 2021, meningkat 31,55% dari Rp16.204,91 miliar pada tahun sebelumnya. Peningkatan aset Bank terutama didukung oleh akselerasi kredit dan penempatan dana pada obligasi korporasi, Bank Indonesia dan bank lain. Portofolio kredit meningkat signifikan terutama pada sektor-sektor yang masih prospektif di tengah masa pandemi.

Hal ini ditunjukkan dengan penyaluran kredit meningkat 36,25% pada tahun 2021, yakni dari Rp7.350,65 miliar pada tahun 2020 menjadi Rp10.015,62 miliar.

## KAS

Pada akhir tahun 2021, kas Bank mencapai Rp119,14 miliar naik Rp176 juta atau sebesar 0,15% dibandingkan tahun 2020 sebesar Rp118,96 miliar. Hal ini didorong oleh kenaikan kas rupiah sebesar Rp6,63 miliar dan adanya penurunan pada kas dalam Dolar Amerika Serikat serta mata uang asing lainnya sebesar Rp6,46 miliar.

The Bank recorded total assets of Rp21,317.58 billion in 2021, up 31.55% from Rp16,204.91 billion in the previous year. The increase in the Bank's asset was mainly supported by the acceleration of credit and placement of funds in corporate bonds, Bank Indonesia, and other banks. The Bank's credit portfolio also rose significantly, especially in prospective sectors during the pandemic.

The increase can be seen from higher loan disbursement, which stood at Rp10,015.62 billion in 2021, up 36.25% from Rp7,350.65 billion in 2020.

## CASH

As at the end of 2021, the Bank's cash stood at Rp119.14 billion, increased by Rp176 million or 0.15%, from Rp118.96 billion in 2020. This was driven by an increase of Rp6.63 billion of cash in Rupiah. Meanwhile, cash in US Dollar and other foreign currencies fell by Rp6.46 billion.

| Kas | dalam jutaan Rp<br>in Million Rp | | | Kenaikan (Penurunan)<br>Increased (Decreased) | | Cash |
|---|---|---|---|---|---|---|
| | | | | 2021-2020 | 2020-2019 | |
| | 2021 | 2020 | 2019 | Persentase (%)<br>Percentage (%) | Persentase (%)<br>Percentage (%) | |
| Rupiah | 99.951 | 93.320 | 87.493 | 7,11% | 6,66% | Rupiah |
| Mata uang asing | | | | | | Foreign currencies |
| Dolar Amerika Serikat | 8.173 | 5.319 | 16.663 | 53,66% | (68,08%) | United States Dollar |
| Mata uang asing lainnya | 11.014 | 20.323 | 6.152 | (45,81%) | 230,35% | Other foreign currencies |
| **Jumlah Kas** | **119.138** | **118.962** | **110.308** | **0,15%** | **7,85%** | **Total Cash** |

## Giro pada Bank Indonesia

Giro pada Bank Indonesia tahun 2021 sebesar Rp246,18 miliar dan mengalami kenaikan sebesar 205,67% dari tahun sebelumnya sebesar Rp80,54 miliar. Kenaikan giro pada Bank Indonesia terutama berasal dari giro pada Bank Indonesia mata uang Dolar Amerika Serikat sebesar Rp160,18 miliar.

Giro Wajib Minimum Bank telah sesuai dengan Peraturan Bank Indonesia (PBI) No. 15/15/PBI/2013 tanggal 24 Desember 2013 tentang Giro Wajib Minimum Bank Umum Dalam Rupiah dan Valuta Asing Bagi Bank Umum Konvensional sebagaimana telah diubah beberapa kali dengan Peraturan Anggota Dewan Gubernur (PADG) No. 22/10/PADG/2020 tanggal 30 April 2020 dan No. 23/27/PADG/2021 tanggal 21 Desember 2021.

## Current accounts with Bank Indonesia

Current account with Bank Indonesia amounted to Rp246.18 billion in 2021, an increase of 205.67% from Rp80.54 billion in the previous year. The increase was mainly resulted from the United States Dollar-denominated current account placement with Bank Indonesia, which rose by Rp160.18 billion.

The Bank's Minimum Statutory Reserve complies with Bank Indonesia (BI) Regulation No. 15/15/PBI/2013 dated December 24, 2013 concerning the Minimum Statutory Reserve in Rupiah and Foreign Currencies for Commercial Banks, which has been amended several times with the Regulation of Members of the Board of Governors (PADG) No. 22/10/PADG/2020 dated April 30, 2020 and No. 23/27/PADG/2021 dated December 21, 2021.

| Giro pada Bank Indonesia | dalam jutaan Rp in Million Rp | | | Kenaikan (Penurunan) Increased (Decreased) | | Current accounts with Bank Indonesia |
|---|---|---|---|---|---|---|
| | | | | 2021-2020 | 2020-2019 | |
| | 2021 | 2020 | 2019 | Persentase (%) Percentage (%) | Persentase (%) Percentage (%) | |
| Rupiah | 49.676 | 44.212 | 398.117 | 12,36% | (88,89%) | Rupiah |
| Dolar Amerika Serikat | 196.506 | 36.326 | 98.640 | 440,95% | (63,17%) | United States Dollar |
| **Jumlah Giro pada Bank Indonesia** | **246.182** | **80.538** | **496.757** | **205,67%** | **(83,79%)** | **Total Current Accounts with Bank Indonesia** |

## Giro pada Bank Lain - Neto

Giro pada bank lain-neto tahun 2021 sebesar Rp344,95 miliar dan mengalami penurunan sebesar 10,54% dari tahun sebelumnya sebesar Rp385,61 miliar. Penurunan giro pada bank lain terutama berasal dari giro mata uang dolar Yen Jepang, Dolar Australia dan Yuan China masing-masing sebesar Rp59,99 miliar, Rp0,49 miliar dan Rp0,38 miliar.

## Current Account with Other Banks - net

Current account with other banks - net in 2021 amounted to Rp344.95 billion, down 10.54% from Rp385.61 billion in the previous year. The decrease was mainly due to lower current account with other banks in various denominatios, including Japanese Yen, Australian Dollar and Chinese Yuan amounting to Rp59.99 billion, Rp0.49 billion and Rp0.38 billion, respectively.

| Giro pada Bank Lain – Neto | dalam jutaan Rp in Million Rp | | | Kenaikan (Penurunan) Increased (Decreased) | | Current Accounts with Other Banks - Net |
|---|---|---|---|---|---|---|
| | | | | 2021-2020 | 2020-2019 | |
| | 2021 | 2020 | 2019 | Persentase (%) Percentage (%) | Persentase (%) Percentage (%) | |
| **Pihak Ketiga** | | | | | | **Third Parties** |
| Rupiah | 27.465 | 24.649 | 27.923 | 11,42% | (11,73%) | Rupiah |
| Mata uang asing | 318.531 | 362.192 | 495.622 | (12,05%) | (26,92%) | Foreign currencies |
| Cadangan kerugian penurunan nilai | (1.042) | (1.228) | (743) | (15,15%) | 65,28% | Allowance for impairment losses |
| **Jumlah Giro pada Bank Lain – Neto** | **344.954** | **385.613** | **522.802** | **(10,54%)** | **(26,24%)** | **Total Current Accounts with Other Banks - Net** |

## Penempatan pada Bank Indonesia dan Bank Lain - Neto

Penempatan pada Bank Indonesia dan bank lain-neto pada tahun 2021 sebesar Rp2.664,47 miliar atau mengalami kenaikan sebesar 82,56% dari tahun sebelumnya sebesar Rp1.459,47 miliar. Kenaikan ini terutama berasal dari peningkatan fasilitas deposito Bank Indonesia mata uang Rupiah sebesar Rp1.204,93 miliar. Hal ini seiring dengan peningkatan jumlah dana pihak ketiga dan juga mencerminkan posisi likuiditas Bank yang memadai.

## Placements with Bank Indonesia and Other Banks - net

Placements with Bank Indonesia and other banks (net) in 2021 amounted to Rp2,664.47 billion, or rising by 82.56% from Rp1,459.47 billion in the previous year, partly due to an increase of Rp1,204.93 billion in Bank Indonesia deposit facility. This was in line with higher amount of third-party funds, which also reflected the Bank's adequate liquidity position.

| Penempatan pada Bank Indonesia dan Bank Lain | dalam jutaan Rp in million Rp | | | Kenaikan (Penurunan) Increased (Decreased) | | Placements with Bank Indonesia and Other Banks |
|---|---|---|---|---|---|---|
| | | | | 2021-2020 | 2020-2019 | |
| | 2021 | 2020 | 2019 | Persentase (%) Percentage (%) | Persentase (%) Percentage (%) | |
| Rupiah | 2.664.622 | 1.459.688 | 434.953 | 82,55% | 235,60% | Rupiah |
| Mata uang asing | - | - | 27.765 | 0,00% | (100,00%) | Foreign currencies |
| Cadangan kerugian penurunan nilai | (151) | (221) | - | (31,67%) | 0,00% | Allowance for impairment losses |
| **Jumlah Penempatan pada Bank Indonesia dan bank lain** | **2.664.471** | **1.459.467** | **462.718** | **82,56%** | **215,41%** | **Total Current accounts with Bank Indonesia and other banks** |

## Efek-efek

Efek-efek pada tahun 2021 sebesar Rp3.480,49 miliar, meningkat 81,72% dari tahun sebelumnya yang sebesar Rp1.915,52 miliar. Peningkatan efek-efek utamanya terutama berasal dari kenaikan *medium term notes* sebesar Rp953,92 miliar dan obligasi lainnya dalam mata uang Rupiah sebesar Rp936,06 miliar. Selain menjaga kecukupan likuiditas dengan melakukan penempatan dana pada obligasi pemerintah, Bank juga melakukan penempatan dana pada obligasi korporasi secara selektif untuk mendukung peningkatan kinerja bisnis.

Suku bunga rata-rata per tahun untuk investasi efek-efek adalah sebesar 7,23% dalam mata uang Rupiah di tahun 2021 dan 2,80% dalam mata uang asing di tahun 2021. Pada tahun 2020 suku rata-rata per tahun mencapai 7,34% dalam mata uang Rupiah.

Dari sisi kolektibilitas, pada tahun 2021 dan 2020, kolektibilitas efek-efek terkelola dengan baik dengan kolektibilitas kategori lancar.

## Marketable Securities

The marketable securities in 2021 amounted to Rp3,480.49 billion, soaring 81.72% from the previous year of Rp1,915.52 billion. This increase was mainly due to a rise of Rp953.92 billion in medium term notes and other Rupiah-denominated bonds worth Rp936.06 billion. In addition to maintaining adequate liquidity by placing funds in government bonds, the Bank also places funds in corporate bonds selectively to support improvement in business performance.

The average annual interest rates for investment in these marketable securities were 7.23% for the Rupiah currency and 2.80% for foreign currency in 2021. In 2020, the average interest rates were 7.34% for the Rupiah currency.

In terms of collectability in 2021 and 2020, the collectability of these marketable securities were well managed and classified under the current category.

| Efek-Efek | dalam jutaan Rp<br>in million Rp | | | Kenaikan (Penurunan)<br>Increased (Decreased) | | Marketable Securities |
|---|---|---|---|---|---|---|
| | | | | 2021-2020 | 2020-2019 | |
| | 2021 | 2020 | 2019 | Persentase (%)<br>Percentage (%) | Persentase (%)<br>Percentage (%) | |
| Rupiah | 3.481.122 | 1.915.690 | 4.074.143 | 81,72% | (52,98%) | Rupiah |
| Dolar Amerika Serikat | - | - | 145.719 | 0,00% | (100,00%) | United States Dollar |
| Cadangan kerugian penurunan nilai | (630) | (174) | - | 262,07% | 0,00% | Allowance for impairment losses |
| Efek-efek - Neto | 3.480.492 | 1.915.516 | 4.219.862 | 81,70% | (54,61%) | Marketable securities - Net |
| **Jumlah Efek-efek** | **3.481.122** | **1.915.690** | **4.219.862** | **81,72%** | **(54,60%)** | **Total Marketable securities** |

## Pinjaman yang Diberikan

Di tahun 2021, total pemberian kredit bruto Bank mengalami kenaikan sebesar 36,25% menjadi Rp10.015,62 miliar dari tahun sebelumnya sebesar Rp7.350,65 miliar. Sementara itu, posisi cadangan kerugian penurunan nilai (CKPN) posisi 2021 tercatat sebesar Rp211,70 milliar atau mengalami penurunan sebesar 4,90% dari Rp222,61 miliar di tahun 2020.

Bagi debitur yang terdampak COVID-19, Bank telah memberikan relaksasi pinjaman berdasarkan Peraturan OJK (POJK) No. 17/POJK.03/2021, POJK No. 11/POJK.03/2020 dan POJK No. 48/POJK.03/2020 tentang Stimulus Perekonomian Nasional sebagai Kebijakan *Countercyclical* Dampak Wabah virus COVID-19.

Restrukturisasi pinjaman yang diberikan adalah upaya perbaikan yang dilakukan Bank dalam kegiatan perkreditan terhadap debitur yang mengalami kesulitan untuk memenuhi

## Loan

In 2021, the Bank's total gross loans grew by 36.25% to Rp10,015.62 billion from Rp7,350.65 billion in the previous year. Meanwhile, Allowance for Impairment Losses (CKPN) position in 2021 was recorded at Rp211.70 billion or down 4.90% compared with Rp222.61 billion in the previous year.

For debtors affected by COVID-19, the Bank has provided loan relaxation based on OJK Regulation No. 17/POJK.03/2021, No. 11/POJK.03/2020 and POJK No. 48/POJK.03/2020 concerning the National Economic Stimulus as a Countercyclical Policy for the Impact of COVID-19 Virus Disease outbreak.

Loan restructuring is an effort made by the Bank to improve credit actvities for debtors who experience difficulties in fulfilling their obligations, which include lowering loan

kewajibannya, yang antara lain berupa penurunan suku bunga kredit, perpanjangan jangka waktu kredit, pengurangan tunggakan bunga kredit dan pengurangan pembayaran pokok kredit.

interest rates, extending the loan term, reducing arrears in loan interest and reducing loan principal payments.

Kredit yang diberikan dijamin dengan agunan berupa harta berwujud (tanah, bangunan, mesin, peralatan, kendaraan, tagihan piutang, persediaan, giro, deposito berjangka, *personal guarantee* atau *corporate guarantee*).

In general, loan collaterals are tangible assets (land, buildings, machinery, equipment, vehicles, receivables collections, inventories, demand deposits, time deposits, personal guarantee and corporate guarantee).

| Pinjaman yang diberikan – Neto | dalam jutaan Rp<br>in million Rp | | | Kenaikan (Penurunan)<br>Increased (Decreased) | | Loan - Net |
|---|---|---|---|---|---|---|
| | | | | 2021-2020 | 2020-2019 | |
| | 2021 | 2020 | 2019 | Persentase (%)<br>Percentage (%) | Persentase (%)<br>Percentage (%) | |
| **Rupiah** | | | | | | **Rupiah** |
| Pihak berelasi | 30.127 | 341.194 | 172.820 | (91,17%) | 97,43% | Related parties |
| Pihak ketiga | 9.006.847 | 6.619.541 | 5.599.375 | 36,06% | 18,22% | Third parties |
| Mata uang asing | | | | | | Foreign currencies |
| Pihak ketiga | 978.643 | 389.915 | 473.796 | 150,99% | (17,70%) | Third parties |
| Pinjaman yang diberikan - Bruto | 10.015.617 | 7.350.650 | 6.245.991 | 36,25% | 17,69% | Loan - Gross |
| Cadangan kerugian penurunan nilai | (211.697) | (222.606) | (113.108) | (4,90%) | (96,81%) | Allowance for impairment losses |
| **Jumlah Pinjaman yang diberikan - Neto** | **9.803.920** | **7.128.044** | **6.132.883** | **37,54%** | **16,23%** | **Total Loan - Net** |

## Pinjaman yang diberikan Berdasarkan Jenis Mata Uang

Pinjaman yang diberikan dalam mata uang Rupiah masih memiliki porsi dominan dalam portofolio kredit Bank di tahun 2021. Bank menyalurkan kredit dalam mata uang Rupiah sebesar Rp9.036,97 miliar atau setara dengan 90,23% dari total kredit. Sementara itu, kredit dalam mata uang asing mencapai 9,77% dari total kredit atau setara dengan Rp978,64 miliar. Komposisi kredit Bank di tahun 2020 dalam Rupiah dan mata uang asing masing-masing sebesar 94,70% dan 5,30%.

## Loans Based on Currency

Loans in Rupiah denomination remained as the largest portion of the Bank's loans portfolio in 2021. The Bank disbursed a total of Rp9,036.97 billion of Rupiah-denominated loans, which accounted for 90.23% of the total loan portfolio. Meanwhile, foreign currency-denominated loans accounted for 9.77% of the loan portfolio, or equal to Rp978.64 billion. In 2020, the Bank's loan composition in Rupiah and foreign currency denomination stood at 94.70% and 5.30%, respectively.

| Pinjaman berdasarkan Jenis Mata uang dan Suku Bunga Rata-rata | 2021 | 2020 | 2019 | Loans Based on Currency and Average Interest Rate |
|---|---|---|---|---|
| Rupiah | | | | Rupiah |
| Suku bunga rata-rata (Rupiah) % | 12,21% | 11,98% | 12,53% | Average interest rate (Rupiah) % |
| Mata uang asing | | | | Foreign Currency |
| Suku bunga rata-rata (Valas) % | 5,23% | 5,06% | 5,86% | Average interest rate (Forex) % |

## Pinjaman yang diberikan Berdasarkan Geografis

Distribusi penyaluran kredit Bank berdasarkan wilayah penyebaran masih didominasi oleh Pulau Jawa dengan porsi penyaluran kredit sebesar 12,60% di tahun 2021 dan 18,13% di tahun 2020. Wilayah Jakarta memiliki kontribusi terbesar dari total penyaluran kredit sebesar 73,97%. Diikuti oleh Sumatera dan Sulawesi yang memiliki kontribusi masing-masing sebesar 7,95% dan 3,95% di tahun 2021.

## Loans Based on Geographical Area

The distribution of the Bank's loan disbursement based on geographical area was still dominated by Java Island, which was accounted for 12.60% in 2021 and 18.13% in 2020. The Jakarta area has the largest contribution at 73.97% of the total loan disbursement. Sumatra and Sulawesi contributed 7.95% and 3.95%, respectively, in 2021.

| Pinjaman yang diberikan berdasarkan Geografis | dalam jutaan Rp in million Rp | | | Kenaikan (Penurunan) Increased (Decreased) | | Loans based on Geographical Area |
|---|---|---|---|---|---|---|
| | | | | 2021-2020 | 2020-2019 | |
| | 2021 | 2020 | 2019 | Persentase (%) Percentage (%) | Persentase (%) Percentage (%) | |
| DKI Jakarta | 7.408.242 | 5.164.158 | 4.066.184 | 43,45% | 27,00% | Special City of Jakarta |
| Jawa | 1.261.639 | 1.333.026 | 1.334.101 | (5,36%) | (0,08%) | Java |
| Sumatera | 796.694 | 571.405 | 631.140 | 39,43% | (9,46%) | Sumatera |
| Sulawesi | 395.768 | 132.358 | 160.120 | 199,01% | (17,34%) | Sulawesi |
| Bali | 124.720 | 140.832 | 45.093 | (11,44%) | 212,31% | Bali |
| Kalimantan | 28.554 | 8.871 | 9.353 | (221,88%) | (5,15%) | Kalimantan |
| Jumlah Pinjaman yang diberikan berdasarkan Geografis | 10.015.617 | 7.350.650 | 6.245.991 | 36,25% | 17,69% | Total Loans based on Geographical Area |

## Pinjaman yang diberikan Berdasarkan Jenis Penggunaannya

Komposisi kredit yang disalurkan Bank terdiversifikasi, sehingga tingkat risiko dapat dikelola dengan baik. Pada tahun 2021, kredit modal kerja memberikan kontribusi sebesar 34,90% dari total kredit Bank, diikuti kredit investasi dengan kontribusi 28,59% dan kredit kendaraan bermotor dengan kontribusi 9,15%.

## Loans Based on the Type of Use

The composition of loans disbursed by the Bank is diversified, so the level of risk can be managed properly. In 2021, working capital loans had the largest contribution, which accounted for 34.90% of the Bank's total credit, followed by investment loans with 28.59% and motor vehicle loans with 9.15%.

| Pinjaman yang diberikan berdasarkan Jenis Penggunaannya | dalam jutaan Rp in million Rp | | | Kenaikan (Penurunan) Increased (Decreased) | | Loans based on the Type of Use |
|---|---|---|---|---|---|---|
| | | | | 2021-2020 | 2020-2019 | |
| | 2021 | 2020 | 2019 | Persentase (%) Percentage (%) | Persentase (%) Percentage (%) | |
| Kredit modal kerja | 3.495.556 | 2.737.261 | 1.503.125 | 27,70% | 82,10% | Working capital loans |
| Kredit rekening koran | 811.933 | 687.679 | 794.645 | 18,07% | (13,46%) | Current account loans |
| Kredit kendaraan bermotor | 916.484 | 1.254.367 | 1.342.910 | (26,94%) | (6,59%) | Vehicle loans |
| Kredit investasi | 2.863.824 | 1.794.230 | 545.316 | 59,61% | 229,03% | Investment loans |
| Kredit pemilikan rumah | 113.976 | 129.975 | 151.796 | (12,31%) | (14,38%) | Housing loans |
| Kredit ekspor impor | 844.581 | 9.835 | 1.352.981 | 8.487,50% | (99,27%) | Export import loans |
| Lain-lain | 969.263 | 737.303 | 555.218 | 31,46% | 32,80% | Others |
| Jumlah Pinjaman yang diberikan berdasarkan Jenis Penggunaannya | 10.015.617 | 7.350.650 | 6.245.991 | 36,25% | 17,69% | Total Loans based on Utilization Type |

## Pinjaman yang diberikan Berdasarkan Sektor Ekonomi

Pada tahun 2021, terdapat lima jenis sektor ekonomi yang memberikan total kontribusi 87,47% terhadap kredit Bank, yakni sektor perantara keuangan; industri pengolahan; perdagangan besar dan eceran; rumah tangga; dan *real estate*, usaha persewaan dan jasa perusahaan. Kelima sektor tersebut masing-masing berkontribusi sebesar 24,95%; 23,15%; 19,05%; 15,29%; dan 5,04% terhadap total pinjaman yang diberikan Bank.

Dari kontribusi tersebut dapat dilihat bahwa Bank pada tahun 2021 lebih memfokuskan antara lain pada industri pengolahan yang tidak terlalu terdampak terhadap pandemi, dengan peningkatan kontribusi dari 15,68% di tahun 2020 menjadi 23,15% di tahun 2021.

## Loans Based on Economic Sectors

In 2021, there were five economic sectors that contributed a total of 87.47% of the Bank's loan portfolio. The sectors are financial agent; processing industry; wholesaler and retailer; household; as well as real estate, leasing and corporate services. Each of these sectors contributed 24.95%; 23.15%; 19.05%; 15.29%; and 5.04% of the Bank's total loan portfolio, respectively.

The portion of each sector showed that in 2021, the Bank focussed more on the processing industry that was less affected by the pandemic. The contribution of processing industry rose to 23.15% in 2021 from 15.68% in 2020.

| Pinjaman yang diberikan berdasarkan Sektor Ekonomi | dalam jutaan Rp in million Rp | | | Kenaikan (Penurunan) Increased (Decreased) | | Loans based on Economic Sectors |
|---|---|---|---|---|---|---|
| | | | | 2021-2020 | 2020-2019 | |
| | 2021 | 2020 | 2019 | Persentase (%) Percentage (%) | Persentase (%) Percentage (%) | |
| Perantara keuangan | 2.499.267 | 1.952.400 | 1.123.000 | 28,01% | 73,86% | Financial agent |
| Industri pengolahan | 2.318.334 | 1.152.645 | 905.197 | 101,13% | 27,34% | Processing industry |
| Perdagangan besar dan eceran | 1.908.121 | 1.119.986 | 1.130.698 | 70,37% | (0,95%) | Wholesaler and retailer |
| Rumah tangga | 1.530.899 | 1.700.080 | 1.906.189 | (9,95%) | (10,81%) | Household |
| *Real estate* , usaha persewaan dan jasa perusahaan | 504.449 | 625.890 | 403.672 | (19,40%) | 55,05% | Real estate, rental, and services |
| Pertambangan | 323.298 | 7.101 | 11.387 | 4.452,85% | (37,64%) | Mining |
| Pertanian, perburuan, dan kehutanan | 262.467 | 40.060 | 49.821 | 555,18% | (19,59%) | Agribusiness, hunting and forestry |
| Transportasi, pergudangan, dan komunikasi | 194.788 | 127.356 | 126.190 | 52,95% | 0,92% | Transportation, warehousing, and communication |
| Penyediaan akomodasi, makanan dan minuman | 194.285 | 195.593 | 155.735 | (0,67%) | 25,59% | Supply of accommodation, food and beverages |
| Konstruksi | 186.457 | 337.075 | 336.279 | (44,68%) | 0,24% | Constructions |
| Perikanan | 14.815 | 14.975 | 14.999 | (1,07%) | (0,16%) | Fishery |
| Jasa kemasyarakatan, sosial budaya, hiburan dan perorangan lainnya | 6.455 | 5.660 | 10.993 | 14,05% | (48,51%) | Lifestyle, social cultural, entertainment and other individuals |
| Jasa kesehatan dan kegiatan sosial | - | 160 | 348 | (100,00%) | (54,02%) | Healthcare services and social activities |
| Jasa pendidikan | - | - | - | 0,00% | 0,00% | Education services |
| Listrik, gas dan air | 315 | - | - | 0,00% | 0,00% | Electricity, gas and water |
| Lain-lain | 71.667 | 71.669 | 71.483 | 0,00% | 0,26% | Others |
| **Jumlah Pinjaman yang diberikan berdasarkan Sektor Ekonomi** | **10.015.617** | **7.350.650** | **6.245.991** | **36,25%** | **17,69%** | **Total Loans based on Economic Sectors** |

## Pinjaman yang diberikan Berdasarkan Segmentasi Bisnis

Berdasarkan segmentasi usaha, segmen korporasi mewakili 63,44% dari total kredit yang disalurkan oleh Bank atau naik 72,57% menjadi Rp6.353,90 miliar di tahun 2021 dibandingkan tahun 2020 sebesar Rp3.681,82 miliar. Segmen hubungan bisnis memberikan kontribusi terhadap total kredit Bank sebesar 29,06% atau turun sebesar 4,04% menjadi Rp2.910,68 miliar di tahun 2021 dari tahun sebelumnya sebesar Rp3.033,18 miliar. Sementara itu, segmen konsumer mengalami kenaikan sebesar 23,95% menjadi Rp506,33 miliar di tahun 2021.

## Loans Based on Business Segment

Based on business segments, the Corporate Banking segment accounted for 63.44% of the Bank's total loan portfolio. The amount increased by 72.57% to Rp6,353.90 billion in 2021 from Rp3,681.82 billion in 2020. Business Linkage Banking contributed 29.06% of total loan portfolio, or decreased by 4.04% to Rp2,910.68 billion in 2021 from Rp3,033.18 billion in the previous year. Meanwhile, loans in Consumer Banking segment grew 23.95% to Rp506.33 billion in 2021.

| Pinjaman yang diberikan berdasarkan Segmentasi | dalam jutaan Rp in million Rp | | | Kenaikan (Penurunan) Increased (Decreased) | | Loans based on Business Segment |
|---|---|---|---|---|---|---|
| | | | | 2021-2020 | 2020-2019 | |
| | 2021 | 2020 | 2019 | Persentase (%) Percentage (%) | Persentase (%) Percentage (%) | |
| Hubungan Bisnis | 2.910.677 | 3.033.175 | 2.577.106 | (4,04%) | 17,70% | Business Linkage |
| Perbankan Konsumer | 506.332 | 408.505 | 508.356 | 23,95% | (19,64%) | Consumer Banking |
| Perbankan Korporasi | 6.353.898 | 3.681.824 | 2.858.146 | 72,57% | 28,82% | Corporate Banking |
| Perbankan UMKM | 244.710 | 227.146 | 302.383 | 7,73% | (24,88%) | SME Banking |
| **Jumlah Pinjaman yang diberikan berdasarkan Segmentasi** | **10.015.617** | **7.350.650** | **6.245.991** | **36,25%** | **17,69%** | **Total Loans based on Segmentation** |

## Porsi Pinjaman Bermasalah

Jumlah kredit bermasalah (*non-performing loan* atau NPL) secara nominal mengalami sedikit peningkatan sebesar Rp25 miliar menjadi Rp390,22 miliar di tahun 2021 dibandingkan tahun 2020 sebesar Rp365,22 miliar. Secara persentase, rasio NPL gross Bank membaik dari 4,97% di tahun 2020 menjadi 3,90% di tahun 2021 dan NPL net turun dari 2,72% di tahun 2020 menjadi 2,32% di tahun 2021.

## Non-Performing Loan

In nominal, the amount of Non-Performing Loan (NPL) increased by Rp25 billion to Rp390.22 billion in 2021 compared to Rp365.22 billion in 2020. In percentage, Bank's gross NPL decreased by 3.90% in 2021 from 4.97% in 2020 and net NPL decreased by 2.32% in 2021 from 2.72% in 2020.

| NPL berdasarkan Kolektibilitas | dalam jutaan Rp<br>in million Rp | | | Kenaikan (Penurunan)<br>Increased (Decreased) | | NPL based on Collectibility |
|---|---|---|---|---|---|---|
| | | | | 2021-2020 | 2020-2019 | |
| | 2021 | 2020 | 2019 | Persentase (%)<br>Percentage (%) | Persentase (%)<br>Percentage (%) | |
| Kurang Lancar | 1.307 | 121.364 | 7.036 | (98,92%) | 1.624,90% | Sub-standard |
| Diragukan | 8.652 | 15.069 | 6.387 | (42,58%) | 135,93% | Doubtful |
| Macet | 380.263 | 228.785 | 79.376 | 66,21% | 188,23% | Loss |
| Total | 390.222 | 365.218 | 92.799 | 6,85% | 293,56% | Total |

Dari sisi sektor ekonomi, sektor-sektor yang memberikan kontribusi terbesar dalam hal kredit bermasalah tahun 2021 adalah penyediaan akomodasi, makanan dan minuman sebesar 21,74%. Sedangkan pada tahun 2020 sektor perdagangan besar dan eceran adalah sektor yang memberikan kontribusi terbesar yaitu 37,31%.

In terms of economic sector, the highest contributors for the Bank's NPL in 2021 were accommodation provider, food and beverages, which was accounted for 21.74% of total NPL. Meanwhile, in 2020, the largest contributor of NPL was wholesaler and retailer, which accounted for 37.31% of total NPL.

| NPL berdasarkan Sektor Ekonomi | dalam jutaan Rp<br>in million Rp | | | Kenaikan (Penurunan) - Increase (Decrease) | | NPL by Economic Sector |
|---|---|---|---|---|---|---|
| | | | | 2021-2020 | 2020-2019 | |
| | 2021 | 2020 | 2019 | Persentase Percentage (%) | Persentase Percentage (%) | |
| Penyediaan akomodasi, makanan dan minuman | 107.404 | 107.404 | - | 0,00% | 0,00% | Accommodation provider, food, and beverages |
| Perdagangan besar dan eceran | 84.829 | 136.262 | 25.294 | (37,75%) | 438,71% | Wholesaler and retailer |
| Rumah tangga | 76.631 | 107.329 | 65.483 | (28,60%) | 63,90% | Household |
| Industri pengolahan | 26.654 | 6.654 | - | 300,57% | 0,00% | Processing industry |
| Konstruksi | 17.676 | 5.518 | 1.968 | 220,33% | 180,39% | Construction |
| Jasa | 4.169 | 97 | 54 | 4.197,94% | 79,63% | Services |
| *Real estate* , usaha persewaan, dan jasa perusahaan | 617 | 616 | - | 0,16% | 0,00% | Real estate, leasing and proratete services |
| Perantara Keuangan | 575 | - | - | 0,00% | 0,00% | Financial Intermediary |
| Transportasi, pergudangan, dan komunikasi | - | 1.338 | - | (100%) | 0,00% | Transportation, warehouse and communication |
| Lain-lain | 71.667 | - | - | 0,00% | 0,00% | Others |
| **Total** | **390.222** | **365.218** | **92.799** | **6,85%** | **293,56%** | **Total** |

## Pinjaman yang Diberikan yang Mengalami Penurunan Nilai

Pada tahun 2021, kredit Bank yang mengalami penurunan nilai (*impaired loans*) tercatat sebesar Rp390,22 miliar, meningkat dibandingkan posisi tahun 2020 yang sebesar Rp365,22 miliar. Sementara itu, rasio kredit yang bermasalah bruto mengalami penurunan menjadi 3,90% di tahun 2021 dari 4,97% di tahun 2020 sejalan dengan kenaikan jumlah pinjaman untuk debitur lancar. Mutasi cadangan kerugian penurunan nilai kredit yang dibukukan Bank adalah sebagai berikut:

## Impaired Loans

In 2021, the Bank's impaired loans were recorded at Rp390.22 billion, higher than Rp365.22 billion in the 2020. Meanwhile, the gross non-performing loan ratio fell to 3.90% in 2021 from 4.97% in 2020, in line wth the increase in outstanding loans of current debtors. Changes in the allowance for impairment losses that were recorded by the Bank are as follows:

| Mutasi Cadangan Kerugian Penurunan Nilai | dalam jutaan Rp<br>in million Rp | | | Kenaikan (Penurunan)<br>Increased (Decreased) | | Changes in Allowances for Impairment Losses |
|---|---|---|---|---|---|---|
| | | | | 2021-2020 | 2020-2019 | |
| | 2021 | 2020 | 2019 | Persentase (%)<br>Percentage (%) | Persentase (%)<br>Percentage (%) | |
| Saldo awal tahun | 222.606 | 113.108 | 129.938 | 96,81% | (12,95%) | Balance at beginning of the year |
| Penyisihan (pemulihan) selama tahun berjalan | 39.677 | (4.935) | (14.052) | (903,99%) | (64,88%) | Impairment during the year |
| Penghapusan selama tahun berjalan | (37.475) | (20.898) | (20.558) | 79,32% | 1,65% | Write-offs during the year |
| Dampak/Penghapusan selama tahun berjalan penerapan PSAK 71 | - | 142.406 | - | (100,00%) | 0,00% | Impact of implementation SFAS 71 |
| Lain-lain* | (13.111) | (7.075) | 17.780 | 85,31% | (139,79%) | Others* |
| **Saldo akhir tahun** | **211.697** | **222.606** | **113.108** | **(4,90%)** | **96,81%** | **Balance at end of the year** |

Dengan penerapan PSAK 71 menyebabkan Bank harus menambah pembentukan CKPN yang lebih konservatif sehingga Bank dapat lebih memenuhi prinsip kehati-hatian terhadap kredit yang akan mengalami penurunan kualitas pada masa yang akan datang. Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai yang dibentuk cukup dan lebih konservatif untuk menutup potensi kerugian yang timbul akibat tidak tertagihnya pinjaman yang diberikan.

The implementation of PSAK 71 required the Bank to increase loan loss provisions in a more conservative way to ensure that the Bank can meet prudence principles on potential impaired loans going forward. The management believes that the provisions for impairment losses was adequate and more conservative to cover potential losses that may arise from uncollectible loans.

## Tagihan Akseptasi – Neto

Tagihan akseptasi pada tahun 2021 tercatat sebesar Rp25,16 miliar dan mengalami kenaikan sebesar 98,68% dibandingkan dengan tahun 2020 sebesar Rp12,66 miliar. Kenaikan disebabkan karena peningkatan tagihan akseptasi mata uang Rupiah sebesar Rp25,16 miliar.

## Acceptance Receivables - Net

Acceptance receivables in 2021 stood at Rp25.16 billion, soaring 98.68% from Rp12.66 billion in 2020. This increase was primarily due to a rise in acceptance claims of Rp25.16 billion in Rupiah currency.

| Tagihan Akseptasi - Neto | dalam jutaan Rp<br>in million Rp | | | Kenaikan (Penurunan)<br>Increased (Decreased) | | Acceptance Receivables - Net |
|---|---|---|---|---|---|---|
| | | | | 2021-2020 | 2020-2019 | |
| | 2021 | 2020 | 2019 | Persentase (%)<br>Percentage (%) | Persentase (%)<br>Percentage (%) | |
| **Pihak Ketiga** | | | | | | **Third Parties** |
| Rupiah | 25.163 | 2.630 | - | 856,77% | 0,00% | Rupiah |
| Mata uang asing | - | 10.041 | 23.518 | (100,00%) | (57,31%) | Foreign currencies |
| Cadangan kerugian penurunan nilai | (6) | (9) | - | (33,33%) | 0,00% | Allowance for impairment losses |
| **Jumlah Tagihan Akseptasi - Neto** | **25.157** | **12.662** | **23.518** | **98,68%** | **(46,16%)** | **Total Acceptance Receivables - Net** |

## Tagihan Derivatif

Tagihan derivatif mengalami kenaikan sebesar Rp230 juta menjadi Rp1,36 miliar di tahun 2021 dibandingkan dengan tahun 2020 yaitu sebesar Rp1,13 miliar. Kenaikan disebabkan oleh naiknya transaksi *forward-sell* mata uang dolar Amerika Serikat.

## Derivatives Receivables

Derivatives receivables increased by Rp230 million to Rp1.36 billion in 2021, from Rp1.13 billion in 2020. The increase was mainly due to increase in US dollar forward-sell transactions.

| Tagihan Derivatif | dalam jutaan Rp in million Rp | | | Kenaikan (Penurunan) Increased (Decreased) | | Derivative Receivables |
|---|---|---|---|---|---|---|
| | | | | 2021-2020 | 2020-2019 | |
| | 2021 | 2020 | 2019 | Persentase (%) Percentage (%) | Persentase (%) Percentage (%) | |
| Pihak Ketiga | | | | | | Third Parties |
| Mata uang asing | 1.360 | 1.131 | 2.645 | 20,25% | (57,24%) | Foreign currencies |
| **Jumlah Tagihan Derivatif** | **1.360** | **1.131** | **2.645** | **20,25%** | **(57,24%)** | **Total Derivative Receivables** |

## Pendapatan Bunga yang Masih akan Diterima

Pendapatan bunga yang masih harus diterima pada tahun 2021 sebesar Rp137,39 miliar, meningkat 11,87% dibandingkan dengan tahun 2020 yang sebesar Rp122,81 miliar. Kenaikan tersebut berkat kenaikan atas pendapatan bunga yang masih harus diterima dari efek-efek dan penempatan pada bank lain.

## Accrued Interest Income

Accrued interest income in 2021 was at Rp137.39 billion, a rise of 11.87% compared with Rp122.81 billion in 2020. The increasing was due to higher accrued interest income from marketable securities and placements with other banks.

| Pendapatan Bunga yang Masih akan Diterima | dalam jutaan Rp in million Rp | | | Kenaikan (Penurunan) Increased (Decreased) | | Accrued Interest Income |
|---|---|---|---|---|---|---|
| | | | | 2021-2020 | 2020-2019 | |
| | 2021 | 2020 | 2019 | Persentase (%) Percentage (%) | Persentase (%) Percentage (%) | |
| Rupiah | 129.905 | 121.464 | 123.517 | 6,95% | (1,66%) | Rupiah |
| Mata uang asing | 7.480 | 1.348 | 5.617 | 454,90% | (76,00%) | Foreign currencies |
| **Jumlah Pendapatan Bunga yang Masih akan Diterima** | **137.385** | **122.812** | **129.134** | **11,87%** | **(4,90%)** | **Total Accrued Interest Income** |

## Biaya Dibayar Dimuka dan Uang Muka

Biaya dibayar dimuka dan uang muka pada tahun 2021 tercatat sebesar Rp3.645,12 miliar, turun 11,19% dari Rp4.104,22 miliar di tahun 2020. Penurunan disebabkan oleh amortisasi premi asuransi kredit dibayar dimuka sebesar Rp457,29 miliar.

## Prepaid Expenses and Advances

Prepaid expenses and advances amounted to Rp3,645.12 billion in 2021, down 11.19% from Rp4,104.22 billion in 2020. The fall was due to amortization of prepaid credit insurance premium amounted to Rp457.29 billion.

| Biaya Dibayar dimuka dan Uang Muka | dalam jutaan Rp in million Rp | | | Kenaikan (Penurunan) Increased (Decreased) | | Prepaid Expenses and Advances |
|---|---|---|---|---|---|---|
| | | | | 2021-2020 | 2020-2019 | |
| | 2021 | 2020 | 2019 | Persentase (%) Percentage (%) | Persentase (%) Percentage (%) | |
| Biaya dibayar dimuka dan uang muka | 3.645.121 | 4.104.221 | 4.618.286 | (11,19%) | (11,13%) | Prepaid expenses and advances |
| **Jumlah biaya dibayar dimuka dan uang muka** | **3.645.121** | **4.104.221** | **4.618.286** | **(11,19%)** | **(11,13%)** | **Total prepaid expenses and advances** |

## Aset Pajak Tangguhan

Pada tahun 2021, terdapat kenaikan aset pajak tangguhan sebesar Rp100,83 milliar menjadi Rp272,95 milliar dibandingkan dengan tahun lalu sebesar Rp172,12 milliar. Kenaikan aset pajak tangguhan ini terutama disebabkan oleh penyesuaian atas akumulasi rugi fiskal.

## Deferred Tax Assets

In 2021, deferred tax assets increased by Rp100.83 billion to Rp272.95 billion as at the end of 2021, compared to Rp172.12 billion in 2020. The increasing was due to adjustment to accumulated fiscal loss.

| Aset Pajak Tangguhan | dalam jutaan Rp in million Rp | | | Kenaikan (Penurunan) Increased (Decreased) | | Deferred Tax Assets |
|---|---|---|---|---|---|---|
| | | | | 2021-2020 | 2020-2019 | |
| | 2021 | 2020 | 2019 | Persentase (%) Percentage (%) | Persentase (%) Percentage (%) | |
| Aset Pajak Tangguhan | 272.950 | 172.118 | 74.209 | 58,58% | 131,94% | Deferred Tax Assets |
| **Jumlah Aset Pajak Tangguhan** | **272.950** | **172.118** | **74.209** | **58,58%** | **131,94%** | **Total Deferred Tax Assets** |

## Aset Tetap - Neto

Aset tetap Bank terdiri dari tanah, bangunan, perabot, inventaris kantor dan kendaraan. Pada akhir 2021, aset tetap-neto Bank berjumlah Rp192,64 miliar atau mengalami penurunan sebesar 0,81% dibandingkan 2020 sebesar Rp194,21 miliar.

## Fixed Assets - Net

The Bank's fixed assets include land, buildings, office inventories, and vehicles. At the end of 2021, the Bank's net fixed assets amounted to Rp192.64 billion with a decrease of 0.81% compared with Rp194.21 billion in 2020.

| Aset Tetap - Neto | dalam jutaan Rp in million Rp | | | Kenaikan (Penurunan) Increased (Decreased) | | Fixed Assets - Net |
|---|---|---|---|---|---|---|
| | | | | 2021-2020 | 2020-2019 | |
| | 2021 | 2020 | 2019 | Persentase (%) Percentage (%) | Persentase (%) Percentage (%) | |
| **Biaya/Nilai Revaluasi** | | | | | | **Revalued Amount/Cost** |
| Hak atas tanah | 146.473 | 146.473 | 146.473 | 0,00% | 0,00% | Land rights |
| Bangunan | 22.144 | 22.144 | 22.144 | 0,00% | 0,00% | Buildings |
| Inventaris Kantor | 74.282 | 71.772 | 66.546 | 3,50% | 7,85% | Office Equipment |
| Kendaraan | 13.786 | 4.656 | 1.200 | 196,09% | 288,00% | Vehicles |
| **Total Biaya/Nilai Revaluasi** | **256.685** | **245.045** | **236.363** | **4,75%** | **3,67%** | **Total Revalued Amount/Cost** |
| **Akumulasi Penyusutan** | | | | | | **Accumulated Depreciation** |
| Bangunan | 2.491 | 1.384 | 277 | 79,99% | 399,64% | Buildings |
| Inventaris Kantor | 59.984 | 48.976 | 36.664 | 22,48% | 33,58% | Office Inventories |
| Kendaraan | 1.575 | 471 | 257 | 234,39% | 83,27% | Vehicles |
| **Total akumulasi penyusutan** | **64.050** | **50.831** | **37.198** | **26,01%** | **36,65%** | **Total Accumulated Depreciation** |
| **Nilai Buku Neto** | **192.635** | **194.214** | **199.165** | **(0,81%)** | **(2,49%)** | **Net Book Value** |

## Aset Tidak Berwujud – Neto

Aset tidak berwujud Bank terdiri dari perangkat lunak dan lisensi. Pada akhir 2021, aset tidak berwujud-neto Bank berjumlah Rp89,18 miliar, turun 10,22% dibandingkan dengan tahun 2020 yang sebesar Rp99,33 miliar.

## Intangible Assets – Net

The Bank's intangible assets consist of software and license. At the end of 2021, the Bank's net intangible assets amounted to Rp89.18 billion, decreased by 10.22% from Rp99.33 billion in 2020.

| Aset Tidak Berwujud - Neto | dalam jutaan Rp in million Rp | | | Kenaikan (Penurunan) Increased (Decreased) | | Intangible Assets - Net |
|---|---|---|---|---|---|---|
| | | | | 2021-2020 | 2020-2019 | |
| | 2021 | 2020 | 2019 | Persentase (%) Percentage (%) | Persentase (%) Percentage (%) | |
| Harga Perolehan | 247.548 | 241.882 | 214.847 | 2,34% | 12,58% | Acquisition Cost |
| Akumulasi Penyusutan | 158.371 | 142.550 | 125.988 | 11,10% | 13,15% | Accumulated Depreciation |
| **Nilai Buku Neto** | **89.177** | **99.332** | **88.859** | **(10,22%)** | **11,79%** | **Net Book Value** |

## Aset Hak-Guna – Neto

Bank menyewa beberapa aset seperti bangunan dan kendaraan dan rata-rata masa sewa adalah lebih dari 1 tahun sampai dengan 25 tahun. Bank menerapkan pengecualian pengakuan sewa bernilai rendah untuk sewa dengan nilai pembayaran sewa dibawah Rp75 juta. Pada akhir 2021, aset hak-guna neto Bank berjumlah Rp156,90 miliar dan mengalami penurunan sebesar 21,96% dibandingkan dengan tahun 2020 sebesar Rp201,05 miliar.

## Right-of-Use Assets – Net

The Bank leases several assets such as buildings and vehicles and the average lease period is more than 1 year to 25 years. The Bank applies exception to the recognition of low-value leases for lease payments of below Rp75 million. At the end of 2021, the Bank's right-of-use assets (net) amounted to Rp156.90 billion, a decreased of 21.96% from Rp201.05 billion in 2020.

| Aset Hak-Guna - Neto | dalam jutaan Rp in million Rp | | | Kenaikan (Penurunan) Increased (Decreased) | | Right-of-Use Assets - Net |
|---|---|---|---|---|---|---|
| | | | | 2021-2020 | 2020-2019 | |
| | 2021 | 2020 | 2019 | Persentase (%) Percentage (%) | Persentase (%) Percentage (%) | |
| Harga Perolehan | 240.566 | 243.492 | - | -1,20% | 100,00% | Acquisition Cost |
| Akumulasi Penyusutan | 83.669 | 42.445 | - | 97,12% | 100,00% | Accumulated Depreciation |
| **Nilai Buku Neto** | **156.897** | **201.047** | **-** | **(21,96%)** | **100,00%** | **Net Book Value** |

## Agunan yang Diambil Alih – Neto

Agunan yang diambil alih di tahun 2021 mengalami penurunan sebesar Rp47,51 miliar menjadi Rp68,36 miliar dibandingkan tahun 2020 sebesar Rp115,87 miliar. Hal ini disebabkan karena adanya penjualan agunan yang diambil alih. Pada akhir tahun 2021, cadangan kerugian penurunan agunan yang diambil alih tercatat sebesar Rp210,06 miliar. Manajemen berpendapat bahwa pembentukan cadangan kerugian penurunan nilai atas agunan yang diambil alih telah cukup untuk menutupi kerugian yang mungkin timbul.

## Foreclosed Assets – Net

The amount of foreclosed assets decreased by Rp47.51 billion to Rp68.36 billion in 2021 against Rp115.87 billion in 2020. The decreasing was due to sale of foreclosed assets. At the end of 2021, provisions for impairment losses in foreclosed assets were recorded at Rp210.06 billion. The Bank's management believes that allowances for impairment losses on foreclosed assets is adequate to cover any possible losses.

| Agunan yang Diambil Alih - Neto | dalam jutaan Rp in million Rp | | | Kenaikan (Penurunan) Increased (Decreased) | | Foreclosed Assets - Net |
|---|---|---|---|---|---|---|
| | | | | 2021-2020 | 2020-2019 | |
| | 2021 | 2020 | 2019 | Persentase (%) Percentage (%) | Persentase (%) Percentage (%) | |
| Agunan yang Diambil Alih - Neto | 68.361 | 115.866 | 131.230 | (41,00%) | (11,71%) | Foreclosed Assets - Net |
| **Jumlah Agunan yang Diambil Alih - Neto** | **68.361** | **115.866** | **131.230** | **(41,00%)** | **(11,71%)** | **Total Foreclosed Assets - Net** |

## Aset Lain-Lain

Aset lain-lain pada tahun 2021 sebesar Rp69,38 miliar atau mengalami penurunan sebesar 25,69% dibandingkan dengan tahun 2020 yang sebesar Rp93,37 miliar. Hal ini disebabkan karena adanya penurunan atas surat ketetapan pajak - 2015 sebesar Rp6,53 miliar, biaya renovasi sebesar Rp5,97 miliar dan piutang bunga lain-lain sebesar Rp6,36 miliar pada tahun 2021 dibandingkan dengan tahun sebelumnya.

## Other Assets - Net

Other assets decreased by 25.69% to Rp69.38 billion in 2021 from Rp93.37 billion in 2020. The decreasing was due to lower tax assessment letters of Rp6.53 billion for the fiscal year of 2015, renovation costs of Rp5.97 billion and other interest receivables of Rp6.36 billion in 2021, compared to the previous year.

| Aset Lain-Lain - Neto | dalam jutaan Rp in million Rp | | | Kenaikan (Penurunan) Increased (Decreased) | | Other Assets - Net |
|---|---|---|---|---|---|---|
| | | | | 2021-2020 | 2020-2019 | |
| | 2021 | 2020 | 2019 | Persentase (%) Percentage (%) | Persentase (%) Percentage (%) | |
| Aset Lain-Lain | 69.375 | 93.365 | 99.221 | (25,69%) | (5,90%) | Other Assets |
| **Jumlah Aset Lain-Lain** | **69.375** | **93.365** | **99.221** | **(25,69%)** | **(5,90%)** | **Total Other Assets** |

## Liabilitas

Pada tahun 2021, Bank mengelola simpanan nasabah dengan baik yang tercermin dari meningkatnya dana pihak ketiga sebesar Rp2.880,46 miliar, terutama berasal dari giro dan tabungan, sehingga rasio CASA meningkat menjadi 18,48% dari sebelumnya 14,70% dan biaya dana menurun menjadi 4,87% dari sebelumnya 6,73%. Kenaikan tersebut dapat tercapai melalui akuisisi nasabah baru maupun pengembangan nasabah eksisting serta inovasi layanan dan produk untuk memenuhi kebutuhan nasabah, yang didukung oleh jaringan kantor cabang yang tersebar di berbagai wilayah dan program-program pemasaran yang dilakukan oleh Bank.

## Liabilities

In 2021, the Bank was able to well-managed customer deposits, as reflected in an increase of Rp2,880.46 billion in third-party funds, especially from current accounts and savings. This led to higher CASA ratio, which rose to 18.48% from 14.70% in 2020, and lower cost of funds, which fell to 4.87% from 6.73%. The increase in third party funds was due to the acquisition of new customers, service expansion for existing customers, as well as service and product innovation to meet customers' needs, which was supported by the Bank's branch offices that spread across various regions and its marketing programs.

| Liabilitas | dalam jutaan Rp in million Rp | | | Kenaikan (Penurunan) Increased (Decreased) | | Liabilities |
|---|---|---|---|---|---|---|
| | | | | 2021-2020 | 2020-2019 | |
| | 2021 | 2020 | 2019 | Persentase (%) Percentage (%) | Persentase (%) Percentage (%) | |
| Liabilitas segera | 62.478 | 99.166 | 156.145 | (37,00%) | (36,49%) | Obligations due immediately |
| Simpanan nasabah | 15.945.444 | 13.064.987 | 12.806.232 | 22,05% | 2,02% | Deposits from customers |
| Simpanan dari bank lain | 2.525.479 | 1.214.618 | 1.845.988 | 107,92% | (34,20%) | Deposits from other banks |
| Liabilitas derivatif | - | 227 | - | (100,00%) | 100,00% | Derivative payables |
| Efek-efek yang dijual dengan janji dibeli kembali | - | - | 88.001 | 0,00% | (100,00%) | Securities sold under repurchase agreement |
| Liabilitas akseptasi | 25.163 | 4.763 | 2.101 | 428,30% | 126,70% | Acceptance payables |
| Utang pajak | 16.123 | 19.140 | 18.893 | (15,76%) | 1,31% | Taxes payable |
| Bunga yang masih harus dibayar | 39.727 | 43.229 | 65.086 | (8,10%) | (33,58%) | Accrued interest expenses |
| Liabilitas imbalan kerja | 18.552 | 22.823 | 24.752 | (18,71%) | (7,79%) | Employee benefits liability |
| Beban yang masih harus dibayar dan liabilitas lain-lain | 24.822 | 39.900 | 230.573 | (37,79%) | (82,70%) | Accrued expenses and other liabilities |
| Pinjaman subordinasi | - | 252.825 | 400 | (100,00%) | (36,79%) | Subordinated loan |
| **TOTAL LIABILITAS** | **18.657.788** | **14.761.678** | **15.637.771** | **26,39%** | **(5,60%)** | **TOTAL LIABILITIES** |

## Liabilitas Segera

Pada 2021, liabilitas segera Bank tercatat sebesar Rp62,48 miliar atau mengalami penurunan sebesar 37,00% dibandingkan tahun 2020 yang tercatat sebesar Rp99,17 miliar.

## Obligations Due Immediately

In 2021, the obligations due immediately were recorded at Rp62.48 billion, decreased by 37.00% from Rp99.17 billion in 2020.

## Simpanan Nasabah

Simpanan nasabah Bank terdiri dari giro, tabungan dan deposito berjangka. Jumlah simpanan dari nasabah Bank pada akhir tahun 2021 tercatat sebesar Rp15.945,44 miliar, naik 22,05% dibandingkan tahun 2020 sebesar Rp13.064,99 miliar. Deposito berjangka masih memberi kontribusi terbesar terhadap simpanan dari nasabah Bank dengan kontribusi sebesar 81,52% atau Rp12.998,57 miliar.

Namun disisi lain rasio CASA di tahun 2021 juga membaik tercatat sebesar 18,48% dibandingkan tahun 2020 sebesar 14,70%.

## Deposits from Customers

The Bank's customer deposits consist of current accounts, savings accounts, and time deposits. The Bank's customer deposits were recorded at Rp15,945.44 billion at the end of 2021, rising by 22.05% from Rp13,064.99 billion in 2020. Time deposits remained as the largest source for customer deposits, accounted for 81.52% or Rp12,998.57 billion.

On the other hand, CASA ratio also increased in 2021, which was at 18.48% compare to 14.70% in 2020.

| Simpanan Nasabah | dalam jutaan Rp<br>in million Rp | | | Kenaikan (Penurunan)<br>Increased (Decreased) | | Deposits from Customers |
|---|---|---|---|---|---|---|
| | | | | 2021-2020 | 2020-2019 | |
| | 2021 | 2020 | 2019 | Persentase (%)<br>Percentage (%) | Persentase (%)<br>Percentage (%) | |
| Deposito berjangka | 12.998.566 | 11.144.459 | 10.986.831 | 16,64% | 1,43% | Time deposits |
| Tabungan | 2.084.222 | 1.312.803 | 1.166.534 | 58,76% | 12,54% | Savings accounts |
| Giro | 862.656 | 607.725 | 652.867 | 41,95% | (6,91%) | Demand deposits |
| **Jumlah Simpanan Nasabah** | **15.945.444** | **13.064.987** | **12.806.232** | **22,05%** | **2,02%** | **Total Customer Deposits** |

## Simpanan Dari Nasabah Berdasarkan Mata Uang

Pada tahun 2021, rekening dalam mata uang Rupiah masih mendominasi simpanan nasabah Bank dengan kontribusi sebesar 92,46% atau setara dengan Rp14.743,83 miliar. Sedangkan sisanya sebesar 7,54% atau setara dengan Rp1.201,61 miliar merupakan simpanan nasabah dalam valuta asing. Komposisi tersebut tidak banyak berubah dibandingkan tahun sebelumnya, di mana porsi simpanan nasabah dalam Rupiah dan valas masing-masing sebesar 94,67% dan 5,33%.

## Customer Deposits based on Currency

In 2021, accounts in the Rupiah currency still dominated the Bank's customer deposits, contributing 92.46%, or equivalent to Rp14,743.83 billion. Meanwhile, the remaining 7.54%, or equivalent to Rp1,201.61 billion, was customer deposits in foreign currencies. The composition barely changed compared to the previous year, in which customer deposits in Rupiah and foreign currencies stood at 94.67% and 5.33%, respectively.

| Simpanan Nasabah berdasarkan Mata Uang | dalam jutaan Rp in million Rp | | | Kenaikan (Penurunan) Increased (Decreased) | | Deposits from Customers by Currency |
|---|---|---|---|---|---|---|
| | | | | 2021-2020 | 2020-2019 | |
| | 2021 | 2020 | 2019 | Persentase (%) Percentage (%) | Persentase (%) Percentage (%) | |
| **Deposito berjangka** | | | | | | **Time deposits** |
| Rupiah | 12.108.841 | 10.642.292 | 10.308.155 | 13,78% | 3,24% | Rupiah |
| Mata uang asing | 889.725 | 502.167 | 678.676 | 77,18% | (26,01%) | Foreign Currency |
| **Tabungan** | | | | | | **Savings accounts** |
| **Rupiah** | **2.084.117** | **1.312.695** | **1.166.534** | **58,77%** | **12,53%** | **Rupiah** |
| Mata uang asing | 105 | 108 | - | (2,78%) | 100,00% | Foreign Currency |
| **Giro** | | | | | | **Demand deposits** |
| Rupiah | 550.872 | 413.524 | 371.974 | 33,21% | 11,17% | Rupiah |
| Mata uang asing | 311.784 | 194.201 | 280.893 | 60,55% | (30,86%) | Foreign Currency |
| **Jumlah Simpanan Nasabah berdasarkan Mata Uang** | **15.945.444** | **13.064.987** | **12.806.232** | **22,05%** | **2,02%** | **Total Customer Deposits based on Currency** |

## Komposisi Deposito Berjangka berdasarkan Jangka Waktu Kontrak

Pada tahun 2021 produk deposito berjangka Bank terdiversifikasi dengan baik. Deposito berjangka dengan tenor kurang dari satu bulan masih memiliki porsi terbesar dengan kontribusi 45,43% atau Rp5.905,08 miliar. Jumlah tersebut turun 4,85% dibandingkan tahun sebelumnya yang sejumlah Rp6.206,32 miliar. Sementara deposito berjangka dengan tenor 1 sampai dengan 3 bulan menjadi deposito berjangka dengan pertumbuhan tertinggi di tahun 2021 dengan pertumbuhan sebesar 31,01% dibandingkan dengan tahun lalu.

## The Composition of Time Deposits based on Maturity

Bank JTrust Indonesia's time deposits were well diversified in 2021. Time deposits with maturity of less than 1 months still had the biggest share, contributing 45.43% or Rp5,905.08 billion. The amount decreased by 4.85% from Rp6,206.32 billion in the previous year. Meanwhile, time deposits with maturity of 1 up to 3 months had the highest growth in 2021, which was an increase of 31.01% from the previous year.

| Komposisi Deposito Berjangka berdasarkan jangka Waktu Kontrak | dalam jutaan Rp in million Rp | | | Kenaikan (Penurunan) Increased (Decreased) | | Composition of Time Deposits by Maturity |
|---|---|---|---|---|---|---|
| | | | | 2021-2020 | 2020-2019 | |
| | 2021 | 2020 | 2019 | Persentase (%) Percentage (%) | Persentase (%) Percentage (%) | |
| Kurang dari 1 bulan | 5.905.084 | 6.206.324 | 6.814.435 | (4,85%) | (8,92%) | Less than 1 month |
| 1 sampai dengan 3 bulan | 5.306.318 | 4.050.428 | 3.242.409 | 31,01% | 24,92% | 1 up to 3 months |
| 3 sampai dengan 6 bulan | 705.031 | 468.205 | 449.054 | 50,58% | 4,26% | 3 up to 6 months |
| 6 sampai dengan 12 bulan | 1.082.133 | 419.502 | 480.933 | 157,96% | (12,77%) | 6 up to 12 months |
| **Jumlah Komposisi Deposito Berjangka berdasarkan jangka Waktu Kontrak** | **12.998.566** | **11.144.459** | **10.986.831** | **16,64%** | **1,43%** | **Total Composition of Time Deposits by Maturity** |

## Simpanan dari Bank Lain

Simpanan dari Bank lain terdiri dari giro, tabungan, deposito berjangka dan *Call Money*. Jumlah simpanan nasabah mengalami kenaikan sebesar 107,92% dari tahun sebelumnya sebesar Rp1.214,62 miliar menjadi Rp2.525,48 miliar.

## Deposits from Other Banks

Deposits from other banks consist of demand deposits, savings accounts, time deposits and Call Money. The amount of customer deposits increased by 107.92% to Rp2,525.48 billion from Rp1,214.62 billion in the previous year.

| Simpanan dari Bank Lain | dalam jutaan Rp in million Rp | | | Kenaikan (Penurunan) Increased (Decreased) | | Deposits from Other Banks |
|---|---|---|---|---|---|---|
| | | | | 2021-2020 | 2020-2019 | |
| | 2021 | 2020 | 2019 | Persentase (%) Percentage (%) | Persentase (%) Percentage (%) | |
| Deposito berjangka | 1.335.270 | 510.657 | 682.278 | 161,48% | (25,15%) | Time deposits |
| Tabungan | 151.480 | 130.607 | 76.383 | 15,98% | 70,99% | Savings deposits |
| Giro | 1.038.729 | 573.354 | 948.502 | 81,17% | (39,55%) | Demand deposits |
| *Call Money* | - | - | 138.825 | 0,00% | (100,00%) | Call Money |
| **Jumlah Simpanan dari Bank Lain** | **2.525.479** | **1.214.618** | **1.845.988** | **107,92%** | **(34,20%)** | **Total Deposits from Other Banks** |

## Simpanan Dari Bank Lain Berdasarkan Mata Uang

Di tahun 2021, komposisi simpanan dari bank lain dalam mata uang Rupiah memiliki komposisi 100%, yang meningkat sebesar 107,92% atau Rp1.310,86 miliar menjadi Rp2.525,48 miliar dibandingkan tahun sebelumnya Rp1.214,62 miliar.

## Deposits From Other Banks by Currency

In 2021, the composition of deposit from other banks in Rupiah currency was 100%, which increased by 107.92% or RpRp1.310,86 billion to Rp2,525.48 billion from previous year Rp1,214.62 billion.

## Liabilitas Derivatif

Pada 2021, liabilitas derivatif Bank tercatat Nihil dibandingkan tahun 2020 yang tercatat sebesar Rp227 juta. Penurunan ini disebabkan oleh adanya transaksi spot dalam mata uang asing.

## Derivative Liabilities

In 2021, the Bank's derivative liabilities were recorded at Nil compared with Rp227 million in 2020. This decrease was due to spot transactions in foreign currency.

## Efek-efek yang dijual dengan janji dibeli kembali

Pada 2021 dan 2020, efek-efek yang dijual dengan janji dibeli kembali Bank tercatat Nihil.

## Securities Sold Under Repurchase Agreement

In 2021 and 2020, the Bank's securities sold under repurchase agreement was recorded at Nil.

## Liabilitas akseptasi

Liabilitas akseptasi Bank tercatat Rp25,16 miliar dibandingkan tahun 2020 yang tercatat sebesar Rp4,76 miliar. Peningkatan ini disebabkan oleh peningkatan liabilitas akseptasi mata uang Rupiah.

## Acceptance payables

The Bank's acceptance payables were recorded at Rp25.16 billion compared to Rp4.76 billion in 2020. The increment was due to an increase in Rupiah acceptance payables.

## Utang pajak

Utang pajak Bank tercatat Rp16,12 miliar dibandingkan tahun 2020 yang sebesar Rp19,14 miliar. Penurunan tersebut disebabkan oleh penurunan utang pajak atas PPh Final pasal 4 ayat 2.

## Taxes payable

The Bank's taxes payables were recorded at Rp16.12 billion compared with Rp19.14 billion in 2020. The decrease was due to lower tax payables on final income tax, article 4 pararaph 2.

## Bunga yang masih harus dibayar

Bunga yang masih harus dibayar Bank tercatat Rp39,73 miliar dibandingkan tahun 2020 sebesar Rp43,23 miliar. Penurunan ini disebabkan dari transaksi mata uang rupiah.

## Accrued interest expenses

Bank's accrued interest expenses was recorded at Rp39.73 billion compared to Rp43,23 billion in 2020. The decreasing was due to transactions in Rupiah.

## Liabilitas Imbalan Kerja

Pada 2021, liabilitas imbalan kerja Bank tercatat sebesar Rp18,55 miliar atau mengalami penurunan sebesar 18,71% dibandingkan tahun 2020 sebesar Rp22,82 miliar. Bank telah menghitung dan mencatat liabilitas imbalan kerja berdasarkan perjanjian kerja bersama Bank dan PSAK 24, "Imbalan Kerja".

## Employee Benefits Liability

In 2021, the Bank's employee benefit liability was recorded at Rp18.55 billion, dropped by 18.71% compared with Rp22.82 billion in 2020. The Bank has calculated and recorded the employee benefits liability based on the Bank's collective labor agreement and PSAK 24 on "Employee Benefits". The

Liabilitas imbalan kerja pada tanggal 31 Desember 2021 dan 2020 dihitung oleh Aktuaris Independen.

## Beban yang masih harus dibayar dan liabilitas lain-lain

Pada tahun 2021, beban yang masih harus dibayar dan liabilitas lain-lain Bank tercatat Rp24,82 miliar dibandingkan tahun 2020 yang tercatat sebesar Rp39,90 miliar. Penurunan ini disebabkan penurunan liabilitas sewa di tahun 2021.

## Pinjaman subordinasi

Pada 2021, pinjaman subordinasi Bank tercatat Nihil atau turun 100% dibandingkan tahun 2020 yang sebesar Rp252,83 miliar. Saldo pinjaman subordinasi nihil karena sudah direklasifikasi dan disajikan sebagai komponen modal saham dan komponen ekuitas lain pada laporan keuangan.

## Ekuitas

Pada tahun 2021, total ekuitas Bank sebesar Rp2.659,79 miliar, meningkat 84,29% dibandingkan tahun 2020 yang sebesar Rp1.443,23 miliar. Peningkatan tersebut didorong oleh tambahan modal disetor dari Pemegang Saham Pengendali di tahun 2021 sehingga Bank dapat menjaga modal inti minimum Bank paling sedikit sebesar Rp2 triliun sesuai dengan ketentuan yang berlaku. Dengan struktur permodalan yang lebih kuat, Bank akan terus meningkatkan kinerja dan mencapai pertumbuhan yang berkelanjutan.

employee benefits liability as of December 31, 2021 and 2020 were calculated by an Independent Actuary.

## Accrued expenses and other liabilities

In 2021, Bank's accrued expenses and other liabilities were recorded at Rp24.82 billion compared with Rp39.90 billion in 2020. The decreasing was due to lower lease liability in 2021.

## Subordinated loan

In 2021, the Bank's subordinated loan was recorded at Nil or decreased by 100%, against Rp252.83 billion in 2020. The subordinated loan has been reclassified and presented as component of share capital and other component of equity in the financial statements.

## Equity

In 2021, the Bank's total equity surged 84.29% to Rp2,659.79 billion, compared with Rp1,443.23 billion in 2020. The increase was driven by additional paid-up capital from Controlling Shareholders, so the Bank can maintain its minimum core capital of at least Rp2 trillion, in accordance with applicable regulations. With a stronger capital structure, the Bank will continue to improve its performance and achieve sustainable growth.

| Ekuitas | dalam jutaan Rp<br>in million Rp | | | Kenaikan (Penurunan)<br>Increased (Decreased) | | Equity |
|---|---|---|---|---|---|---|
| | | | | 2021-2020 | 2020-2019 | |
| | 2021 | 2020 | 2019 | Persentase (%)<br>Percentage (%) | Persentase (%)<br>Percentage (%) | |
| Modal ditempatkan dan disetor penuh | 12.636.175 | 12.223.149 | 12.223.149 | 3,38% | 0,00% | Issued and fully paid-up capital |
| Tambahan modal disetor | 1.125.357 | 178.765 | 178.765 | 529,52% | 0,00% | Additional paid-up capital |
| Komponen ekuitas lain | 1.190.000 | 895.500 | 495.500 | 32,89% | 80,73% | Other equity components |
| Kerugian aktuarial | (6.905) | (9.791) | (11.096) | (29,48%) | (11,76%) | Actuarial loss |
| Surplus revaluasi aset tetap - neto | 138.336 | 138.336 | 138.336 | 0,00% | 0,00% | Revaluation surplus of fixed assets - net |
| Keuntungan yang belum direalisasi atas perubahan nilai wajar efek-efek melalui penghasilan komperehensif lain/ tersedia untuk dijual | 11.680 | 6.704 | 8.391 | 74,22% | (20,10%) | Unrealized gain on changes in fair value of marketable securities through other comprehensive income/available for sale |
| Saldo rugi | (12.434.856) | (11.989.433) | (11.359.219) | 3,72% | 5,55% | Deficit |
| **Total Ekuitas** | **2.659.787** | **1.443.230** | **1.673.826** | **84,29%** | **(13,78%)** | **Total Equity** |

## Modal Ditempatkan dan Disetor Penuh

Nilai modal ditempatkan dan disetor penuh di tahun 2021 adalah sebesar Rp12.636,18 miliar, atau naik 3,38% dibandingkan dengan tahun 2020 sebesar Rp12.223,15 miliar.

## Issued and fully paid-up capital

The issued and fully paid-up capital in 2021 amounted to Rp12,636.18 billion, or increased by 3.38% from Rp12,223.15 billion in 2020.

## Tambahan Modal Disetor

Terdapat peningkatan atas tambahan modal disetor di tahun 2021 sebesar Rp1.125,36 miliar atau 529,52% dibandingkan dengan tahun 2020 sebesar Rp 178,77 miliar. Hal ini merupakan efek penerimaan dari Penawaran Umum Terbatas - 2021.

## Komponen Ekuitas Lain

Sepanjang tahun 2021, Bank menerima setoran modal dari sejumlah pihak, dengan rincian sebagai berikut:

- Pada tanggal 30 Maret 2021, Bank menerima dana sebesar Rp200 miliar dari JTrust Co., Ltd., dan berdasarkan Surat OJK No. SR-26/PB.31/2021 tanggal 31 Maret 2021, OJK menyetujui untuk pencatatan dan penggunaan dana setoran modal Bank.
- Pada tanggal 24 September 2021, Bank menerima dana sebesar Rp30 miliar dari J Trust Asia Pte., Ltd., dan berdasarkan Surat OJK No. SR-112/PB.31/2021 tanggal 30 September 2021, OJK menyetujui pencatatan dana setoran modal dari J Trust Asia Pte., Ltd., dan diperhitungkan sebagai komponen Modal Inti dalam perhitungan Kewajiban Penyediaan Modal Minimum (KPMM) Bank.
- Pada tanggal 22 Oktober 2021, Bank menerima dana sebesar Rp200 miliar dari J Trust Asia Pte., Ltd., dan berdasarkan Surat OJK No. SR-124/PB.31/2021 tanggal 26 Oktober 2021, OJK menyetujui pencatatan dana setoran modal dari J Trust Asia Pte., Ltd., dan diperhitungkan sebagai komponen Modal Inti dalam perhitungan Kewajiban Penyediaan Modal Minimum (KPMM) Bank.
- Pada tanggal 17 Desember 2021, Bank menerima dana sebesar Rp880 miliar dari JTrust Co., Ltd., dan berdasarkan Surat OJK No. SR-150/PB.31/2021 tanggal 24 Desember 2021, OJK menyetujui pencatatan dana setoran modal dari JTrust Co., Ltd., dan diperhitungkan sebagai komponen Modal Inti dalam perhitungan Kewajiban Penyediaan Modal Minimum (KPMM) Bank.
- Pada tanggal 31 Desember 2021, terdapat pinjaman subordinasi yang direklasifikasi dan disajikan sebagai komponen ekuitas lain sebesar Rp346.63 miliar, serta terdapat efek pengurangan dari Penawaran Umum Terbatas - 2021 melalui konversi komponen ekuitas lain dan masyarakat sebesar Rp1.362,13 miliar.

## Kerugian Aktuarial

Keuntungan atau kerugian aktuarial yang terjadi dari penyesuaian dan perubahan asumsi aktuaria dibebankan atau dikreditkan ke ekuitas di penghasilan komprehensif lain pada periode terjadinya.

## Additional paid-up capital

There was an increase in additional paid-up capital in 2021, which amounted to Rp1,125.36 billion. The additional paid-up capital skyrocketted by 529.52% from Rp178.77 billion in 2020. This was due to results from the Limited Public Offering in 2021.

## Other equity components

Throughout 2021, the Bank received paid-up capital from a number of parties, with the following details:

- On March 30, 2021, the Bank received Rp200 billion from JTrust Co., Ltd., and based on OJK Letter No. SR-26/PB.31/2021 dated March 31, 2021, OJK has approved the recording and use of the Bank's paid-up capital.
- On September 24, 2021, the Bank received Rp30 billion from J Trust Asia Pte., Ltd., and based on OJK Letter No. SR-112/PB.31/2021 dated September 30, 2021, OJK has approved the recording of paid-up capital from J Trust Asia Pte., Ltd., and was calculated as a component of Core Capital in the calculation of the Bank's Minimum Capital Adequacy Requirement (KPMM).
- On October 22, 2021, the Bank received Rp200 billion from J Trust Asia Pte., Ltd., and based on OJK's Letter No. SR-124/PB.31/2021 dated October 26, 2021, OJK has approved the recording of paid-up capital from J Trust Asia Pte., Ltd., and was calculated as a component of Core Capital in the calculation of the Bank's Minimum Capital Adequacy Requirement (KPMM).
- On December 17, 2021, the Bank received Rp880 billion from JTrust Co., Ltd., and based on OJK's Letter No. SR-150/PB.31/2021 dated December 24, 2021, OJK has approved the recording of paid-up capital from JTrust Co., Ltd., and was calculated as a component of Core Capital in the calculation of the Bank's Minimum Capital Adequacy Requirement (KPMM).
- As of December 31, 2021, a subordinated loan has been reclassified and presented into other equity components worth Rp346,63 billion, and there was a reduction effect from the Limited Public Offering in 2021 through conversion of other equity components of equity and the public amounting to Rp1.362,13 billion.

## Actuarial Loss

Actuarial gains or losses arising from adjustments and changes in actuarial assumptions are charged or credited to equity in other comprehensive income during the period they are incurred.

Pada tahun 2021, kerugian aktuaria mengalami penurunan sebesar 29,48% menjadi Rp6,91 miliar dibandingkan tahun sebelumnya yang mencatatkan kerugian sebesar Rp9,79 miliar.

In 2021, the Bank's actuarial losses narrowed by 29.48% to Rp6.91 billion, compared with an actuarial loss of Rp9.79 billion in 2020.

Liabilitas imbalan kerja pada tanggal 31 Desember 2021 dan 2020 dihitung oleh Aktuaris Independen, KKA Azwir Arifin dan Rekan, dalam laporannya masing-masing tertanggal 10 Januari 2022 dan 8 Januari 2021. Bank menyelenggarakan dana pensiun untuk seluruh karyawan tetap yang memenuhi syarat yang dikelola oleh Dana Pensiun Lembaga Keuangan Sinarmas MSIG.

The employee benefits liability as of December 31, 2021 and 2020 was calculated by an Independent Actuary, KKA Azwir Arifin dan Rekan, in their reports dated January 10, 2022 and January 8, 2021, respectively. The Bank has pension fund for eligible permanent employees. The pension fund was managed by Dana Pensiun Lembaga Keuangan (DPLK) Sinarmas MSIG.

## Surplus Revaluasi Aset Tetap - Neto

Kenaikan yang berasal dari revaluasi aset tetap langsung dikreditkan ke akun "Surplus Revaluasi Aset Tetap" revaluasi aset tetap" pada penghasilan komprehensif lain, kecuali sebelumnya penurunan revaluasi atas aset yang sama pernah diakui dalam laporan laba rugi dan penghasilan komprehensif lain. Dalam hal ini kenaikan revaluasi, dikreditkan dalam laporan laba rugi dan penghasilan komprehensif lain, sebesar penurunan nilai aset akibat revaluasi tersebut. Penurunan jumlah tercatat yang berasal dari revaluasi tanah dan bangunan dibebankan dalam laporan laba rugi dan penghasilan komprehensif lain apabila penurunan tersebut melebihi saldo surplus revaluasi aset yang bersangkutan, jika ada.

## Revaluation surplus of fixed assets - net

The increase arising from the revaluation of fixed assets is credited to the "Revaluation surplus on fixed assets" account in other comprehensive income, unless previously, a decrease in revaluation of the same asset had been recognized in the profit or loss statement and other comprehensive income. In this case, the increase in revaluation is credited to the statement of profit or loss and other comprehensive income in the same amount as the decrease in asset value due to the revaluation. The recorded decrease from land and buildings revaluation is charged to the statement of profit or loss and other comprehensive income if the decrease exceeds the revaluation surplus balance of related assets, if any.

Keuntungan yang Belum Direalisasi atas Perubahan Nilai Wajar Efek-Efek melalui Penghasilan Komprehensif Lain/ Tersedia untuk Dijual

Unrealized gain on Changes in Fair Value of Marketable Securities through Other Comprehensive Income/Available for sale

Sesuai kebijakan berlaku yang mulai tanggal 1 Januari 2020, efek-efek diklasifikasikan sebagai aset keuangan dalam kelompok yang diukur pada nilai wajar melalui penghasilan komprehensif lain dan nilai wajar melalui laba rugi.

According to a policy effective from January 1, 2020, marketable securities are classified as financial assets that are priced at fair value through other comprehensive income and fair value through profit or loss.

Pada tahun 2021, keuntungan yang belum direalisasikan atas efek-efek dalam kelompok nilai wajar melalui penghasilan komprehensif lain mengalami kenaikan sebesar 74,22% atau Rp4,98 miliar menjadi Rp11,68 miliar dibandingkan tahun sebelumnya yang mencatatkan keuntungan sebesar Rp6,70 miliar. Hal ini dikarenakan kenaikan nilai *Mark-to-Market* di tahun 2021 dibandingkan tahun 2020.

In 2021, the Bank's unrealized gain on marketable securities in fair value through other comprehensive income has increased by 74.22% or Rp4.98 billion to Rp11.68 billion from an unrealized gain of Rp6.70 billion in 2020. This was due to higher the Mark-to-Market rate in 2021 compared to 2020.

## Saldo Rugi

Saldo Rugi Bank terdiri dari saldo rugi yang sudah ditentukan penggunaannya, dan yang belum ditentukan penggunaannya.

- Tidak terdapat perubahan saldo rugi yang ditentukan penggunaannya di tahun 2021. Nilainya per 31 Desember 2021 dan 31 Desember 2020 sebesar Rp1 miliar.
- Di akhir tahun 2021 saldo rugi yang belum ditentukan penggunaannya sebesar Rp12.435,86 miliar, mengalami peningkatan 3,72% dibandingkan tahun 2020 sebesar Rp11.990,44 miliar.

## Deficit

The Bank's deficit consists of an appropriated and an unappropriated deficit.

- There was no change in appropriated deficit in 2021. As of December 31, 2021 and December 31, 2020, the deficit amounted to Rp1 billion.
- At the end of 2021, the unappropriated deficit was at Rp12,435.86 billion, an increase of 3.72%, compared with Rp11,990.44 billion in 2020."

### LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN
### STATEMENT OF PROFIT AND LOSS AND OTHER COMPREHENSIVE INCOME

| Keterangan dalam jutaan Rupiah | dalam jutaan Rp in million Rp | | | Kenaikan (Penurunan) Increased (Decreased) | | Description in million Rupiah |
|---|---|---|---|---|---|---|
| | 2021 | 2020 | 2019 | 2021-2020 Persentase (%) Percentage (%) | 2020-2019 Persentase (%) Percentage (%) | |
| Pendapatan Bunga | 991.353 | 978.794 | 1.132.243 | 1,28% | (13,55%) | Interest income |
| Beban Bunga | (888.773) | (952.653) | (1.081.987) | (6,71%) | (11,95%) | Interest expenses |
| Pendapatan Bunga - neto | 102.580 | 26.141 | 50.256 | 292,41% | (47,98%) | Interest income - net |
| Pendapatan Operasional Lainnya | 52.507 | 22.581 | 526.546 | 132,53% | (95,71%) | Total other operating income |
| Beban Operasional Lainnya | (684.003) | (633.592) | (565.244) | 7,96% | 12,09% | Total other operating expenses |
| Laba (Rugi) Operasional | (528.916) | (584.870) | 11.558 | (9,57%) | (5,160,30%) | Profit (Loss) From Operations |
| Pendapatan non-operasional | 12.416 | 32.711 | 206.008 | (62,04%) | (84,12%) | Non-operating income |
| Beban non-operasional | (31.972) | (29.272) | (168.267) | 9,22% | (82,60%) | Non-operating expenses |
| Pendapatan (Beban) Non-Operasional - neto | (19.556) | 3.439 | 37.741 | (668,65%) | (90,89% | Non-Operating Income (Expenses) |
| Laba (Rugi) Sebelum Pajak | (548.472) | (581.431) | 49.299 | (5,67%) | (1.279,40%) | Profit (Loss) Before Tax |
| Manfaat Pajak Penghasilan - neto | 103.049 | 96.990 | 196 | 6,25% | 49.384,69% | Income Tax Benefit - Net |
| Laba (Rugi) Bersih Tahun Berjalan | (445.423) | (484.441) | 49.495 | (8,05%) | (1.078,77%) | Profit (Loss) For The Year |
| Penghasilan (Rugi) Komprehensif Lain | 7,862 | (382) | 167,303 | (2158,12%) | (100%) | Other Comprehensive Income (Loss) |
| Total Laba (Rugi) Komprehensif Tahun Berjalan | (437,561) | -484,823 | 216,798 | (9,75%) | (324%) | Total Comprehensive Income (Loss) For The Year |

## Pendapatan Bunga

Pendapatan bunga yang dihasilkan selama tahun 2021 mengalami kenaikan sebesar 1,28% atau sebesar Rp12,56 miliar dari Rp978,79 miliar pada tahun 2020 menjadi Rp991,35 miliar di tahun 2021. Peningkatan pendapatan bunga ini disebabkan oleh ekspansi kredit secara selektif dan mengedepankan prinsip kehati-hatian serta penambahan penempatan dana pada obligasi korporasi.

## Interest Income

Interest income rose 1.28%, or Rp12.56 billion, to Rp991.35 billion in 2021 from Rp978.79 billion in 2020. The increase was due to selective and prudent loan expansion, as well as additional placement of funds in corporate bonds.

| Pendapatan Bunga | dalam jutaan Rp<br>in million Rp | | | Kenaikan (Penurunan)<br>Increased (Decreased) | | Interest Income |
|---|---|---|---|---|---|---|
| | | | | 2021-2020 | 2020-2019 | |
| | 2021 | 2020 | 2019 | Persentase (%)<br>Percentage (%) | Persentase (%)<br>Percentage (%) | |
| Pinjaman yang diberikan | 782.831 | 720.762 | 861.850 | 8,61% | (16,37%) | Loans |
| Efek-efek | 198.772 | 245.060 | 267.701 | (18,89%) | (8,46%) | Marketable securities |
| Penempatan pada BI dan bank lain | 9.750 | 12.972 | 2.692 | (24,84%) | 381,87% | Placements with BI and other banks |
| **Jumlah Pendapatan Bunga** | **991.353** | **978.794** | **1.132.243** | **1,28%** | **(13,55%)** | **Total Interest Income** |

## Beban Bunga

Beban bunga di tahun 2021 sebesar Rp888,77 miliar dan mengalami penurunan sebesar 6,71% dibandingkan tahun sebelumnya sebesar Rp952,65 miliar. Beban bunga simpanan nasabah memberikan kontribusi sebesar 85,14% dari beban bunga tahun 2021, diikuti simpanan dari bank lain sebesar 11,75%, efek-efek sebesar 2,78%, provisi dan komisi sebesar 0,33%. Penurunan beban bunga terutama disebabkan oleh penurunan beban bunga deposito berjangka sebesar Rp58,71 miliar atau 8,07% dari tahun lalu, seiring dengan penurunan suku bunga deposito berjangka secara bertahap dan peningkatan komposisi dana murah yang dilakukan Bank.

## Interest Expenses

Interest expenses amounted to Rp888.77 million in 2021, decreased by 6.71% from Rp952.65 million in 2020. Interest expenses on customer deposits contributed around 85.14% of total interest expenses in 2021, followed by expenses on deposits from other banks at 11.75%, marketable securities at 2.78%, and provision and commision at 0.33%. The fall in interest expenses was mainly due to gradual decrease in time deposit interest rates and an increase in the composition of low-cost funds. Interest expenses on time deposits dropped by Rp58.71 billion, or 8.07%, from the previous year.

| Beban Bunga | dalam jutaan Rp<br>in Mmillion Rp | | | Kenaikan (Penurunan)<br>Increased (Decreased) | | Interest Expense |
|---|---|---|---|---|---|---|
| | | | | 2021-2020 | 2020-2019 | |
| | 2021 | 2020 | 2019 | Persentase (%)<br>Percentage (%) | Persentase (%)<br>Percentage (%) | |
| **Simpanan Nasabah** | | | | | | **Deposits from Customers** |
| Deposito Berjangka | 669.072 | 727.782 | 851.460 | (8,07%) | (14,53%) | Time Deposits |
| Tabungan | 73.115 | 49.328 | 43.334 | 48,22% | 13,83% | Saving Deposits |
| Giro | 14.515 | 22.049 | 11.513 | (34,17%) | 91,51% | Current Accounts |
| Efek-efek | 24.720 | 64.907 | 78.858 | (61,91%) | (17,69%) | Marketable securities |
| Provisi dan komisi | 2.959 | 436 | 4 | 578,67% | 10.800,00% | Provision and commission |
| Simpanan dari bank lain | 104.392 | 88.150 | 96.104 | 18,43% | (8,28%) | Deposits from other banks |
| Lain-lain | - | 1 | 714 | (100,00%) | (99,86%) | Others |
| **Jumlah Beban Bunga** | **888.773** | **952.653** | **1.081.987** | **(6,71%)** | **(11,95%)** | **Total Interest Expense** |

## Pendapatan Bunga - Neto

Pendapatan bunga bersih mengalami peningkatan sebesar 292,41% dari Rp26,14 miliar di tahun 2020 menjadi Rp102,58 miliar di tahun 2021. Peningkatan pendapatan bunga bersih tersebut terutama didorong oleh peningkatan pendapatan bunga dari ekspansi kredit secara selektif dan

## Interest Income - Net

Net interest income soared 292.41% to Rp102.58 billion in 2021 from Rp26.14 billion in 2020. The surge in net interest income was mainly driven by higher interest income from the selective and prudent loan expansions and lower interest expenses in customer deposits, which was due to an increase

mengedepankan prinsip kehati-hatian dan penurunan beban bunga simpanan nasabah yang didorong oleh meningkatnya komposisi dana murah Bank, sehingga biaya dana turun menjadi 4,87% di tahun 2021 dibandingkan 6,73% pada tahun 2020.

in the Bank's low-cost funds. The Bank's cost of funds fell to 4.87% in 2021 compared to 6.73% in 2020.

Kenaikan pendapatan bunga bersih juga tercermin pada peningkatan Margin Bunga Bersih (NIM) menjadi 0,82% di tahun 2021 dibandingkan 0,22% di tahun 2020.

The increase in net interest income was also reflected in higher Net Interest Margin (NIM), which stood at 0.82% in 2021 versus 0.22% in 2020.

## Pendapatan Operasional Lainnya

Pendapatan operasional lainnya berasal dari pendapatan yang bukan dari kegiatan utama Bank. Termasuk ke dalam pendapatan ini adalah keuntungan kurs mata uang asing, provisi lain-lain, provisi dari transaksi ekspor impor, dan lain-lain. Pendapatan operasional lainnya pada akhir Desember 2021 sebesar Rp52,51 miliar dan mengalami peningkatan sebesar 132,53% dibandingkan 2020 yang tercatat sebesar Rp22,58 miliar. Peningkatan pendapatan operasional ini disebabkan adanya keuntungan atas penjualan efek-efek pada tahun 2021 sebesar Rp10,32 miliar sementara di tahun sebelumnya sebesar nihil.

## Other Operating Income

Other operating income was generated from outside of the Bank's main activities. The auxiliary revenue includes gains from foreign exchange transactions, other provisions, provisions from export and import transactions, and others. At the end of December 2021, other operating income increased by Rp52.51 billion, an increase of 132.53% compared with Rp22.58 billion in 2020. The increase of other operating income was mainly due to gains on sale of marketable securities, amounting to Rp10,32 billion, while in the previous year, it was nil.

| Pendapatan Operasional Lainnya | dalam jutaan Rp<br>in million Rp | | | Kenaikan (Penurunan)<br>Increased (Decreased) | | Total Other Operating Income |
|---|---|---|---|---|---|---|
| | | | | 2021-2020 | 2020-2019 | |
| | 2021 | 2020 | 2019 | Persentase (%)<br>Percentage (%) | Persentase (%)<br>Percentage (%) | |
| Keuntungan kurs mata uang asing - neto | 10.045 | 10.484 | 46.097 | (4,19%) | (77,26%) | Gains on foreign exchange - net |
| Provisi lain-lain | 7.735 | 2.558 | 7.257 | 202,38% | (64,75%) | Other provisions |
| Provisi dari transaksi ekspor impor | 83 | 155 | 278 | (46,45%) | (44,24%) | Provision from export import transactions |
| Keuntungan atas penjualan efek-efek - neto | 10.316 | - | 6.643 | 100,00% | 100,00% | Gains on sale of marketable securities - net |
| Pemulihan kerugian penurunan nilai - neto | - | - | 449.053 | 0,00% | 100,00% | Reversal of impairment losses - net |
| Lain-lain | 24.328 | 9.384 | 17.218 | 159,25% | (45,50%) | Others |
| **Jumlah Pendapatan Operasional Lainnya** | **52.507** | **22.581** | **526.546** | **132,53%** | **(95,71%)** | **Total other operating income** |

## Beban Operasional Lainnya

Total beban operasional lainnya yang terjadi selama 2021 sebesar Rp684,00 miliar, meningkat Rp50,41 miliar atau 7,37% dari jumlah biaya operasional lainnya pada 2020 sebesar Rp633,59 miliar, seiring dengan meningkatnya aktivitas operasional Bank pada tahun tersebut. Beban umum dan administrasi dan beban gaji dan tunjangan memiliki kontribusi terbesar dalam beban operasional lainnya sebesar 53,40% dan 39,30%.

## Other Operating Expenses

Total amount of other operating expenses was Rp684.00 billion in 2021, rising by Rp50.41 billion or 7.37%, from Rp633.59 billion in 2020, following an increase in the Bank's operational activities during the year. General and administrative expenses, as well as salaries and allowances expenses were the biggest contributors in other operating expenses with 53.40% and 39.30%, respectively.

| Beban Operasional Lainnya | dalam jutaan Rp in million Rp | | | Kenaikan (Penurunan) Increased (Decreased) | | Total Other Operating Expenses |
|---|---|---|---|---|---|---|
| | | | | 2021-2020 | 2020-2019 | |
| | 2021 | 2020 | 2019 | Persentase (%) Percentage (%) | Persentase (%) Percentage (%) | |
| Umum dan administrasi | (365.225) | (324.651) | (299.569) | 12,50% | 8,37% | General and administrative |
| Gaji dan tunjangan | (268.782) | (259.628) | (260.154) | 3,53% | (0,20%) | Salaries and allowances |
| Kerugian atas penjualan efek-efek - neto | - | (42.034) | - | 100,00% | 100,00% | Loss on sale of marketable securities - net |
| Penyisihan kerugian penurunan nilai - neto | (45.671) | (6.272) | - | 628,17% | 100,00% | Provision for impairment losses - net |
| Lain-lain | (4.325) | (1.007) | (5.521) | 329,49% | (81,76%) | Others |
| **Jumlah Beban Operasional Lainnya** | **(684.003)** | **(633.592)** | **(565.244)** | **7,96%** | **12,09%** | **Total Other Operating Expenses** |

## Pendapatan Non-Operasional - Neto

Total pendapatan non-operasional pada tahun 2021 sebesar Rp12,42 miliar, menurun sebesar Rp20,29 miliar atau sebesar 62,04% dari tahun lalu. Komponen terbesar dari pendapatan non-operasional lain-lain adalah penyelesaian atas transaksi kredit yang telah lunas di tahun 2021 sebesar Rp8,60 miliar.

## Non-Operating Income-Net

In 2021, other non-operating income amounted to Rp12.42 billion, decreased by Rp20.29 billion or 62.04%, from the previous year. The largest component of non-operating income was the settlement of loan transaction that have been repaid in 2021, amounting to Rp8.60 billion.

| Pendapatan Non-Operasional - Neto | dalam jutaan Rp in million Rp | | | Kenaikan (Penurunan) Increased (Decreased) | | Non-Operating Income |
|---|---|---|---|---|---|---|
| | | | | 2021-2020 | 2020-2019 | |
| | 2021 | 2020 | 2019 | Persentase (%) Percentage (%) | Persentase (%) Percentage (%) | |
| Keuntungan (kerugian) penjualan agunan yang diambil alih | 77 | 304 | (10.134) | (74,67%) | (103,00%) | Gain (loss) on sale of foreclosed assets |
| Obligasi Konversi | - | - | 212.100 | 0,00% | (100,00%) | Convertible bonds |
| Komisi asuransi | 1.362 | 304 | 442 | 348,03% | (31,22%) | Insurance commission |
| Lain-lain | 10.977 | 32.103 | 3.600 | (65,81%) | 791,75% | Others |
| **Total Pendapatan Non-Operasional** | **12.416** | **32.711** | **206.008** | **(62,04%)** | **(84,12%)** | **Total Non-Operating Income** |

## Beban Non-Operasional - Neto

Total beban non-operasional lainnya tahun 2021 sebesar Rp31,97 miliar dan naik sebesar Rp2,70 miliar atau sebesar 8.44% dari tahun lalu. Beban perkara menjadi komponen terbesar dari beban non operasional yang mengalami peningkatan sebesar Rp2,73 miliar atau sebesar 13,30% dibandingkan tahun sebelumnya. Selain itu, rugi penjualan agunan yang diambil alih juga mengalami peningkatan sebesar Rp5,11 miliar dari tahun lalu.

## Non-Operating Expenses-Net

In 2021, total non-operating expenses amounted to Rp31.97 billion, an increase of Rp2.70 billion or 8.44%, from the previous year. Legal expenses were the largest contributor to non-operating expenses, which rose Rp2.73 billion or 13.30% from the previous year. Futhermore, loss on sale of foreclosed assets also increased by Rp5.11 billion from last year.

| Manfaat Pajak Penghasilan - Neto | dalam jutaan Rp in million Rp | | | Kenaikan (Penurunan) Increased (Decreased) | | Income Tax Benefits - Net |
|---|---|---|---|---|---|---|
| | | | | 2021-2020 | 2020-2019 | |
| | 2021 | 2020 | 2019 | Persentase (%) Percentage (%) | Persentase (%) Percentage (%) | |
| Perkara | 23.286 | 20.553 | 94.927 | 13,30% | (78,35%) | Legal |
| Denda dan sanksi | 19 | 904 | 5.049 | (97,90%) | (82,10%) | Fine and penalties |
| Rugi penjualan dan penghapusan aset tetap - neto | 5.178 | 69 | 18 | 7.404,35% | 283,33% | Loss on sale and disposal of fixed assets - net |
| Sumbangan | - | - | - | 0,00% | 0,00% | Donation |
| Lain-lain | 3.489 | 7.746 | 68.273 | (54,96%) | (88,65%) | Others |
| Total Beban Non-Operasional | 31.972 | 29.272 | 168.267 | 9,22% | (82,60%) | Total Non-Operating Expense |

## Laba (Rugi) Operasional

Pada tahun 2021, Bank mengalami rugi operasional sebesar Rp528,92 miliar, turun sebesar 9,57% dibandingkan rugi tahun 2020 sebesar Rp584,87 miliar. Perbaikan rugi operasional terutama disebabkan oleh ekspansi bisnis bank yang disertai dengan perbaikan biaya dana serta keuntungan atas penjualan portofolio obligasi.

## Profit (Loss) From Operations

In 2021, the Bank's operating loss was at Rp528.92 billion, decreased by 9.57% compared with a loss of Rp584.87 billion in 2020. The improvement in operating loss was mainly due to the Bank's business expansion, along with lower cost of funds and gains from bond portfolios.

## Manfaat Pajak Penghasilan - Neto

Kontribusi pajak Bank pada tahun 2021 sebesar Rp103,05 miliar. Jumlah tersebut mengalami peningkatan sebesar 6,25% dibandingkan pada 2020 yang tercatat sebesar Rp96,99 miliar. Peningkatan ini dikarenakan peningkatan manfaat pajak tangguhan dibandingkan tahun sebelumnya.

## Income Tax Benefit – Net

The Bank's tax contribution in 2021 was Rp103.05 billion. This number has increased by 6.25% from 2020, which was recorded at Rp96.99 billion. The increasing was due to higher deferred tax benefit compared to the previous year.

| Manfaat Pajak Penghasilan - Neto | dalam jutaan Rp in million Rp | | | Kenaikan (Penurunan) Increased (Decreased) | | | | Income Tax Benefit - Net |
|---|---|---|---|---|---|---|---|---|
| | | | | 2021-2020 | | 2020-2019 | | |
| | 2021 | 2020 | 2019 | Jumlah Nominal | Persentase (%) Percentage (%) | Jumlah Nominal | Persentase (%) Percentage (%) | |
| Tangguhan | 103.049 | 96.990 | 196 | 6.059 | 6,25% | 96.794 | 49.384,69% | Deferred |
| **Manfaat Pajak Penghasilan - Neto** | **103.049** | **96.990** | **196** | **6.059** | **6,25%** | **96.794** | **49.384,69%** | **Income Tax Benefit - Net** |

## Laba (Rugi) Bersih Tahun Berjalan

Rugi bersih Bank pada tahun 2021 sebesar Rp445,42 miliar atau mengalami perbaikan sebesar 8,05% atau Rp39,02 miliar dibandingkan rugi bersih tahun 2020 sebesar Rp484,44 miliar.

Hal ini menunjukkan di tengah kondisi pandemi COVID-19, Bank terus berupaya untuk meningkatkan portofolio bisnisnya secara bertahap dan selektif, yang diiringi dengan perbaikan komposisi dana murah sehingga berdampak positif pada perbaikan pendapatan bunga bersih dan mendorong perbaikan profitabilitas Bank.

## Profit (Loss) For the Year

The Bank posted a net loss of Rp445.42 billion in 2021, narrowing by 8.05% or Rp39.02 billion, compared with a net loss of Rp484.44 billion in 2020.

This shows that in the midst of COVID-19 pandemic, the Bank continued to strive to gradually and selectively enhance its business portfolios, along with improvement in the composition of low-cost funds. This has positive impact on net interest income and improve the Bank's profitability.

## Laba (Rugi) Per Saham Dasar

Bank mencatatkan rugi per saham dasar sebesar Rp42,15 per lembar saham di tahun 2021 dari sebelumnya Rp48,39 di tahun 2020. Perbaikan rugi per saham dasar tersebut

## Profit (Loss) Per Share

The Bank recorded loss per share of Rp42.15 per share in 2021, compared with Rp48.39 per share in 2020. Lower basic loss per share was mainly due to the Bank's selective

terutama disebabkan oleh ekspansi bank secara selektif dan bertahap yang diiringi oleh peningkatan efisiensi di tengah pandemi COVID-19.

and gradual expansion, coupled with increased efficiency in the midst of the COVID-19 pandemic.

LAPORAN ARUS KAS
STATEMENT OF CASH FLOW

| Keterangan | dalam jutaan Rp in million Rp | | | Kenaikan (Penurunan) Increased (Decreased) | | Description |
|---|---|---|---|---|---|---|
| | | | | 2021-2020 | 2020-2019 | |
| | 2021 | 2020 | 2019 | Persentase (%) Percentage (%) | Persentase (%) Percentage (%) | |
| Kas neto diperoleh dari (digunakan untuk) aktivitas operasi | 1.528.836 | (1.561.012) | (103.316) | 197,94% | 1.410,91% | Net cash provided by (used in) operating activities |
| Kas neto diperoleh dari (digunakan untuk) aktivitas investasi | (1.577.016) | 1.746.070 | (511.504) | (190,32%) | (441,36%) | Net cash provided by (used in) investing activities |
| Kas neto diperoleh dari (digunakan untuk) dari aktivitas pendanaan | 1.396.519 | 246.112 | 400.000 | 467,43% | (38,47%) | Net cash provided by (used in) by financing activities |
| Jumlah kenaikan(penurunan) bersih kas dan setara kas | 1.348.339 | 431.080 | (214.820) | 212,78% | (300,71%) | Net Increase (Decrease) On Cash And Cash Equivalents |
| Pengaruh perubahan kurs mata uang asing | 1.570 | 1.621 | (5.316) | (3,15%) | (130,49%) | Effect of changes in foreign currencies exchange rate |
| Kas dan setara kas pada awal tahun | 2.026.029 | 1.593.328 | 1.813.464 | 27,16% | (12,14%) | Cash and cash equivalents beginning of year |
| **Kas dan setara kas pada akhir tahun** | **3.375.938** | **2.026.029** | **1.593.328** | **66,63%** | **27,16%** | **Cash and cash equivalents at end of year** |

## Arus Kas dari Aktivitas Operasi

Perolehan kas dari aktivitas operasi pada tahun 2021 mengalami kenaikan sebesar Rp3.089,85 miliar dibandingkan tahun sebelumnya terutama disebabkan oleh arus kas yang berasal dari peningkatan simpanan nasabah dan bank lain yang melampaui penggunaan dana untuk ekspansi kredit.

## Cash Flows from Operating Activities

Cash flow from operating activities in 2021 increased by Rp3,089.85 billion from the previous year, mainly due to higher deposits from customers and other banks that exceeded the use of funds for loan expansion.

## Arus Kas dari Aktivitas Investasi

Penggunaan kas yang digunakan untuk aktivitas investasi selama tahun 2021 mencapai Rp1.577,02 miliar dibandingkan perolehan tahun sebelumnya sebesar Rp1.746,07 miliar. Peningkatan penggunaan kas bersih yang digunakan untuk aktivitas investasi di tahun 2021 terutama didorong oleh pembelian efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain masing-masing sebesar Rp1.912,67 miliar dan Rp353,62 miliar.

## Cash Flows from Investment Activities

The use of cash for investment activities during 2021 reached Rp1,577.02 billion compared to the acquisition in the previous year, which amounted to Rp1,746.07 billion. The increase in the use of net cash for investment activities in 2021 was mainly driven by the purchase of securities at fair value through other comprehensive income in the amount of Rp1,912.67 billion and Rp353.62 billion, respectively.

## Arus Kas dari Aktivitas Pendanaan

Kas bersih diperoleh dari aktivitas pendanaan selama 2021 sebesar Rp1.396,52 miliar atau meningkat sebesar Rp1.150,42 miliar dari tahun sebelumnya sebesar Rp246,11 miliar. Penerimaan arus kas dari aktivitas pendanaan terutama berasal dari penerimaan dana setoran modal sebesar Rp1.310,00 miliar dan pinjaman subordinasi sebesar Rp95,00 miliar.

## Cash Flows from Financing Activities

Net cash from financing activities amounted to Rp1,396.52 billion in 2021, increased by Rp1,150.42 billion from Rp246.11 billion in the previous year. Cash flow receipts from funding activities came from receipt of paid-up capital amounting to Rp1,310.00 billion and subordinated loan amounting to Rp95.00 billion.

## RASIO KEUANGAN UTAMA
## MAIN FINANCIAL RATIO

(dalam persentase, kecuali di tentukan lain/in percentage, unless otherwise specified)

| RASIO KEUANGAN | 2021 | 2020 | 2019 | FINANCIAL RATIO |
|---|---|---|---|---|
| **PERMODALAN** | | | | **CAPITAL** |
| Kewajiban Penyediaan Modal Minimum (KPMM) | 15,82 | 11,59 | 14,53 | Capital Adequacy Ratio (CAR) |
| Modal Inti Utama | 15,03 | 8,99 | 11,32 | Common Equity Tier 1 |
| Aset Tetap Terhadap Modal | 21,39 | 33,68 | 12,89 | Fixed Assets to Capital |
| **ASET PRODUKTIF** | | | | **EARNING ASSETS** |
| Aset Produktif Bermasalah | 2,78 | 3,71 | 0,84 | Non-Performing Earning Assets |
| Pinjaman yang Diberikan Bermasalah (Bruto) | 3,90 | 4,97 | 1,49 | Non-Performing Loans (Gross) |
| Pinjaman yang Diberikan Bermasalah (Neto) | 2,32 | 2,72 | 0,80 | Non-Performing Loans (Net) |
| Pembentukan Penyisihan Aset Produktif (PPAP) terhadap Aset produktif | 1,52 | 2,27 | 1,02 | Allowance for Possible Losses on Earnings Assets |
| Pemenuhan PPAP | 82,82 | 97,97 | 70,19 | Allowance for Possible Losses Compliance |
| **RENTABILITAS** | | | | **RENTABILITIES** |
| Laba terhadap rata-rata Aset | (3,06) | (3,36) | 0,29 | Return on Assets (ROA) |
| Laba terhadap rata-rata Ekuitas | (36,27) | (34,01) | 4,24 | Return on Equity (ROE) |
| Margin Bunga Bersih | 0,82 | 0,22 | 0,39 | Net Interest Margin (NIM) |
| **LIKUIDITAS** | | | | **LIQUIDITY** |
| Rasio Kredit yang Diberikan Terhadap Dana Pihak Ketiga | 62,81 | 56,26 | 48,77 | Loan to Funding Ratio (LFR) |
| Rasio Pendanaan Stabil Bersih | 143,61 | 181,62 | 166,23 | Net Stable Funding Ratio (NSFR) |
| Rasio Kecukupan Likuiditas | 168,22 | 147,13 | 138,43 | Liquidity Coverage Ratio (LCR) |
| **SOLVABILITAS** | | | | **SOLVABILITY** |
| Rasio Pengungkit | 10,51 | 7,22 | - | Leverage Ratio (LR) |
| Liabilitas terhadap Ekuitas (X) | 7,01 | 10,23 | 9,34 | (X) Liabilities to Equity |
| Liabilitas terhadap Jumlah Aset (X) | 0,88 | 0,91 | 0,90 | (X) Liabilities to Assets |
| **EFISIENSI** | | | | **EFFICIENCY** |
| Rasio Biaya terhadap Pendapatan | 389,23 | 397,45 | 287,22 | Cost to Income Ratio (CIR) |
| Giro dan Tabungan terhadap Simpanan | 18,48 | 14,70 | 14,21 | Current Account Savings Account (CASA) |
| Beban Operasional terhadap Pendapatan Operasional (BOPO) | 122,55 | 146,66 | 99,92 | Operating Expense to Operating Revenues |
| **KEPATUHAN** | | | | **COMPLIANCE** |
| Persentase Pelanggaran BMPK | - | - | - | Percentage of LLL Violations |
| Persentase Pelampauan BMPK | - | - | - | Percentage of LLL Excess |
| GWM Primer Rupiah | 29,82 | 15,49 | 11,14 | Primary Reserve in Rupiah |
| GWM Valuta Asing | 4,29 | 5,40 | 33,45 | Reserve in Foreign Currencies |
| Posisi Devisa Neto (PDN) | 1,60 | 3,47 | 0,74 | Net Open Position |

## Suku Bunga Dasar Kredit

Informasi mengenai Suku Bunga Dasar Kredit (SBDK) yang diberikan Bank pada tahun 2021 sebagai berikut:

## Prime Lending Rate

Information on the Prime Lending Rate (SBDK) provided by the Bank in 2021 was as follow:

| | Suku Bunga Dasar Kredit (Prime Lending Rate) Berdasarkan Segmen Kredit/By *Credit Segment* | | | | | |
|---|---|---|---|---|---|---|
| | Kredit Korporasi Corporate Credit | Kredit Ritel Retail Credit | Kredit Mikro Micro Credit | Kredit Konsumsi KPR Mortgage Consumption Loans | Kredit Konsumsi Non-KPR Non-Mortgage Consumption Loans | |
| **2021** | | | | | | |
| Maret | 10,55% | 11,05% | 26,00% | 12,05% | 11,05% | March |
| Juni | 10,55% | 11,05% | 26,00% | 12,05% | 11,05% | June |
| September | 10,55% | 11,05% | 26,00% | 12,05% | 11,05% | September |
| Desember | 10,55% | 11,05% | 26,00% | 12,05% | 11,05% | December |
| **2020** | | | | | | |
| Angka rata-rata 2020 | 10,55% | 11,05% | 26,00% | 12,05% | 11,05% | 2020 average |

SBDK digunakan sebagai dasar penetapan suku bunga kredit yang akan dikenakan oleh Bank kepada nasabah. SBDK belum memperhitungkan komponen estimasi premi risiko yang besarnya tergantung dari penilaian Bank terhadap risiko masing-masing debitur atau kelompok debitur. Dengan demikian, besarnya suku bunga kredit yang dikenakan kepada debitur belum tentu sama dengan SBDK. Dalam Kredit Konsumsi non KPR tidak termasuk penyaluran dana melalui Kartu Kredit dan Kredit Tanpa Agunan (KTA). Informasi SBDK yang berlaku setiap saat dapat dilihat pada publikasi di setiap kantor Bank dan/atau website Bank.

## Kemampuan Membayar Utang

Kemampuan Bank dalam memenuhi seluruh kewajiban baik kewajiban jangka panjang maupun jangka pendek, diukur melalui rasio likuiditas dan rasio solvabilitas.

## Kemampuan Membayar Utang Jangka Pendek (Rasio Likuiditas)

Dalam melakukan pemantauan rasio likuiditas, Bank menggunakan *Liquidity Coverage Ratio* (LCR) dan *Net Stable Funding Ratio* (NSFR). LCR adalah perbandingan antara *High Quality Liquid Asset* (HQLA) dengan total arus kas keluar bersih (*net cash outflow*) selama 30 hari ke depan dalam *scenario stress*. Pemenuhan LCR ditetapkan paling rendah 100% secara berkelanjutan. Sedangkan NSFR merupakan perbandingan antara jumlah liabilitas dan ekuitas yang stabil selama periode 1 tahun untuk mendanai aktivitas Bank dengan jumlah aset dan rekening administratif yang perlu didanai dengan pendanaan stabil. Pemenuhan NSFR ditetapkan paling rendah 100%.

Bank selalu menjaga kedua rasio tersebut di atas batasan regulator yang ditetapkan. Pada akhir Desember 2021, LCR tercatat sebesar 168,22% atau meningkat dari 147,13% di tahun 2020. Sementara itu, NSFR tercatat sebesar 143,61% atau menurun dari 181,62% di tahun 2020. Komposisi HQLA yang dimiliki Bank adalah HQLA level 1 yang terdiri dari penempatan pada Bank Indonesia dan surat berharga yang diterbitkan Pemerintah. Konsentrasi sumber pendanaan Bank saat ini cukup memadai dan Bank terus memperbaiki komposisi pendanaan menjadi lebih baik.

## Kemampuan Membayar Utang Jangka Panjang (Rasio Solvabilitas)

Dalam pemantauan rasio solvabilitas, Bank menggunakan rasio liabilitas terhadap jumlah aset dan liabilitas terhadap ekuitas. Rasio liabilitas terhadap jumlah aset menunjukkan sejauh mana perusahaan menggunakan liabilitas untuk

SBDK is used as the basis for determining lending rate that will be charged by the Bank to its customers. SBDK does not take into account the components of risk premium estimates, the amount of which depends on the Bank's risk assessment of each debtor or group of debtors. Therefore, the loan interest rate charged to debtors is not necessarily the same as prime lending rate. Non-mortgage consumer loan does not include fund disbursement through Credit Cards and Non-Collateral Loan (KTA). Information on applicable SBDK can be found in the published information available at each of the Bank's office and/or the Bank's website.

## Ability to Pay Off Debt

The Bank's ability to fulfill its short-term and long-term obligations is measured by using the liquidity ratio and solvency ratio.

## Ability to Pay Off Short-term Debt (Liquidity Ratio)

In monitoring liquidity ratio, Bank JTrust Indonesia uses the Liquidity Coverage Ratio (LCR) and Net Stable Funding Ratio (NSFR). LCR is the comparison between High Quality Liquid Asset (HQLA) and total net cash outflow for the next 30 days in a stress scenario. The fulfillment of LCR is set at 100% at the lowest in a sustainable manner. NSFR is the comparison between liabilities and equity that is stable for a 1-year period to fund the Bank's activities with total assets and administrative accounts that need to be funded with stable financing. NSFR fulfillment is set at 100% at the lowest.

The Bank always maintains both ratios at above regulatory provisions. As at the end of December 2021, LCR stood at 168.22%, higher than 147.13% in 2020. Meanwhile, NSFR was at 143.61%, down from 181.62% in 2020. The Bank's HQLA composition was HQLA Level 1, which consisted of placements in Bank Iindonesia and marketable securities issued by the Government. The concentration of the Bank's funding sources is currently sufficient and the Bank continues to improve its funding composition.

## Ability to Pay Off Long-Term Debt (Solvency Ratio)

In monitoring solvency ratio, the Bank used the ratio of liabilities total assets and liabilities to total equity. The ratio of liabilities to total assets shows the extent to which the company uses its liabilities to finance its assets. The higher

membiayai asetnya. Semakin tinggi tingkat rasio liabilitas terhadap jumlah aset maka semakin tinggi tingkat *leverage* dan risiko berinvestasi di perusahaan dimaksud. Rasio liabilitas terhadap jumlah aset Bank di tahun 2021 sebesar 0,88x dibandingkan 0,91x di tahun 2020, yang menunjukkan penurunan penggunaan liabilitas untuk membiayai aset Bank.

Sedangkan rasio liabilitas terhadap ekuitas menunjukkan proporsi liabilitas dan ekuitas yang digunakan perusahaan untuk membiayai asetnya. Semakin besar operasional perusahaan didanai oleh liabilitas, maka semakin besar risiko kebangkrutan jika bisnis mengalami masa-masa sulit. Rasio liabilitas terhadap ekuitas Bank di tahun 2021 sebesar 7,01x dibandingkan 10,23x di tahun 2020, yang menunjukkan penurunan proporsi liabilitas untuk membiayai aset Bank.

the ratio, the higher the leverage and risks of investing in the company. The Bank's ratio of liability to total assets was at 0.88x in 2021, lower than 0.91x in 2020, which indicates a decrease in the use of liabilities to finance the Bank's assets.

Meanwhile, the ratio of liabilities to equity shows the proportion of liabilities and equity used by the company to finance its assets. Higher ratio means the company mostly uses liabilities to finance its operation. Thus, the higher the ratio, the greater the risk of bankruptcy if business goes through difficult time. The Bank's ratio of liabilities to equity stood at 7,01x in 2021, down from 10.23x in 2020, which indicates lower proportion of liabilities to finance the Bank's assets.

## TINGKAT KOLEKTIBILITAS KREDIT DAN ANALISIS KUALITAS ASET PRODUKTIF

Dalam masa pandemi COVID-19 ini, Bank tetap berkomitmen untuk menjaga kualitas aset produktif. Bank mengklasifikasikan tingkat kolektibilitas kredit yang diberikan kepada nasabah berdasarkan jumlah hari tunggakan. Analisis kualitas aset produktif serta tingkat kolektibilitas kredit yang dimiliki Bank dalam kurun waktu tahun 2019-2021, sebagai berikut:

## LOANS COLLECTABILITY AND ANALYSIS OF EARNING ASSETS QUALITY

Amid the COVID-19 pandemic, the Bank remains committed to maintaining the quality of its earning assets. The Bank classifies loans collectability based on the number of days in arrears. The analysis of the Bank's asset quality and loans collectability for the period 2019-2021, are as follow:

| Keterangan | dalam jutaan Rp<br>in million Rp | | | Kenaikan (Penurunan)<br>Increased (Decreased) | | Description |
|---|---|---|---|---|---|---|
| | | | | 2021-2020 | 2020-2019 | |
| | 2021 | 2020 | 2019 | Persentase (%)<br>Percentage (%) | Persentase (%)<br>Percentage (%) | |
| Lancar | 9.486.334 | 6.734.586 | 5.928.886 | 40,86% | 13,59% | Current |
| Dalam perhatian khusus | 139.061 | 250.846 | 224.306 | (44,56%) | 11,83% | Special mention |
| Kurang lancar | 1.307 | 121.364 | 7.036 | (98,92%) | 1.624,90% | Sub-standard |
| Diragukan | 8.652 | 15.069 | 6.387 | (42,58%) | 135,93% | Doubtful |
| Macet | 380.263 | 228.785 | 79.376 | 66,21% | 188,23% | Loss |
| **Jumlah** | **10.015.617** | **7.350.650** | **6.245.991** | **36,25%** | **17,69%** | **Total** |

Per 31 Desember 2021, rasio NPL gross sebesar 3,90% dan rasio NPL neto sebesar 2,32% atau membaik dari tahun 2020 masing-masing sebesar 4,97% dan 2,72%. Bank terus melakukan upaya pengendalian risiko kredit di antaranya dengan melakukan perbaikan kualitas aset secara bertahap, diversifikasi portofolio ke sektor usaha yang sehat, perbaikan proses bisnis, peningkatan kapabilitas sumber daya manusia di bidang perkreditan, serta perbaikan kebijakan dan prosedur.

Per December 31, 2021, the non-performing loans (NPL) ratio were 3.90% (gross) and 2.32% (net), versus 4.97% (gross) and 2.72% (net), respectively in 2020. The Bank continued to manage credit risks, such as by improving asset quality gradually, diversifying portfolio into healthy business sectors, improving business process, enhancing human resources capability in credit area, and improving policies and procedures.

### Struktur Modal

Posisi total modal Bank naik menjadi Rp2.324,24 miliar pada tahun 2021 dari Rp1.450,71 miliar pada tahun 2020, selaras dengan modal inti yang bertambah menjadi Rp2.208,40 miliar. Sementara itu, modal pelengkap turun menjadi

### Capital Structure

The Bank's total capital increased to Rp2,324.24 billion in 2021 compared with Rp1,450.71 billion in 2020, in line with the increase in core capital to Rp2,208.40 billion. Meanwhile, supplementary capital decreased by Rp115.84 billion. In

Rp115,84 miliar. Pada Desember 2021, Pemegang Saham Pengendali Bank telah melakukan setoran modal sebagai bagian dari komponen modal inti sehingga Bank telah melakukan pemenuhan modal inti minimum Bank paling sedikit Rp2 triliun sebelum 31 Desember 2021 sesuai dengan Peraturan OJK No. 12/POJK.03/2020 tanggal 17 Maret 2020 tentang Konsolidasi Bank Umum.

December 2021, the Bank's Controlling Shareholder has injected capital as part of the core capital component, so the Bank has met the minimum core capital of at least Rp2 trillion before December 31, 2021, as stipulated in OJK regulation No. 12/POJK.03/2020 dated March 17, 2020 regarding Consolidation of Commercial Bank.

| **Keterangan**<br>dalam Jutaan Rupiah | | | **Description**<br>in Million Rupiah |
|---|---|---|---|
| | **2021** | **2020** | |
| Modal Inti | 2.208.402 | 1.125.294 | Core Capital |
| Modal Disetor | 12.636.175 | 12.223.149 | Paid-In Capital |
| Cadangan Tambahan Modal | (10.427.773) | (11.097.855) | Reserve for Additional Capital |
| Modal Pelengkap | 115.835 | 325.417 | Supplementary Capital |
| Jumlah Modal Inti dan Modal Pelengkap | 2.324.237 | 1.450.711 | Total Core Capital and Supplementary Capital |
| Aset Tertimbang Menurut Risiko (ATMR) untuk Risiko Kredit | 14.283.626 | 11.647.360 | Risk Weighted Assets (RWA) for Credit Risk |
| Aset Tertimbang Menurut Risiko (ATMR) untuk Risiko Pasar | 17.498 | 35.086 | Risk Weighted Assets (RWA) for Market Risk |
| Aset Tertimbang Menurut Risiko (ATMR) untuk Risiko Operasional | 392.636 | 831.911 | Risk Weighted Assets (RWA) for Operational Risk |
| Rasio Kewajiban Penyediaan Modal Minimum untuk Risiko Kredit dan Operasional | 15,84% | 11,62% | CAR for Calculation of Credit Risk & Operation Risk |
| Rasio Kewajiban Penyediaan Modal Minimum untuk Risiko Kredit, Pasar dan Operasional | 15,82% | 11,59% | CAR for Market, Credit & Operational Risk |
| Rasio Kewajiban Penyediaan Modal Minimum yang Diwajibkan | 11,00% | 11,00% | Minimum CAR Requirement |

## Kecukupan Permodalan

Bank memastikan telah memiliki kecukupan modal untuk menutup risiko dalam setiap kegiatan usaha dan operasionalnya. Kerangka kerja untuk pengelolaan modal Bank mengacu pada Kewajiban Penyediaan Modal Minimum Bank Umum (KPMM) dan Internal Capital Adequacy Assessment Process (ICAAP) atau KPMM sesuai profil risiko.

KPMM bertujuan untuk memenuhi kebutuhan modal atas risiko kredit, risiko pasar, dan risiko operasional dan dihitung sesuai metode standar regulator, sedangkan Internal Capital Adequacy Assessment Process (ICAAP) merupakan proses penilaian kecukupan modal yang disesuaikan dengan profil risiko Bank serta penetapan strategi untuk memelihara tingkat permodalan guna menutup risiko, aktivitas usaha, dan operasional Bank sesuai pelaksanaan Rencana Bisnis Bank.

Pendekatan yang digunakan dalam menghitung ICAAP yaitu metode standar Basel II *Standardised Approach* (regulator) untuk menutup risiko kredit, risiko pasar, dan risiko operasional (Pilar I), serta metode add on capital sesuai peringkat Profil Risiko Bank (Pilar II) untuk mengantisipasi risiko konsentrasi kredit, IRRBB, likuiditas, stratejik, reputasi, hukum dan kepatuhan serta memperhitungkan kebutuhan modal lainnya antara lain rencana ekspansi kredit, rencana belanja modal (*capital expenditure*), dan kebutuhan modal lainnya.

## Capital Sufficiency

Bank makes sure that it has adequate capital to cover risks in its business and operational activities. The framework for Bank's capital management refers to the Minimum Capital Adequacy Ratio (CAR) of Commercial Banks and Internal Capital Adequacy Assessment Process (ICAAP), based on risk profile.

CAR is aimed to fulfill capital needs for credit risk, market risk, and operational risk and is calculated based on standard regulatory method, while Internal Capital Adequacy Assessment Process (ICAAP) is the process of capital adequacy assessment, which is adjusted with the Bank's risk profile and strategy setting to maintain certain capital level that will cover the Bank's risks, business activities, and operations, in accordance with the Bank's Business Plan.

The approach used to calculate ICAAP is the standard Basel II method, Standardised Approach (regulator), to cover credit risk, market risk, and operational risk (Pillar I), as well as add on capital method in accordance with the Bank's Risk Profile rank (Pillar II) to anticipate risks on credit concentration, IRRBB, liquidity, strategic, reputation, legal and compliance as well as to calculate other capital needs such as credit expansion plan, capital expenditure plan, and other capital needs.

Dalam memperhitungkan Aktiva Tertimbang Menurut Risiko Pilar 1 untuk Risiko Kredit menggunakan metode Standar sesuai dengan SEOJK No.42/ SEOJK.03/2016 serta SEOJK No. 38/SEOJK.03/2016 untuk memperhitungkan Risiko Pasar dan dalam memperhitungkan Risiko Operasional berpedoman pada SEOJK No.24/SEOJK.03/2016.

In calculating Risk Weighted Assets based on Pillar I Risks for Credit Risk using Standard method in line with SEOJK No.42/ SEOJK.03/2016 and SEOJK No. 38/SEOJK.03/2016 to calculate Market Risk and in calculating Operational Risk based on SEOJK No.24/SEOJK.03/2016.

## Kebijakan Manajemen atas Struktur Modal

Bank memiliki komitmen yang kuat untuk menjaga struktur modal yang sehat sesuai dengan ketentuan yang berlaku di mana komponen modal diklasifikasikan menjadi dua komponen, yaitu modal inti dan modal pelengkap. Hal ini dilakukan dalam rangka mendukung pertumbuhan bisnis, mengambil peluang bisnis, dan melindungi Bank terhadap risiko-risiko yang timbul akibat tantangan dan ketidakpastian kondisi ekonomi.

## Management Policy of Capital Structure

The Bank has a strong commitment to maintain strong capital structure in accordance with applicable regulations, in which capital is classified into two tiers, namely core capital and supplementary capital. The objective of this classification is to support business growth, grab business opportunities, and protect the Bank against risks arising from challenges and uncertainties in economic condition.

## Dasar Penetapan Kebijakan Manajemen atas Struktur Modal

Kebutuhan permodalan Bank ditetapkan berdasarkan beberapa faktor seperti kondisi ekonomi, perkembangan industri perbankan, potensi risiko-risiko yang timbul, serta prospek dan peluang usaha ke depan. Dengan rencana permodalan ini, Bank akan mempertahankan posisi modal yang sehat untuk mendukung pertumbuhan bisnis yang berkelanjutan dan mempertahankan kepercayaan investor, nasabah, serta seluruh pemangku kepentingan untuk bersama-sama menghadapi tantangan usaha dan memasuki fase pertumbuhan Bank berikutnya.

## Basis of Management Policy on Capital Structure

The Bank's capital requirements are determined based on several factors, such as economic condition, developments in the banking industry, potential risks, as well as business prospects and opportunities in the future. With this capital plan, the Bank will maintain a healthy capital position to support sustainable business growth and maintain the confidence of investors, customers, and all stakeholders to jointly face business challenges and prepare for the Bank's next growth pace.

## Ikatan Material untuk Investasi Barang Modal

Pada tahun 2021, Bank tidak memiliki ikatan material terkait investasi barang. Seluruh kegiatan investasi barang modal dalam bentuk penambahan tanah, gedung kantor, kendaraan bermotor, mesin dan peralatan, perlengkapan dan perabotan kantor, serta aset pra-operasional dibiayai oleh Bank dalam mata uang Rupiah.

## Material Commitments for Capital Goods Investment

In 2021, the Bank has no material commitments related to capital goods investment. All activities related to capital goods investment in the form of land, office buildings, motor vehicles, machinery and equipment, office equipment and furniture, and pre-operational assets were financed by the Bank in Rupiah.

## INVESTASI BARANG MODAL

Jenis Barang Modal
Type of Capital Goods

## INVESTMENT OF CAPITAL GOODS

| Jenis Barang Modal | dalam jutaan Rp in million Rp | | | Kenaikan (Penurunan) Increased (Decreased) | | Investment of Capital Goods |
|---|---|---|---|---|---|---|
| | | | | 2021-2020 | 2020-2019 | |
| | 2021 | 2020 | 2019 | Persentase (%) Percentage (%) | Persentase (%) Percentage (%) | |
| Hak atas tanah | 146.473 | 146.473 | 146.473 | 0.00% | 0,00% | Land rights |
| Bangunan | 22.144 | 22.144 | 22.144 | 0.00% | 0,00% | Buildings |
| Inventaris kantor | 74.282 | 71.772 | 66.546 | 3.50% | 7,85% | Office equipment |
| Kendaraan | 13.786 | 4.656 | 1.200 | 196.09% | 288,00% | Vehicles |
| **Jumlah** | **256.685** | **245.045** | **236.363** | **4.75%** | **3,67%** | **Total** |

Investasi barang modal terdiri dari tanah, bangunan, perabot, inventaris kantor, dan kendaraan. Pada akhir 2021, aset tetap-neto Bank berjumlah Rp192,64 miliar dan mengalami penurunan sebesar 0,81% dibandingkan 2020 sebesar Rp194,21 miliar.
Dalam pembiayaan investasi barang modalnya, Bank menggunakan dana yang berasal dari hasil usaha dan mengutamakan pembelian barang modal dalam mata uang Rupiah. Manajemen berpendapat bahwa dampak dari fluktuasi mata uang asing tidak terlalu berpengaruh signifikan terhadap ikatan untuk investasi barang modal.

Bank melakukan investasi barang modal yang digunakan untuk membeli sejumlah aset tetap atau menambah nilai aset tetap yang diharapkan dapat memberikan nilai manfaat di masa depan dengan tujuan untuk memenuhi kebutuhan kegiatan operasional dan sejalan dengan pertumbuhan bisnis yang berkelanjutan.

## Perbandingan antara Target dan Realisasi 2021

### Kredit yang Diberikan

Realisasi kredit Bank yang diberikan tahun 2021 sebesar Rp10.015,62 milyar, atau melampaui target yang ditetapkan dalam Rencana Bisnis Bank sebesar Rp9.753,29 milyar. Penyaluran kredit berhasil melampaui target yang ditetapkan sejalan dengan ekspansi yang dilakukan Bank secara selektif dan mengedepankan prinsip kehati-hatian serta menghindari debitur-debitur yang tidak memenuhi standar kualitas berdasarkan kemampuan melakukan pembayaran utang dan prospek bisnis debitur.

## Kualitas Aset

### Non-Performing Loan

Pada tahun 2021 rasio NPL neto dan bruto masing-masing sebesar 2,32%, dan 3,90%, dibandingkan target yang ditetapkan untuk NPL neto sebesar 2,96%, dan NPL bruto sebesar 5,48%. Bank akan terus berupaya agar NPL berada pada batas yang ditentukan regulator dengan melakukan skema restrukturisasi, meningkatkan upaya penagihan, dan melakukan penyelesaian kredit bermasalah antara lain melalui penjualan agunan.

Capital goods investment consisted of land, buildings, office equipment, and vehicles. At the end of 2021, the Bank's net fixed assets amounted to Rp192.64 billion, down 0.81% from Rp194.21 billion in 2020.

In financing its capital goods investment, the Bank relies on the proceeds from its business, and prioritizes purchases of capital goods in the Indonesian Rupiah. The Bank's management believes that the volatility in foreign exchange rates has no significant impact on the Bank's commitments to future capital goods investment.

Bank capital goods investment was carried out by buying fixed assets or adding the value of fixed assets that are expected to provide benefits in the future with the objective to meet operational activities needs in line with sustainable business growth.

## Comparison between Target and Realization of 2021

### Loan Disbursement

Loan disbursement in 2021 amounted to Rp10,015.62 billion, exceeding the target set in the Bank's Business Plan at Rp9,753.29 billion. The higher-than-targeted loan disbursement was in line with the Bank's selective and prudent expansion, as well as efforts to exit several debtors that did not meet quality standards based on their ability to repay debts and their business prospects.

## Asset Quality

### Non-Performing Loan

In 2021, net NPL and gross NPL ratios respectively are 2,32%, and 3,90%, compared to target net NPL 2,96%, and gross NPL 5,48%. The Bank will continue to make sure that NPL ratio is within the limits set by the regulator by conducting a restructuring scheme, increasing collection efforts, and resolving non-performing loans, such as through sales of collateral.

| Keterangan | Target 2021 | Realisasi Desember 2021 (Diaudit)/ Realization on December 2021 (Audited) | Description |
|---|---|---|---|
| NPL Neto | 2,96% | 2.32% | NPL Net |
| NPL Bruto | 5,48% | 3.90% | NPL Gross |

## Dana Pihak Ketiga

Bank pada tahun 2021 berhasil menghimpun dana pihak ketiga sebesar Rp15.945,44 miliar atau melampaui target Bank Rp14.650,00 miliar. Bank berhasil melampaui target dana pihak ketiga pada tahun 2021 dan secara bersamaan menekan biaya dana melalui penurunan suku bunga deposito berjangka secara bertahap serta peningkatan rasio CASA.

## Third Party Funds

The Bank has succeeded in collecting third-party funds amounted to Rp15,945.44 billion in 2021, higher than its target of Rp14,650.00 billion. The Bank has succeeded in exceeding the target of third party funds in 2021 and simultaneously, reducing the cost of funds through gradual decrease in interest rates of time deposits and increasing CASA ratio.

| Keterangan | Target 2021 dalam jutaan Rp in million Rp | Realisasi Desember 2021 (Diaudit)/ Realization in December 2021(Audited) | Pencapaian Achievement (%) | Description |
|---|---|---|---|---|
| Dana Pihak Ketiga | 14.650.000 | 15.945.444 | 108,84% | Third Party Fund |
| Modal Inti | 2.074.905 | 2.208.402 | 106,43% | Core Capital |
| Modal Pelengkap | 104.742 | 115.835 | 110,59% | Supplementary Capital |
| Total Modal | 2.179.646 | 2.324.237 | 106,63% | Total Capital |

## Struktur Modal

Total modal Bank tahun 2021 tercatat sebesar Rp2.324,24 miliar yang terdiri dari modal inti Rp2.208,40 miliar dan modal pelengkap Rp115,84 miliar.

Total modal Bank tersebut telah melampaui target yang ditetapkan untuk tahun 2021 sebesar Rp2.179,65 miliar yang terdiri dari modal inti Rp2.074,91 miliar dan modal pelengkap Rp104,74 miliar.

Terlampauinya target struktur modal tersebut didukung oleh komitmen Pemegang Saham Pengendali Bank yang telah melakukan setoran modal dan perbaikan profitabilitas Bank di tahun 2021.

## Capital Structure

The Bank's total capital was recorded at Rp2,324.24 billion in 2021, which consisted of core capital of Rp2,208.40 bilion and supplementary capital of Rp115.84 billion.

The Bank's total capital has exceeded its target of Rp2,179.65 billion in 2021, comprising core capital of Rp2,074.91 billion and supplementary capital of Rp104.74 billion.

Higher-than-targeted capital structure was supported by the commitment of the Bank's Controlling Shareholder, who have infused capital and helped improve the Bank's profitability in 2021.

| Keterangan | Target 2021 | Realisasi Desember 2021 (Diaudit)/ Realization on December 2021 (Audited) | Description |
|---|---|---|---|
| Modal Disetor | 12.223.149 | 12.636.175 | Paid-in capital |
| Cadangan tambahan modal | (10.148.244) | (10.427.773) | Reserve for additional capital |
| Total modal inti | 2.074.905 | 2.208.402 | Total core capital |
| Cadangan umum penyisihan kerugian aset produktif | 104.742 | 115.835 | General reserve of allowance for possible losses on earning assets |
| Amortisasi berdasarkan jangka waktu | - | - | Amortization based on time period |
| Pinjaman subordinasi | - | - | Subordinated loan |
| Total modal pelengkap | 104.742 | 115.835 | Total supplementary capital |
| Total modal pelengkap yang diperhitungkan | 104.742 | 115.835 | Total accounted supplementary capital |
| Total modal inti dan modal pelengkap | 2.179.646 | 2.324.237 | Total core capital and supplementary capital |
| Total modal | 2.179.646 | 2.324.237 | Total capital |
| | | | |
| KPMM | 15,12% | 15.82% | CAR |

## Pendapatan Bunga Bersih

Bank mencatat perolehan pendapatan bunga bersih sebesar Rp102,58 miliar atau di bawah target yang ditetapkan Rp144,36 miliar.

## Net Interest Income

The Bank recorded net interest income of Rp102.58 billion or below the target of Rp144.36 billion.

Hal ini disebabkan dalam melakukan ekspansi kredit, Bank bersikap selektif dan prinsip kehati-hatian serta lebih berfokus pada debitur yang lebih berkualitas sehingga suku bunga yang diberikan kepada debitur lebih bersaing.

This was due to the Bank's selective and prudent approach in disbursing loans and its focus on higher-quality debtors, which required the Bank to offer a more competitive interest rates to these debtors.

## Laba (Rugi) Tahun Berjalan

Bank mencatat rugi tahun berjalan sebesar Rp445,42 miliar atau lebih baik dibandingkan dengan target yang ditetapkan tahun ini sebesar Rp484,82 miliar. Hal ini didorong oleh ekspansi bisnis secara selektif dan mengedepankan prinsip kehati-hatian, perbaikan biaya dana, dan peningkatan penempatan dana pada aset produktif berupa obligasi korporasi dan Pemerintah. Sementara itu, Bank terus meningkatkan efisiensi di seluruh lapisan organisasi dengan menekan biaya operasional. Bank juga terus menjaga kualitas kredit sehingga pembentukan cadangan kerugian pembentukan nilai dapat diminimalisir dari rencana semula.

## Profit (Loss) For the Year

The Bank recorded a net loss of Rp445,42 billion, which was lower than the target of Rp484.82 billion. This was driven by the Bank's selective and prudent business expansion, improvement in the cost of funds, and higher placement of funds in productive assets, such as corporate and Government bonds. Meanwhile, the Bank continues to improve its efficiency at all levels of the organization by lowering operational costs. The Bank also continues to maintain credit quality so allowances for impairment losses can be minimized from the original plan.

### Pencapaian Target dan Realisasi Lainnya
### Achievement and Other Realization

| Keterangan | Target 2021 | Realisasi Desember 2021 (Diaudit)/ Realization on December 2021 (Audited) | Description |
|---|---|---|---|
| Rasio Kredit terhadap Dana Pihak Ketiga | 66,58% | 62.81% | Loan to Funding Ratio |
| Beban Operasional terhadap Pendapatan Operasional | 167,01% | 122.55% | Operating Expense to Operating Income |
| Kredit Bermasalah - Bruto | 5,48% | 3.90% | Non-Performing Loans - Gross |
| Kredit Bermasalah - Neto | 2,96% | 2.32% | Non-Performing Loans - Net |
| Rasio Giro dan Tabungan terhadap Simpanan | 20,13% | 18.48% | Current Account Savings Account |
| Rasio Kecukupan Modal | 15,12% | 15.82% | Capital Adequacy Ratio |

## PROYEKSI 2022

Memasuki tahun 2022, Bank telah menetapkan sejumlah target, antara lain:

## PROJECTION FOR 2022

For 2022, Bank JTrust Indonesia has set some targets, among others:

| Keterangan<br>Target Pertumbuhan | | Description<br>Growth Target |
|---|---|---|
| Kredit yang Diberikan | 35-40% | Loans |
| Dana Pihak Ketiga | 15-20% | Third Party Funds |
| Total Modal | 35-40% | Total Capital |
| Pendapatan Bunga Bersih | 50-55% | Net Interest Income |

## ASUMSI YANG DIGUNAKAN DALAM MENYUSUN PROYEKSI 2022

Target tahun 2022 disusun dengan lebih berfokuskan pada peningkatan skala bisnis yang didukung oleh meredanya pandemi COVID-19 dan membaiknya pertumbuhan ekonomi domestik. Pada tahun 2022, bank akan melakukan percepatan ekspansi bisnis sehingga diharapkan kredit dan obligasi korporasi akan bertumbuh. Hal ini akan didukung dengan tambahan modal dan pertumbuhan dana pihak ketiga. Pada sisi profitabilitas, bank menargetkan kenaikan pendapatan

## ASSUMPTIONS USED IN DESIGNING 2022 PROJECTIONS

The 2022 target has been designed by focusing on increasing business scale supported by the subsiding COVID-19 pandemic and improving domestic economic growth. In 2022, the Bank will gradually conduct business expansion so that loans and corporate bonds are expected to grow. This will be supported by additional capital and growth of third-party funds. On profit and loss, the Bank has targeted to book profit on 2022 to the support of its main business,

bunga bersih yang terutama berasal dari ekspansi kredit dan penurunan biaya dana. Bank juga akan terus melakukan berbagai efisiensi di seluruh lapisan organisasi sehingga laba (rugi) akan mengalami perbaikan. Dengan komitmen dari Pemegang Saham Pengendali untuk menjaga permodalan agar tetap sehat, Bank akan terus tumbuh berkelanjutan di masa yang akan datang.

## Kejadian Penting setelah Periode Pelaporan

**Perubahan susunan Manajemen Bank**

Berdasarkan Pernyataan Keputusan Rapat tanggal 25 Februari 2022 yang telah dinyatakan dalam Akta Notaris Jose Dima Satria, S.H., M.Kn., No. 166 pada tanggal 25 Februari 2022 yang telah diterima dan dicatat dalam database Sistem Administrasi Badan Hukum Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia berdasarkan Surat No. AHU-AH.01.03-0151579 tanggal 8 Maret 2022, susunan Dewan Komisaris dan Direksi Bank adalah sebagai berikut:

**Dewan Komisaris**

| | | |
|---|---|---|
| Komisaris Utama | : | Nobiru Adachi |
| Komisaris | : | Nobuiku Chiba |
| Komisaris independen | : | Iwan Nataliputra |
| Komisaris independen | : | Benny Siswanto |

**Direksi**

| | | |
|---|---|---|
| Direktur Utama | : | Ritsuo Fukadai |
| Direktur | : | Felix Istyono Hartadi Tiono |
| Direktur | : | Helmi Arief Hidayat |
| Direktur | : | Cho Won June |
| Direktur | : | Bijono Waliman |
| Direktur | : | R. Djoko Prayitno |
| Direktur | : | Widjaja Hendra |

**Perubahan Susunan Komite Audit**

Susunan komite audit berdasarkan Surat Keputusan Direksi pada tanggal 2 Februari 2022 adalah sebagai berikut:

| | | |
|---|---|---|
| Ketua | : | Benny Siswanto |
| Sekretaris merangkap Anggota | : | Bambang Setyoko |
| Anggota | : | I Gde Yadnya Kusuma |

**Perubahan Susunan Komite Pemantau Risiko**

Susunan komite pemantau risiko berdasarkan Surat Keputusan Direksi pada tanggal 2 Februari 2022 adalah sebagai berikut:

| | | |
|---|---|---|
| Ketua | : | Iwan Nataliputra |
| Sekretaris merangkap Anggota | : | I Gde Yadnya Kusuma |

## Significant Events after the Reporting Date

**Change in the Composition of the Bank's Management**

Based on Bank's Meeting Decision Statement dated February 25, 2022, as stated in the Deed of Notary Jose Dima Satria, S.H., M.Kn., No. 166 dated February 25, 2022 which has been accepted and recorded in the database of the Legal Entity Administration System of the Ministry of Law and Human Rights of the Republic of Indonesia based on its Letter No. AHU-AH.01.03-0151579 dated March 8, 2022, the composition of the Bank's Board of Commissioners and Directors are as follows:

**Board of Commissioners**

| | | |
|---|---|---|
| President Commisioner | : | Nobiru Adachi |
| Commisioner | : | Nobuiku Chiba |
| Independent Commisioner | : | Iwan Nataliputra |
| Independent Commisioner | : | Benny Siswanto |

**Board of Directors**

| | | |
|---|---|---|
| President Director | : | Ritsuo Fukadai |
| Director | : | Felix Istyono Hartadi Tiono |
| Director | : | Helmi Arief Hidayat |
| Director | : | Cho Won June |
| Director | : | Bijono Waliman |
| Director | : | R. Djoko Prayitno |
| Director | : | Widjaja Hendra |

**Changes in Composition of the Audit Committee**

The composition of the audit committee based on the decision letter of the Board of Directors dated February 2, 2022 is as follows:

| | | |
|---|---|---|
| Chairman | : | Benny Siswanto |
| Secretary and Member | : | Bambang Setyoko |
| Member | : | I Gde Yadnya Kusuma |

**Changes in Composition of the Risk Oversight Committee**

The composition of the Risk Monitoring Committee based on the decision letter of the Board of Directors dated February 2, 2022 is as follows:

| | | |
|---|---|---|
| Chairman | : | Iwan Nataliputra |
| Secretary and Member | : | I Gde Yadnya Kusuma |

| | | |
|---|---|---|
| Anggota | : | Benny Siswanto |
| Anggota | : | Nobiru Adachi |
| Anggota | : | Nobuiku Chiba |
| Anggota | : | Bambang Setyoko |

## Perubahan Susunan Komite Remunerasi dan Nominasi

Susunan komite remunerasi dan nominasi berdasarkan Surat Keputusan Direksi pada tanggal 2 Februari 2022 adalah sebagai berikut:

| | | |
|---|---|---|
| Ketua | : | Benny Siswanto |
| Sekretaris merangkap Anggota | : | Ong Pey Fang |
| Anggota | : | Nobuiku Chiba |

## Kebijakan Dividen

Penentuan jumlah dan pembayaran dividen tersebut akan dapat dilaksanakan dengan memperhatikan dan mempertimbangkan beberapa faktor, antara lain tingkat kesehatan keuangan Perseroan, tingkat kecukupan modal, kebutuhan dana Perseroan untuk ekspansi usaha lebih lanjut, tanpa mengurangi hak dari RUPS Perseroan untuk menentukan lain sesuai dengan ketentuan Anggaran Dasar Perseroan. Sesuai dengan ketentuan Pasal 71 ayat 3 UUPT disebutkan bahwa dividen hanya boleh dibagikan apabila Peseroan mempunyai saldo laba yang positif dan Pasal 22 Anggaran Dasar Perseroan disebutkan bahwa dividen hanya dapat dibayarkan sesuai dengan kemampuan keuangan Perseroan berdasarkan keputusan yang diambil dalam RUPS. Sesuai dengan UUPT dan Anggaran Dasar Perseroan, kebijakan dividen Perseroan adalah dapat mempertimbangkan untuk membagikan dividen apabila memiliki saldo laba yang positif dengan mempertimbangkan kemampuan keuangan Perseroan. Terkait dengan HMETD, pemegang saham diinformasikan mengenai keterangan pembayaran dividen Perseroan di bawah.

Perseroan sejak tahun 2008 tidak melakukan pembayaran dividen karena mencatat defisit (saldo rugi) sebesar Rp 12.434.856 juta per 31 Desember 2021, sebesar Rp11.989.433 juta per 31 Desember 2020 dan sebesar Rp11.359.219 juta per 31 Desember 2019.

## Program kepemilikan saham oleh karyawan dan/atau manajemen (EOP/MESOP)

Bank tidak memiliki program EOP/MESOP.

## Realisasi Penggunaan Dana Hasil Penawaran Umum

Sehubungan dengan Penawaran Umum Terbatas 2021 berupa Hak Memesan Efek Terlebih Dahulu yang berlangsung sejak 26 November 2021 hingga 2 Desember 2021, Perseroan

| | | |
|---|---|---|
| Member | : | Benny Siswanto |
| Member | : | Nobiru Adachi |
| Member | : | Nobuiku Chiba |
| Member | : | Bambang Setyoko |

## Remuneration and Nomination Committee

The composition of the Remuneration and Nomination Committee based on the decision letter of the Board of Directors No. 02.02/S.Kep-Dir-HCGD/JTRUST/II/2022 dated February 2, 2022 is as follows:

| | | |
|---|---|---|
| Chairman | : | Benny Siswanto |
| Secretary and Member | : | Ong Pey Fang |
| Member | : | Nobuiku Chiba |

## Dividend Policy

The determination of the amount and payment of dividends will be carried out by taking into account and considering several factors, including the level of the Company's financial health, the level of capital adequacy, the Company's funding needs for further business expansion, without prejudice to the right of the Company's GMS to determine otherwise in accordance with the provisions of the Company's Articles of Association. In accordance with the provisions of Article 71 paragraph 3 of the Company Law, it is stated that dividends may only be distributed in the event that the Company has a positive retained earnings and Article 22 of the Company's Articles of Association states that dividends can only be paid in accordance with the Company's financial capacity based on decisions taken at the GMS. In accordance with the Company Law and the Company's Articles of Association, the Company's dividend policy is to consider distributing dividends if it has positive retained earnings, taking into account the Company's financial capabilities. In terms of Preemptive Rights, shareholders are informed about the information on the following dividend payment of the Company.

The Company has not paid dividends since 2008 as it posted a deficit (loss balance) of Rp12,434,856 million as of 31 December 2021, Rp11,989,433 million as of 31 December 2020, and Rp11,359,219 million as of 31 December 2019.

## Employee and/or management share ownership program (EOP/MESOP)

Bank does not have an EOP/MESOP program.

## The Use of Proceeds from Public Offering

During the 2021 Limited Public Offering with Pre-emptive Rights, which took place from November 26, 2021 to December 2, 2021, the Bank obtained net proceeds of

memperoleh hasil bersih nilai realisasi hasil penawaran umum sebesar Rp1.359,62 miliar yang telah direlisasikan seluruhnya untuk mengukuhkan pemenuhan ketentuan modal inti minimum Bank dan untuk memperkuat struktur permodalan dalam pengembangan usaha perseroan melalui pertumbuhan kredit.

Rp1,359.62 billion, which has been fully realized to strengthen the fulfillment of the Bank's minimum core capital requirements and to strengthen the capital structure in the company's business development through credit growth.

## Transaksi dengan Pihak Afiliasi atau Berelasi

Bank melakukan transaksi dengan pihak-pihak berelasi yang merupakan kegiatan usaha yang dijalankan dalam rangka menghasilkan pendapatan usaha dan dijalankan secara rutin, berulang dan/atau berkelanjutan, termasuk pinjaman subordinasi dari Pemegang Saham Pengendali Bank dan/atau afiliasinya untuk memperkuat struktur permodalan Bank.

Transaksi dengan pihak-pihak berelasi tersebut dilaksanakan dengan syarat dan kondisi yang sama sebagaimana dilakukan dengan pihak ketiga. Direksi Bank menyatakan bahwa transaksi afiliasi telah melalui prosedur yang memadai untuk memastikan bahwa transaksi afiliasi dilaksanakan sesuai dengan praktik bisnis yang berlaku umum antara lain dilakukan dengan memenuhi prinsip transaksi yang wajar. Selain itu, Dewan Komisaris dan Komite Audit telah melakukan perannya untuk memastikan bahwa transaksi afiliasi dilaksanakan sesuai dengan praktik bisnis yang berlaku umum.

## Transactions with Affiliated or Related Parties

The Bank's transactions with related parties include business activities that are carried out regularly, periodically, and/or continuously, in order to generate operating income. The activities include subordinated loans from the Controlling Shareholder and/or its affiliates to strengthen the Bank's capital structure.

Transactions with related parties were carried out by using the same terms and conditions as transactions with third parties. The Bank's Board of Directors stated that affiliated transactions have gone though adequate procedures to ensure that these transactions were carried out in accordance with applicable business practices, such as complying with fair transaction principless. In addition, the Board of Commissioners and Audit Committee performed their roles to ensure that these affiliated transactions were carried out in accordance with generally-accepted business practices.

| Pihak Berelasi<br>Related Parties | Sifat dari Hubungan<br>Nature of Relationship | Sifat dari Transaksi<br>Nature of Transaction |
|---|---|---|
| J Trust Co., Ltd. | Pemegang saham<br>Shareholder | Pinjaman subordinasi, giro dan deposito berjangka *branding usage* dan *management guidance*<br>Subordinated loan, demand deposits and time deposits branding usage dan management guidance |
| J Trust Asia Pte., Ltd. | Pemegang saham<br>Shareholder | Pinjaman subordinasi, giro dan deposito berjangka<br>Subordinated loan, demand deposits and time deposit branding usage and management guidance |
| PT JTrust Investments Indonesia | Pemegang saham<br>Shareholder | Pinjaman yang diberikan, pinjaman subordinasi, giro, tabungan dan deposito berjangka<br>Loans, subordinated loan, demand deposits, saving deposits and time deposits |
| PT JTrust Olympindo Multi Finance | Entitas sepengendali<br>Entity under common control | Pinjaman yang diberikan, giro, dan tabungan<br>Loans, demand deposits, and savings deposits |
| PT JTrust Consulting Indonesia | Entitas sepengendali<br>Entity under common control | Giro<br>Demand deposits |
| TA Asset Management Co., Ltd,. | Entitas sepengendali<br>Entity under common control | Giro<br>Demand deposits |
| Nihon Hoshou Co., Ltd. | Entitas sepengendali<br>Entity under common control | Giro dan tabungan<br>Demand deposits and savings deposits |
| PT Turnaround Asset Indonesia | Entitas sepengendali<br>Entity under common control | Giro dan tabungan<br>Demand deposits and savings deposits |
| Komisaris, Direksi, Kepala Divisi, Kepala Kantor Wilayah, Pimpinan Cabang, serta keluarga sesuai ketentuan yang berlaku<br>Commissioner, Directors, Head of Divisions, Head of Regions, Branch Managers and their families in accordance with the prevailing procedure | Manajemen dan Karyawan Kunci Bank<br>Management and Key Employees of the Bank | Pinjaman yang diberikan dan simpanan<br>Loans and deposits |

Pada tahun 2021, total nilai transaksi pihak berelasi di sisi aset sebesar Rp30,13 miliar dan di sisi liabilitas sebesar Rp101 miliar.

In 2021, total transactions with related parties in terms of assets were Rp30.13 billion and in terms of liabilities were Rp101 billion.

Saldo aset dengan pihak-pihak berelasi adalah sebagai berikut:

The balance of assets with related parties were as follows:

| Aset | 2021 | | 2020 | | Assets |
|---|---|---|---|---|---|
| | Total dalam jutaan Rp in million Rp | Persentase terhadap total aset Percentage to total assets | Total dalam jutaan Rp in million Rp | Persentase terhadap total aset Percentage to total assets | |
| **Pinjaman yang diberikan** | | | | | **Loans** |
| PT JTrust Investments Indonesia | - | - | 300.000 | 1,85% | PT JTrust Investments Indonesia |
| PT JTrust Olympindo Multi Finance | 27.422 | 0,13% | 38.672 | 0,24% | PT JTrust Olympindo Multi Finance |
| Karyawan kunci | 2.705 | 0,01% | 2.522 | 0,01% | Key employees |
| **Total** | **30.127** | **0,14%** | **341.194** | **2,10%** | **Loans** |
| Dikurangi cadangan kerugian penurunan nilai | 138 | - | 1.110 | 0,01% | Less allowance for impairment losses |
| **Neto** | **29.989** | **0,14%** | **340.084** | **2,09%** | **Net** |

Saldo liabilitas dengan pihak-pihak berelasi adalah sebagai berikut:

The balance of liabilities with related parties were as follows:

| Liabilitas | 2021 | | 2020 | | Liabilities |
|---|---|---|---|---|---|
| | Total dalam jutaan Rp in million Rp | Persentase terhadap total aset Percentage to total assets | Total dalam jutaan Rp in million Rp | Persentase terhadap total aset Percentage to total assets | |
| **Simpanan Nasabah** | | | | | **Deposits from Customers** |
| **Giro** | | | | | **Demand deposits** |
| J Trust Co., Ltd. | 16.620 | 0,09% | 48.978 | 0,33% | J Trust Co., Ltd. |
| PT JTrust Investments Indonesia | 11.774 | 0,06% | 4.427 | 0,03% | PT JTrust Investments Indonesia |
| J Trust Asia Pte., Ltd. | 8.959 | 0,05% | 2.747 | 0,02% | J Trust Asia Pte., Ltd. |
| PT JTrust Olympindo Multi Finance | 1.338 | 0,01% | 1.075 | 0,01% | PT JTrust Olympindo Multi Finance |
| TA Asset Management Co.,Ltd. | 1.760 | 0,01% | 516 | 0,00% | TA Asset Management Co.,Ltd. |
| PT JTrust Consulting Indonesia | 1.528 | 0,01% | 148 | 0,00% | PT JTrust Consulting Indonesia |
| Nihon Hoshou Co.,Ltd. | 54 | 0,00% | 58 | 0,00% | Nihon Hoshou Co.,Ltd. |
| PT Turnaround Asset Indonesia | 475 | 0,00% | 11 | 0,00% | PT Turnaround Asset Indonesia |
| Karyawan kunci | 605 | 0,00% | 753 | 0,01% | Key employees |
| **Tabungan** | | | | | **Savings deposits** |
| PT Turnaround Asset Indonesia | 7.368 | 0,04% | - | - | PT Turnaround Asset Indonesia |
| PT JTrust Investments Indonesia | 4.428 | 0,03% | - | - | PT JTrust Investments Indonesia |
| J Trust Co., Ltd. | 2.002 | 0,01% | - | - | J Trust Co., Ltd |
| Nihon Hoshou Co.,Ltd. | 186 | 0,00% | 274.038 | 1,86% | Nihon Hoshou Co.,Ltd. |
| Karyawan kunci | 4.002 | 0,02% | 2.376 | 0,02% | Key employees |
| **Deposito berjangka** | | | | | **Time deposits** |
| J Trust Co., Ltd. | 26.000 | 0,14% | 400.000 | 2,71% | J Trust Co., Ltd. |
| J Trust Asia Pte., Ltd. | - | 0,00% | 14.729 | 0,10% | J Trust Asia Pte., Ltd. |
| PT JTrust Investments Indonesia | - | 0,00% | - | - | PT JTrust Investments Indonesia |
| Karyawan kunci PT JTrust Olympindo Multi Finance tahun 2021 sebesar 23 | 13.883 | 0,07% | 17.568 | 0,12% | Key employees PT JTrust Olympindo Multi Finance 2021 sebesar 23 |
| **Total** | **101.005** | **0,54%** | **767.424** | **5,21%** | **Total** |
| **Beban masih harus dibayar dan liabilitas lain-lain** | | | | | **Accrued expenses and other liabilities** |
| J Trust Asia Pte., Ltd. | - | - | 2.103 | 0,01% | J Trust Asia Pte., Ltd. |
| **Pinjaman subordinasi** | | | | | **Subordinated loan** |
| J Trust Asia Pte., Ltd. | - | - | 252.825 | 1,71% | J Trust Asia Pte., Ltd. |
| **Total** | **-** | **-** | **252.825** | **1,71%** | **Total** |

## Perubahan Kebijakan Akuntansi

Kebijakan akuntansi penting yang diterapkan oleh Bank dalam penyusunan laporan keuangan untuk tahun yang berakhir pada tanggal 31 Desember 2021, dan 2020. Laporan keuangan telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan ("SAK") di Indonesia yang mencakup

## Changes in Accounting Policies

The significant accounting policies adopted by the Bank in the preparation of the financial statements for the years ended December 31, 2021 and 2020. The financial statements have been prepared and presented in accordance with Indonesian Financial Accounting Standards ("SAK") which includes the

Pernyataan Standar Akuntansi Keuangan ("PSAK") dan Interpretasi Standar Akuntansi Keuangan ("ISAK") yang dikeluarkan oleh Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia dan peraturan Bapepam-LK, yang fungsinya dialihkan kepada Otoritas Jasa Keuangan ("OJK") sejak tanggal 1 Januari 2013, No. VIII.G.7 tentang "Penyajian dan Pengungkapan Laporan Keuangan Emiten atau Perusahaan Publik" yang terdapat dalam Lampiran Keputusan Ketua Bapepam-LK No. KEP-347/BL/2012 tanggal 25 Juni 2012.

Standar akuntansi dan interpretasi yang telah disahkan oleh Dewan Standar Akuntansi Keuangan (DSAK), tetapi belum berlaku efektif untuk laporan keuangan tahun berjalan diungkapkan di bawah ini. Efektif berlaku pada atau setelah 1 Januari 2019:

- PSAK 24 - "Imbalan Kerja: Amendemen, Kurtailmen, atau Penyelesaian Program
- PSAK 26 (Penyesuaian Tahunan 2018) - "Biaya Pinjaman"
- PSAK 46 (Penyesuaian Tahunan 2018) - "Pajak Penghasilan"
- ISAK 33 - "Transaksi Valuta Asing dan Imbalan di Muka"
- ISAK 34 - "Ketidakpastian dalam Perlakuan Pajak Penghasilan"

Efektif berlaku pada atau setelah 1 Januari 2020:

- PSAK 71 - "Instrumen Keuangan"
- PSAK 72 - "Pendapatan dari Kontrak dengan Pelanggan"
- PSAK 73 - "Sewa"
- Amandemen PSAK 62 - "Kontrak Asuransi - Menerapkan PSAK 71 - "Instrumen Keuangan dengan PSAK 62: Kontrak Asuransi"
- Amandemen PSAK 71 - "Instrumen Keuangan tentang Fitur Percepatan Pelunasan dengan Kompensasi Negatif"

Efektif berlaku pada atau setelah 1 Januari 2021:

- Penyesuaian tahunan PSAK 1 - "Penyajian laporan keuangan";
- Penyesuaian tahunan PSAK 48 - "Penurunan nilai aset";
- PSAK 62: "Kontrak asuransi";
- Amendemen PSAK 60 - "Instrumen keuangan: Pengungkapan";
- Amendemen PSAK 71 - "Instrumen keuangan";
- Amendemen PSAK 73 - "Sewa".

Uraian mengenai Perubahan Peraturan Perundang-Undangan terhadap Bank pada Tahun Buku Terakhir.

Statement of Financial Accounting Standards ("PSAK") and Interpretation of Financial Accounting Standards ("ISAK") issued by the Financial Accounting Standards Board of the Indonesian Institute of Accountants and Bapepam-LK regulation, whose functions are transferred to the Financial Services Authority ("OJK") since January 1, 2013, No. VIII.G.7 on "Presentation and Disclosure of Financial Statements of Issuers or Public Companies" set forth in the Attachment of Chairman of Bapepam-LK Decree No. KEP-347/BL/2012 dated June 25, 2012.

Standard of accounting and interpretation approved by the Financial Accounting Standard Board but are not yet effective for the current financial statements are disclosed below. Effective on or after January 1, 2019:

- PSAK 24 - "Work Compensation: Amendment, Curtailment, or Program Completion
- PSAK 26 (2018 Annual Adjustment) -"Borrowing Cost"
- PSAK 46 (2018 Annual Adjustment) - "Income Tax"
- ISAK 33 - "Foreign Exchange Transactions and Advance Payments"
- ISAK 34 - "Uncertainty on Income Tax Treatment"

Effective on or after January 1, 2020:

- PSAK 71 - "Financial Instruments"
- PSAK 72 - "Revenues from Customer Contracts"
- PSAK 73 - "Lease"
- Amendment of PSAK 62 - "Insurance Contract - Implementing PSAK 71 - "Financial Instruments with PSAK 62: Insurance Contract"
- Amendment of PSAK 71 - "Financial Instruments on the Feature of Acceleration of Repayment with Negative Compensation"

Effective on or after January 1, 2021:

- Annual improvement PSAK 1 - "Presentation of financial statements";
- Annual improvement PSAK 48 - "Asset impairment";
- PSAK 62 - "Insurance Contract";
- Amendment of PSAK 60 - "Financial instruments: Disclosure";
- Amendment of PSAK 71 - "Financial instrument";
- Amendment of PSAK 73 - "Lease".

Description of Changes in Laws and Regulations to the Bank in the Last Fiscal Year.

| Peraturan Perundangan - Undangan<br>Laws and Regulations | Perubahan Signifikan dari Peraturan Sebelumnya atau Pokok dari Peraturan yang Baru<br>Significant Changes to Previous Regulations or the Principals of New Regulations | Alasan Perubahan<br>Reasons for Change | Pengaruh terhadap BJI<br>The Impact on BJI |
|---|---|---|---|
| SEOJK No. 16/SEOJK.04/2021 Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik<br><br>SEOJK No. 16/SEOJK.04/2021 Form and Content of the Annual Report of Issuers or Public Companies | Minimum requirement dari isi dari Laporan Tahunan Emiten pada prinsipnya sama dengan aturan sebelumnya (Ref: SEOJK No. 30/ SEOJK.04/2016), namun terdapat beberapa penambahan dan penyesuaian dalam uraian isi<br>Laporan pada bab sebagai berikut:<br>• Profil Emiten;<br>• Tata Kelola Emiten;<br>• Analisis dan Pembahasan Manajemen; dan<br>• Tanggung Jawab Sosial dan Lingkungan (TJSL), dimana Informasi yang diungkapkan dalam bagian TJSL adalah Laporan Keberlanjutan (Sustainability Report) sebagaimana diatur pada POJK No. 51/POJK.03/2017<br><br>The minimum requirements of the contents of Issuer's Annual Report are in principle the same as the previous rule (Ref: SEOJK No. 30/ SEOJK.04/2016), but with some additions and adjustments in the description of the Report contents on the following chapters:<br>• Issuer Profile;<br>• Issuer Governance;<br>• Management Discussion and Analysis; and<br>• Social and Environmental Responsibility (TJSL), where the information disclosed in the TJSL section is the Sustainability Report as regulated in POJK No. 51/POJK.03/2017 | Untuk menyesuaikan konsep pengaturan mengenai pengungkapan informasi dalam bagian Tanggung Jawab Sosial dan Lingkungan pada Laporan Tahunan Emiten atau Perusahaan Publik dalam rangka mengakomodir substansi isi Laporan Keberlanjutan sebagaimana dimaksud dalam POJK No. 51/POJK.03/2017 perihal Penerapan Keuangan Berkelanjutan bagi LJK, Emiten, dan Perusahaan Publik, serta menyesuaikan isi Laporan Tahunan sesuai dengan kriteria ASEAN Corporate Governance Scorecards (ACGS).<br><br>To adjust the regulatory concept regarding information disclosure in the Social and Environmental Responsibility section of the Annual Report of Issuers or Public Companies in accommodating the substance of the Sustainability Report contents as referred to in POJK No. 51/ POJK.03/2017 concerning the Sustainable Finance Implementation for LJK, Issuers, and Public Companies, as well as adjusting the Annual Report contents in accordance with the ASEAN Corporate Governance Scorecards (ACGS) criteria. | Bank menyesuaikan Laporan Tahunan 2021 yang disampaikan kepada OJK di tahun 2022 sesuai dengan SEOJK ini.<br><br>The Bank adjusts the 2021 Annual Report submitted to the OJK in 2022 in accordance with this SEOJK. |
| • PBI No. 23/16/PBI/ 2021<br>• PADG No. 23/27/PADG/2021 Giro Wajib Minimum (GWM) dalam Rupiah dan Valuta Asing bagi Bank Umum Konvensional, Bank Umum Syariah dan Unit Usaha Syariah<br><br>• PBI No. 23/16/PBI/ 2021<br>• PADG No. 23/27/PADG/2021 Minimum Reserve Requirement (GWM) in Rupiah and Foreign Exchange for Conventional Commercial Banks, Sharia Commercial Banks and Sharia Business Units | • Perhitungan pemenuhan GWM dilakukan berdasarkan posisi saldo Rekening Giro Rupiah pada BI-RTGS dan Dana BI-FAST.<br>• Istilah Jasa Giro disesuaikan menjadi Remunerasi, sedangkan ketentuan besaran remunerasi dan tata cara pengkreditan remunerasi tidak berubah.<br><br>• Calculation of GWM fulfillment is based on the balance position of the Rupiah Demand Deposit Account in BI-RTGS and BI-FAST Fund.<br>• The term Demand Deposit Service is adjusted to Remuneration, while the provisions on the amount of remuneration and the procedure for crediting remuneration remain unchanged. | • BI mengembangkan infrastruktur sistem pembayaran ritel nasional yang lebih efisien untuk memfasilitasi transfer dana dan setelmen secara langsung dan seketika serta tersedia selama 24 (dua puluh empat) jam sehari dan 7 (tujuh) hari seminggu.<br>• Langkah pengembangan infrastruktur sistem pembayaran ritel nasional dari Bank Indonesia diselaraskan dengan kebijakan Bank Indonesia dalam menjaga stabilitas moneter dan sistem keuangan salah satunya melalui kebijakan GWM.<br><br>• BI develops a more efficient national retail payment system infrastructure to facilitate direct and real-time fund transfers and settlements, available 24/7 (twenty-four) hours a day and 7 (seven) days a week.<br>• The steps to develop the national retail payment system infrastructure from Bank Indonesia are aligned with Bank Indonesia's policies in maintaining monetary and financial system stability, one of which is through the GWM policy. | Bank telah menyesuaikan perhitungan GWM sesuai dengan ketentuan Bank Indonesia.<br><br>The Bank has adjusted the GWM calculation in accordance with Bank Indonesia regulations. |

| Peraturan Perundangan - Undangan<br>Laws and Regulations | Perubahan Signifikan dari Peraturan Sebelumnya atau Pokok dari Peraturan yang Baru<br>Significant Changes to Previous Regulations or the Principals of New Regulations | Alasan Perubahan<br>Reasons for Change | Pengaruh terhadap BJI<br>The Impact on BJI |
|---|---|---|---|
| POJK No. 17/POJK.03/2021 Stimulus Perekonomian Nasional Sebagai Kebijakan Countercyclical dampak Penyebaran Coronavirus Disease 2019<br><br>POJK No. 17/POJK.03/2021 National Economic Stimulus as a Countercyclical Policy for the impact of the Coronavirus Disease 2019 Spread | 1. Perpanjangan Kebijakan Stimulus bagi debitur terdampak COVID-19 dari 31 Maret 2022 menjadi sampai dengan 31 Maret 2023, yang mencakup:<br>a. Penilaian kualitas asset berdasarkan ketepatan pembayaran pokok dan/atau bunga (payment record) untuk kredit dengan plafon s.d. Rp. 10 Miliar<br>b. Restrukturisasi kredit dan/atau pembiayaan pada debitur terdampak COVID-19 ditetapkan lancar sejak direstrukturisasi.<br>c. Bank dapat memberikan kredit, pembiayaan, dan/atau penyediaan dana lain baru kepada debitur terdampak COVID-19 tanpa berlaku uniform classification.<br>d. Penilaian kualitas AYDA berdasarkan jangka waktu kepemilikan dapat dihentikan sementara dan dapat menggunakan penilaian kualitas AYDA posisi 31 Maret 2020.<br>2. Relaksasi kewajiban penyediaan Dana Pendidikan SDM bagi Bank menjadi dapat kurang dari 5% dari anggaran biaya SDM di tahun 2020, 2021, dan 2022.<br>3. Sedangkan stimulus untuk:<br>a. Liquidity Coverage Ratio (LCR) dan Net Stable Funding Ratio (NSFR) minimal sebesar 85%; dan<br>b. Peniadaan sementara kewajiban pemenuhan Capital Conservation Buffer (CCB) dalam komponen modal sebesar 2,5% dari Aktiva Tertimbang Menurut Risiko (ATMR), tetap hanya berlaku sampai dengan 31 Maret 2022.<br><br>1. Stimulus Policy extension for debtors affected by COVID-19 from March 31, 2022, to March 31, 2023, covering:<br>a. Asset quality assessment based on the accuracy of principal and/or interest payment record for loans with a ceiling of up to Rp10 Billion<br>b. Credit and/or financing restructuring for debtors affected by COVID-19 is determined to be current since restructured.<br>c. Banks can provide new credit, financing, and/or other funds to debtors affected by COVID-19 without applying uniform classification.<br>d. The AYDA quality assessment based on the term of ownership can be suspended and can use the AYDA quality assessment as of March 31, 2020.<br>2. Relaxation of the obligation to provide HR Education Funds for Banks to be less than 5% of the HR budget in 2020, 2021, and 2022.<br>3. While the stimulus for:<br>a. Liquidity Coverage Ratio (LCR) and Net Stable Funding Ratio (NSFR) of at least 85%; and<br>b. The temporary elimination of the obligation to fulfill the Capital Conservation Buffer (CCB) in the capital component of 2.5% of Risk Weighted Assets (RWA), only valid until March 31, 2022. | Pandemi yang terus berlanjut dan Kebijakan PPKM yang akan berdampak terhadap peningkatan risiko kredit Bank, yang pada akhirnya dapat menggerus ketahanan permodalan Bank.<br><br>The ongoing pandemic and the PPKM Policy which will have an impact on the increase of Bank's credit risk, which in turn can erode the resilience of Bank's capital. | Bank telah menerapkan kebijakan relaksasi sesuai dengan POJK Stimulus sampai dengan batas waktu yang ditetapkan.<br><br>The Bank has implemented a relaxation policy in accordance with POJK Stimulus up to the stipulated time limit. |
| • PBI No. 23/17/PBI/ 2021<br>• PADG No. 23/7/PADG/ 2021<br>• PADG No. 23/31/ PADG/2021 Rasio Intermediasi Makroprudensial (RIM) dan Penyangga Likuiditas Makroprudensial (PLM) bagi Bank Umum Konvensional, Bank Umum Syariah dan Unit Usaha Syariah<br><br>• PBI No. 23/17/PBI/2021<br>• PADG No. 23/7/PADG/2021<br>• PADG No. 23/31/PADG/2021 Macroprudential Intermediation Ratio (RIM) and Macroprudential Liquidity Buffer (PLM) for Conventional Commercial Banks, Sharia Commercial Banks and Sharia Business Units | 1. Penambahan komponen Surat Berharga berupa wesel ekspor yang dimiliki dalam formula perhitungan RIM (baik konvensional dan syariah)<br>2. Menaikkan batas minimal RIM secara bertahap yaitu:<br>a. 75% sejak 1 Mei 2021;<br>b. 80% sejak 1 September 2021; dan<br>c. 84% sejak 1 Januari 2022.<br>3. Penyesuaian cakupan komponen perhitungan pemenuhan Giro RIM atau Giro RIM Syariah mulai 3 Januari 2022, yaitu menggunakan Saldo Rekening Giro Rupiah pada BI-RTGS dan Dana BI-FAST. Sedangkan formula perhitungan RIM tidak berubah<br><br>1. Additional Securities component in form of export notes held in the RIM calculation formula (both conventional and sharia)<br>2. Increasing the minimum RIM limit gradually:<br>a. 75% since May 1, 2021;<br>b. 80% since September 1, 2021; and<br>c. 84% since January 1, 2022.<br>3. Adjustment of the component coverage of the calculation of RIM Demand Deposit or Sharia RIM Current Account fulfillment starting January 3, 2022, by using the Rupiah Demand Deposit Account Balance in BI-RTGS and BI-FAST Fund. The RIM calculation formula has not changed. | Dalam rangka mengakselerasi pemulihan ekonomi nasional, BI perlu mengoptimalkan kebijakan makroprudensial yang bersifat akomodatif dengan tetap menjaga ketahanan stabilitas sistem keuangan dan tetap mencermati risiko dari berlanjutnya dampak COVID-19 terhadap stabilitas sistem keuangan, Bank Indonesia juga melakukan penyesuaian ketentuan sehubungan dengan dikembangkannya BI-FAST.<br><br>In accelerating the national economic recovery, BI needs to optimize accommodative macroprudential policies while maintaining financial system stability and monitoring the risks from continuing impact of COVID-19 on financial system stability. Bank Indonesia has also adjusted provisions related to the BI-FAST development. | Bank telah menyesuaikan perhitungan RIM sesuai dengan ketentuan Bank Indonesia ini.<br><br>The Bank has adjusted the RIM calculation in accordance with the Bank Indonesia regulation. |

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| PBI No. 23/6/PBI/2021<br>Penyedia Jasa Pembayaran<br><br>PBI No. 23/6/PBI/2021<br>Payment Service Provider | 1. Simplifikasi proses persetujuan, serta penerapan risk-based approach dalam pengembangan Aktivitas, Produk dan/atau Kerja sama, dimana pengembangan tersebut diklasifikasikan dalam 3 (tiga) tingkat risiko: Rendah, Sedang dan Tinggi.<br>2. Integrasi pengaturan sumber dana dan akses ke sumber dana, yang didalamnya mencakup instrumen Uang Elektronik (UE), APMK, Cek/BG, dan perintah transfer melalui kanal QRIS, EDC, ATM dan Mobile/Internet Banking<br>3. BI mengklasifikasi PJP menjadi 3 (tiga) kategori yaitu Penyelenggara SP Sistemik (PSPS), Penyelenggara SP Kritikal (PSPK) & Penyelenggara SP Umum (PSPU).<br><br>1. Simplification of the approval process, as well as the risk-based approach implementation in the development of Activities, Products and/or Cooperations, where the development is classified into 3 (three) levels of risk: Low, Medium and High.<br>2. Integration of regulation of source of funds and access to source of funds, covering Electronic Money (EU) instruments, APMK, Check/BG, and transfer orders via QRIS, EDC, ATM and Mobile/ Internet Banking channels.<br>3. BI classifies PJPs into 3 (three) categories: Systemic SP Operators (PSPS), Critical SP Operators (PSPK) & General SP Operators (PSPU). | 1. Sebelum PBI ini diterbitkan, terdapat 135 ketentuan Sistem Pembayaran yang diterbitkan BI dengan klasifikasi topik yang beragam dan belum terdapat ketentuan induk yang komprehensif<br>2. Pendelegasian pengaturan yang bersifat teknis dan mikro kepada industri belum dilakukan secara optimal.<br><br>1. Prior to the PBI issuance, BI issued 135 Payment System provisions with various topic classifications and there was no comprehensive parent stipulation.<br>2. Delegation of technical and micro regulations to industry has not been carried out optimally. | 1. Bank telah menyampaikan *self-assessment* terkait Manajamen Risiko dan Sistem Informasi sebagai PJP PSPS.<br>2. Bank telah menyesuaikan prosedur internal terkait dengan pengembangan aktivitas produk.<br><br>1. The Bank has submitted a self-assessment related to Risk Management and Information System as PJP PSPS.<br>2. The Bank has adjusted internal procedures related to product activity development. |
| POJK No. 12/POJK.03/ 2021<br>Bank Umum<br><br>POJK No. 12/POJK.03/ 2021<br>Commercial Banks | 1. Bank wajib menyampaikan Rencana Korporasi 5 (lima) tahunan (Corporate Plan) kepada OJK.<br>2. Memperluas cakupan sinergi yaitu tidak hanya dapat dilakukan antara BUK & BUS namun Sinergi Perbankan juga dapat dilakukan untuk skema Kelompok Usaha Bank (KUB) / Konglomerasi.<br>3. Modal inti sudah tidak lagi dikaitkan dengan kegiatan usaha (produk & aktivitas Bank) serta jaringan kantor, namun hanya untuk pengaturan prudential seperti NSFR, LCR dan IRRBB.<br>4. Penyederhanaan kategori Jaringan Kantor yang awalnya 12 (dua belas) menjadi 7 (tujuh) kategori, sehingga Jaringan Kantor Bank hanya terdiri dari KP, Kanwil, KC, KCP, KF, dan Kantor di Luar Negeri.<br>5. Mencatatkan Kantor Kas, Payment Point atau Kas Keliling sebagai KCP di Laporan yang disampaikan melalui APOLO untuk posisi Oktober 2021 (disampaikan di November 2021).<br><br>1. Banks are required to submit a 5 (five) year Corporate Plan to OJK.<br>2. Expanding the scope of synergies, not only between BUK & BUS, but Banking Synergy can also be carried out for the Bank Business Group (KUB)/Conglomeration scheme.<br>3. Core capital is no longer associated with business activities (bank products & activities) and office network, but only for prudential arrangements such as NSFR, LCR and IRRBB.<br>4. Simplification of Office Network categories from 12 (twelve) to 7 (seven) categories, so that the Bank Office Network only consists of KP, Kanwil, KC, KCP, KF, and Overseas Offices.<br>5. Recording the Cash Office, Payment Point or Mobile Cash as KCP in the Report submitted through APOLO for the October 2021 position (submitted in November 2021). | 1. *Shifting* dari tradisional Bank ke Digital Bank (Bank tanpa jaringan kantor/ *Branchless*) yang menyebabkan transformasi strategi bisnis Bank ke arah *Digital Banking*.<br>2. Pengembangan Jaringan Kantor berdasarkan pengelompokan Bank (BUKU) serta zonasi sudah tidak relevan.<br>3. Penurunan jumlah jaringan Kantor fisik Bank.<br><br>1. Shifting from traditional Bank to Digital Bank (Branchless bank) which has led to the transformation of the Bank's business strategy towards Digital Banking.<br>2. Office Network development based on Bank grouping (BUKU) and zoning is no longer relevant.<br>3. Decreased number of the Bank's physical Office network. | 1. Bank telah menyampaikan Rencana Korporasi kepada OJK.<br>2. Bank telah mencatatkan Kantor Kas sebagai KCP pada Laporan yang disampaikan melalui APOLO.<br><br>1. The Bank has submitted the Corporate Plan to OJK.<br>2. The Bank has registered the Cash Office as KCP in the Report submitted through APOLO. |
| POJK No. 13/POJK.03/ 2021<br>Penyelenggaraan Produk Bank Umum (PPBU)<br><br>POJK No. 13/POJK.03/2021<br>Operation of Commercial Bank Products (PPBU) | 1. Reklasifikasi Produk Bank yaitu Produk Bank Dasar dan Produk Bank Lanjutan, serta adanya aturan terkait penyelenggaraan kegiatan yang dilakukan Bank untuk kepentingan sendiri.<br>2. Redesain Proses Perizinan Produk Bank antara lain adanya mekanisme Instant Approval bagi Bank yang memiliki tingkat profil KPMR: 2 (dua), GCG: 2 (dua) serta mempunyai IT yang memadai.<br>3. Bank wajib mencantumkan Rencana Penyelenggaraan Produk Bank Baru (RP2B) yang mencakup Produk Bank Dasar dan/atau Produk Bank Lanjutan.<br>4. Bank wajib memiliki mekanisme pengukuran atau penilaian atas materialitas peningkatan eksposur risiko dari pengembangan Produk Bank.<br><br>1. Reclassification of Bank Products (Basic Bank Products and Advanced Bank Products), as well as regulations regarding the implementation of Bank activities for their own interests.<br>2. Redesign of the Bank Product Licensing Process, including the Instant Approval mechanism for Banks with a KPMR profile level: 2 (two), GCG: 2 (two) and with adequate IT.<br>3. Banks are required to state a New Bank Product Operation Plan (RP2B) which includes Basic Bank Products and/or Advanced Bank Products.<br>4. Banks are required to have a mechanism for measuring or assessing the materiality of increasing risk exposure from Bank Product development. | 1. Mendorong transformasi Perbankan memasuki era Bank 4.0.<br>2. Mendorong akselerasi Transformasi Digital.<br><br>1. Encouraging Banking transformation into the era of Bank 4.0.<br>2. Encouraging the acceleration of Digital Transformation. | 1. Bank telah mengirimkan Laporan RP2B ke OJK sesuai batas waktu yang ditetapkan ditetapkan.<br>2. Bank telah memiliki ketentuan dan pedoman internal terkait pengembangan produk bank.<br><br>1. The Bank has sent the RP2B Report to OJK according to the time limit set.<br>2. The Bank has internal regulations and guidelines related to the development of bank products. |

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| PADG No. 23/17/PADG/ 2021<br>Tata Cara Pelaksanaan Perlindungan Konsumen Bank Indonesia<br><br>PADG No. 23/17/PADG/2021<br>Procedures for Implementation of Bank Indonesia Consumer Protection | 1. Prinsip Perlindungan Konsumen sesuai PADG ini meliputi: Kesetaraan dan perlakuan yang adil; Keterbukaan dan transparansi; Edukasi dan literasi; Perilaku bisnis yang bertanggung jawab; Perlindungan aset konsumen terhadap penyalahgunaan; Perlindungan data dan/atau informasi konsumen dan Penanganan dan penyelesaian pengaduan yang efektif.<br>2. Bank wajib menjaga kerahasiaan dan keamanan data dan/atau informasi Konsumen yang mencakup:<br>a. Data Perorangan: Nomor Induk Kependudukan (NIK), Nomor Pokok Wajib Pajak (NPWP), nama, alamat, tanggal lahir, umur, nomor telepon, dan nama gadis ibu kandung;<br>b. Data Badan Hukum: nama, alamat, nomor telepon, susunan Direksi, Komisaris, dan pemegang saham, serta identitas Direksi dan Komisaris berupa Kartu Tanda Penduduk (KTP) atau paspor atau izin tinggal.<br>3. Saat ini BI tidak lagi mengenal terminologi pengaduan tertulis dan lisan, namun Bank wajib menyelesaikan pengaduan yang memiliki unsur ketidakpahaman Konsumen paling lambat 5 (lima) hari kerja dan untuk Pengaduan yang memiliki unsur sengketa, pelanggaran ketentuan atau kerugian Konsumen, paling lambat 20 (dua puluh) hari kerja setelah tanggal penerimaan pengaduan yang disertai dengan dokumen pendukung yang terkait dengan pengaduan yang disampaikan Konsumen.<br>4. Menyampaikan Laporan kepada BI yang meliputi Laporan Rencana Pelaksanaan Edukasi, Laporan Pelaksanaan Edukasi dan Laporan Penanganan dan Penyelesaian Pengaduan Konsumen.<br><br>1. Consumer Protection Principles in accordance with PADG cover: Equality and fair treatment; Openness and transparency; Education and literacy; Responsible business conduct; Protection of consumer assets against misuse; Protection of consumer data and/or information and Effective handling and resolution of complaints.<br>2. Banks are required to maintain the confidentiality and security of Consumer data and/or information covering:<br>a. Individual Data: Identification Number (NIK), Taxpayer Identification Number (NPWP), name, address, date of birth, age, telephone number, and biological mother's maiden name;<br>b. Legal Entity Data: name, address, telephone number, composition of the Board of Directors, Commissioners, and shareholders, as well as the identity of the Board of Directors and Commissioners in form of Identification Number (KTP) or passport or residence permit.<br>3. Currently BI no longer recognizes the terminology of written and verbal complaints, but Banks are required to resolve complaints that have an element of Consumer misunderstanding no later than 5 (five) working days and for Complaints that have an element of dispute, violation of provisions or consumer losses, no later than 20 (twenty) working days after the date of receipt of the complaints accompanied by supporting documents related to complaints submitted by Consumers.<br>4. Submit reports to BI which include Education Implementation Plan Report, Education Implementation Report and Consumer Complaints Handling and Settlement Report. | 1. BI menyediakan aturan teknis untuk mendukung implementasi prinsip Perlindungan Konsumen oleh Penyelenggara.<br>2. Untuk menjaga kinerja Penyelenggara dalam Perlindungan Konsumen.<br><br>1. BI provides technical rules to support the implementation of Consumer Protection principles by Operators.<br>2. To maintain the performance of Operators in Consumer Protection. | 1. Bank telah menyesuaikan prosedur internal sesuai dengan ketentuan ini.<br>2. Bank telah menyampaikan Laporan Rencana Pelaksanaan Edukasi ke BI (untuk pertama kali).<br><br>1. The Bank has adjusted its internal procedures in accordance with this provision.<br>2. The Bank has submitted the Education Implementation Plan Report to BI (for the first time). |
| SEOJK No. 24/ SEOJK.03/ 2021<br>Perhitungan Aset Tertimbang Menurut Risiko Untuk Risiko Kredit dengan menggunakan Pendekatan Standar bagi Bank Umum<br><br>SEOJK No. 24/ SEOJK.03/ 2021<br>Calculation of Risk Weighted Assets for Credit Risk using the Standard Approach for Commercial Banks | 1. Perubahan dalam rangka meningkatkan ketahanan permodalan dan sensitivitas terhadap risiko tercermin dari beberapa hal sebagai berikut:<br>a. Bobot risiko lebih granular/lebih sensitif terhadap risiko (lebih banyak kategori portfolio dan dibagi menjadi lebih banyak bucket bobot risiko.<br>b. Terdapat klasifikasi kategori portofolio yang lebih beragam (kategori portofolio bertambah dari 12 menjadi 15 kategori portofolio).<br>c. Kategori Eksposur Baru terdiri dari Pembebasan Lahan, Pembangunan & Konstruksi, Perusahaan Efek & Lembaga Jasa Keuangan Lainnya & Covered Bonds.<br>2. Terdapat perubahan Faktor Konversi Kredit pada Transaksi Rekening Administratif (a.l. FKK terendah naik dari 0% menjadi 10%).<br>3. Bank harus melakukan due diligence untuk memastikan bahwa Bank mempunyai pemahaman yang memadai terhadap profil risiko dan karakteristik dari counterparty pada saat awal transaksi.<br><br>1. Changes in order to increase capital resilience and sensitivity to risks are reflected in several things as follows:<br>a. Risk weights are more granular/more sensitive to risk (more portfolio categories and divided into more risk weight buckets.<br>b. There are more diverse classification of portfolio categories (portfolio categories increased from 12 to 15).<br>c. The New Exposure category consists of Land Acquisition, Development & Construction, Securities Companies & Other Financial Services Institutions & Covered Bonds.<br>2. There is a change in the Credit Conversion Factor in Administrative Account Transactions (i.e. the lowest FKK increased from 0% to 10%).<br>3. Banks must conduct due diligence to ensure that the Bank has an adequate understanding of the risk profile and characteristics of the counterparty at the beginning of the transaction. | 1. Adanya standar internasional baru dalam dokumen Basel III: Finalising Post-Crisis Reforms yang mengubah tata cara perhitungan ATMR untuk Risiko Kredit yang sebelumnya.<br>2. Perubahan Basel III dimaksud merupakan respons BCBS terhadap krisis keuangan global, dimana diperlukan adanya standar yang dapat menjadi dasar pengaturan untuk menciptakan ketahanan sistem Perbankan dalam mendukung perekonomian.<br>3. Standar dimaksud berlaku secara internasional sejak 1 Januari 2023.<br><br>1. There is a new international standard in the Basel III document: Finalizing Post-Crisis Reforms which changes the previous RWA calculation procedure for Credit Risk.<br>2. The Basel III amendment is BCBS's response to the global financial crisis, where it is necessary to have a standard that can be the basis for regulation to create Banking system resilience in supporting the economy.<br>3. The standard is effective internationally since January 1, 2023. | Bank sedang dalam tahap mempersiapkan implementasi ketentuan ini sebelum 1 Januari 2023 antara lain melakukan revisi ketentuan internal serta menyiapkan Laporan industrial test ke OJK.<br><br>The Bank is in the stage of preparing the implementation of this provision before January 1, 2023, among others, by revising internal regulations and preparing an industrial test Report to OJK. |

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| PADG No. 23/25/ PADG/ 2021<br>Penyelenggaraan Bank Indonesia-Fast Payment (BI-FAST)<br><br>PADG No. 23/25/ PADG/ 2021<br>Implementation of Bank Indonesia-Fast Payment (BI-FAST) | • BI-Fast Payment (BI-FAST) adalah infrastruktur sistem pembayaran BI untuk memfasilitasi pembayaran ritel yang dapat diakses setiap saat.<br>• Selain berpartisipasi dan menjadi peserta dalam infrastruktur pembayaran ini, Bank diwajibkan juga untuk memiliki Kebijakan dan Prosedur tertulis terkait aktivitas BI-FAST.<br>• Melalui BI-FAST Nasabah dikenakan biaya yang lebih murah sebesar Rp. 2,500/transaksi dan fasilitas transfer dana dapat dilakukan secara real-time selama 24 jam dan 7 hari.<br><br>• BI-Fast Payment (BI-FAST) is the BI payment system infrastructure to facilitate retail payments that can be accessed at any time.<br>• In addition to participating and taking part in this payment infrastructure, the Bank is also required to have written Policies and Procedures related to BI-FAST activities.<br>• Through BI-FAST, the Customer is charged a lower fee in the amount of Rp2,500/transaction and fund transfer facilities can be conducted in real-time, 24 hours and 7 days. | Menciptakan infrastruktur sistem pembayaran ritel nasional yang lebih efisien dalam mengakomodir transfer dana secara real-time dan tersedia selama 24 (dua puluh empat) jam sehari dan 7 (tujuh) hari seminggu (24/7).<br><br>Creating a national retail payment system infrastructure that is more efficient in accommodating real-time fund transfers and is available 24 (twenty-four) hours a day and 7 (seven) days a week (24/7). | Agar dimintakan informasi dari:<br>1. Pak Davy Stanley Pesik; dan/atau<br>2. Pak Gerzano; dalam rangka memberikan uraian pada bagian ini.<br><br>Agar dimintakan informasi dari:<br>1. Pak Davy Stanley Pesik; dan/atau<br>2. Pak Gerzano; dalam rangka memberikan uraian pada bagian ini |
| PBI No. 23/13/PBI/2021<br>Rasio Pembiayaan Inklusif Makroprudensial (RPIM)<br><br>PBI No. 23/13/PBI/2021<br>Macroprudential Inclusive Financing Ratio (RPIM) | 1. RPIM adalah rasio yang menggambarkan porsi Pembiayaan Inklusif Bank sesuai ketentuan BI, dengan formulasi perhitungan sebagai berikut:<br>$RPIM = \frac{\text{Pembiayaan Inklusif - SDPI yang diterbitkan}}{\text{Total Kredit/Pembiayaan}}$<br>2. Pembiayaan Inklusif adalah penyediaan dana yang diberikan oleh Bank kepada UMKM, korporasi UMKM dan/atau PBR, baik dalam rupiah maupun valuta asing.<br>3. Bank wajib melakukan pemenuhan RPIM untuk posisi setiap akhir Juni dan Desember yang dilakukan secara bertahap sebagai berikut:<br>Posisi: Juni dan Desember 2022 — RPIM: Minimal 20%<br>Juni dan Desember 2023 — Minimal 25%<br>Juni dan Desember 2024 — Minimal 30%<br><br>1. RPIM is a ratio that describes the Bank's Inclusive Financing portion in accordance with BI regulations, with the following calculation formula:<br>2. Inclusive Financing is the provision of funds by Banks to MSMEs, MSME corporations and/or PBR, both in rupiah and foreign currencies.<br>3. Banks are required to fulfill the RPIM for positions at every end of June and December, carried out in stages as follows: | Bank Indonesia menetapkan RPIM bagi BUK, BUS, dan UUS untuk mendorong fungsi intermediasi yang seimbang dan berkualitas dengan meningkatkan akses pembiayaan inklusif dan pengembangan bagi usaha mikro, kecil, dan menengah (UMKM) dan perorangan berpenghasilan rendah (PBR).<br><br>Bank Indonesia establishes RPIM for BUK, BUS, and UUS to encourage a balanced and quality intermediation function by increasing access to inclusive financing and development for micro, small and medium enterprises (MSMEs) and low-income individuals (PBR). | Bank telah melakukan simulasi & pengisian survei perhitungan RPIM dan telah melakukan assessment jenis pembiayaan inklusif yang dapat menjadi komponen perhitungan rasio RPIM.<br><br>The Bank has simulated and filled out the RPIM calculation survey and has assessed the type of inclusive financing that can be a component of the RPIM ratio calculation. |
| PBI No. 23/8/PBI/2021<br>Perubahan Kedua atas PBI No. 21/9/PBI/2019 perihal Laporan Bank Umum Terintegrasi (LBUT/ ANTASENA)<br><br>PBI No. 23/8/PBI/2021<br>Second Amendment to PBI No. 21/9/PBI/2019 on Integrated Commercial Banks Report (LBUT/ ANTASENA) | 1. Penyesuaian periode penyampaian LBUT terdiri atas:<br>a. Proses Parallel Run penyampaian Laporan dan/atau Koreksi Laporan sejak data akhir bulan Desember 2019 sampai dengan data akhir bulan Desember 2021.<br>b. Implementasi penuh: penyampaian Laporan dan/koreksi Laporan sejak data Januari 2022.<br>2. Pemberitahuan tertulis diberikan kepada Bank yang terlambat dan tidak menyampaikan Laporan dan/atau koreksi Laporan sejak data akhir bulan Maret 2021 sampai dengan data akhir bulan Desember 2021.<br><br>1. Adjustment of the LBUT submission period consists of:<br>a. Parallel Run Process to submit Report and/or Report Correction since end-December 2019 data until end-December 2021 data.<br>b. Full implementation: submission of Report and/or Report Correction since January 2022.<br>2. Written notification is given to Banks that are late and do not submit Report and/or Report Correction from end-March 2021 data to the end-December 2021 data. | 1. Pandemi COVID-19 yang masih berlangsung berdampak pada kesiapan penyampaian Laporan dan kualitas Laporan yang disampaikan Bank melalui sistem pelaporan terintegrasi Bank Indonesia, sehingga diperlukan perpanjangan waktu implementasi sistem pelaporan terintegrasi Bank Indonesia.<br>2. Diperlukan penyesuaian peraturan pelaksanaan yang mengatur mengenai mekanisme pelaksanaan dan hal teknisnya.<br><br>1. The ongoing COVID-19 pandemic impacts the readiness of Report submission and the quality of Report submitted by Banks through the integrated reporting system of Bank Indonesia, hence requiring a time extension for the implementation of the integrated reporting system of Bank Indonesia.<br>2. It is necessary to adjust the implementing regulations governing the implementation mechanism and technical matters. | Bank akan implementasi penuh BI ANTASENA per Januari 2022.<br><br>The Bank will fully implement BI ANTASENA per January 2022. |

| Peraturan Perundangan - Undangan<br>Laws and Regulations | Perubahan Signifikan dari Peraturan Sebelumnya atau Pokok dari Peraturan yang Baru<br>Significant Changes to Previous Regulations or the Principals of New Regulations | Alasan Perubahan<br>Reasons for Change | Pengaruh terhadap BJI<br>The Impact on BJI |
|---|---|---|---|
| PLPS No. 1 Tahun 2021<br>Rencana Resolusi bagi Bank Umum<br><br>PLPS No. 1 of 2021<br>Resolution Plan for Commercial Banks | 1. Resolution Plan adalah dokumen yang berisi informasi mengenai Bank dan strategi resolusi yang menjadi salah satu bahan pertimbangan bagi LPS dalam melakukan penanganan atau penyelesaian Bank yang ditetapkan sebagai Bank Gagal.<br>• Resolution Plan tidak mengikat LPS dalam melakukan penanganan atau penyelesaian Bank yang ditetapkan sebagai Bank Gagal.<br>2. Ketentuan pengkinian Resolution Plan, yaitu:<br>a. Berkala: dilakukan 1 (satu) kali dalam 2 (dua) tahun.<br>b. Sewaktu-waktu: dalam hal terjadi perubahan atas:<br>1) Perubahan struktur PSP;<br>2) Penggabungan, Pengambilalihan,<br>3) pemisahan atau Peleburan Bank (P3IK);<br>4) Perubahan lini bisnis material Bank;<br>5) Pemburukan Tingkat Kesehatan Bank berdasarkan penetapan OJK;<br>6) Kondisi lain yang menurut LPS dapat berdampak terhadap pelaksanaan penanganan atau penyelesaian Bank yang ditetapkan sebagai Bank Gagal.<br>• Pengkinian Resolution Plan tetap berlaku bagi Bank yang sudah tidak lagi memenuhi kriteria sebagai Bank Sistemik dan Selain Bank Sistemik (kecuali ditetapkan lain oleh LPS).<br>3. Kewajiban Penyampaian Resolution Plan dan<br>4. Pengkinian Resolution Plan, diatur sebagai berikut:<br>a. Bank yang telah memperoleh pemberitahuan dari LPS di tahun 2021 wajib menyampaikan Resolution Plan pertama kali paling lambat 30 November 2022 yang disertai dengan Surat Pengantar yang ditandatangani oleh Direktur Utama, Komisaris Utama dan PSP.<br>b. Pengkinian Resolution Plan secara berkala disampaikan paling lambat 30 November pada tahun pelaporan berikutnya dengan disertai surat pengantar yang ditandatangani oleh Direktur Utama dan Komisaris Utama (sebagai contoh: Apabila Resolution Plan dikirimkan 30 November 2022, maka Pengkinian Resolution Plan secara berkala dikirimkan paling lambat 30 November 2024).<br>c. Pengkinian Resolution Plan secara sewaktu waktu disampaikan paling lambat 30 (tiga puluh) hari kalender sejak terjadinya kondisi. dengan disertai surat pengantar yang ditandatangani Direktur Utama, Komisaris Utama serta PSP.<br><br>1. Resolution Plan is a document containing information regarding Bank and its resolution strategy which is one of the considerations for LPS in handling or settling a Bank designated as a Failing Bank.<br>• The Resolution Plan does not bind LPS in handling or settling a Bank designated as a Failing Bank.<br>2. Provisions for updating the Resolution Plan:<br>a. Periodic: conducted 1 (one) time in 2 (two) years.<br>b. From time to time: in the event of a change to:<br>1) Changes in PSP structure;<br>2) Merger, Acquisition,<br>3) Bank Separation or Consolidation (P3IK);<br>4) Changes in the Bank's material business lines;<br>5) Deterioration of Bank Soundness Level based on OJK stipulation;<br>6) Other conditions which, according to LPS, may affect the implementation of the handling or settlement of Banks designated as Failing Banks.<br>• Updating the Resolution Plan remains valid for Banks that no longer meet the criteria as Systemic Banks and Non-Systemic Banks (unless otherwise stipulated by LPS).<br>3. Obligation to Submit Resolution Plan and<br>4. Updating the Resolution Plan, set as follows:<br>a. Banks that have received notification from LPS in 2021 are required to submit the Resolution Plan for the first time no later than November 30, 2022, accompanied by a Cover Letter signed by the President Director, President Commissioner and PSP.<br>b. Resolution Plan updates are periodically submitted no later than November 30 in the following reporting year accompanied by a cover letter signed by the President Director and President Commissioner (e.g.: If the Resolution Plan is sent on November 30, 2022, then the Resolution Plan Updates periodically are sent no later than November 30, 2024).<br>c. Resolution Plan updates from time to time are submitted no later than 30 (thirty) calendar days from the occurrence of the condition, accompanied by a cover letter signed by the President Director, President Commissioner and PSP. | Dalam upaya untuk meningkatkan efektivitas penanganan dan penyelesaian Bank gagal, LPS menerbitkan ketentuan Rencana Resolusi bagi Bank Umum yang mewajibkan seluruh Bank sistemik dan Bank non-sistemik yang ditunjuk oleh LPS untuk menyusun dan menyampaikan rencana resolusi kepada LPS.<br><br>In an effort to increase the effectiveness of the handling and settlement of failed Banks, LPS issues a provision on Resolution Plan for Commercial Banks which requires all systemic Banks and non-systemic Banks determined by LPS to prepare and submit a resolution plan to LPS. | Bank J Trust Indonesia tidak termasuk dalam kriteria sebagai Bank Sistemik, sehingga tidak wajib menyusun dan menyampaikan Resolution Plan kepada LPS secara periodik.<br><br>Bank J Trust Indonesia is not included in the criteria as a Systemic Bank, so it is not required to prepare and submit a Resolution Plan to LPS periodically. |

Perubahan peraturan perundang-undangan tersebut di atas tidak memiliki dampak yang signifikan terhadap laporan keuangan konsolidasi untuk periode berjalan atau periode tahun sebelumnya.

The changes to the aforementioned laws and regulations did not have a significant impact on the consolidated financial statements for the current period or the previous year.

# Aspek Pemasaran

## Marketing Aspect

### Posisi Bank di Industri Perbankan

Pada tahun 2021, Bank berhasil mengumpulkan dana pihak ketiga mencapai Rp15.945 miliar, yang terdiri dari CASA (*current account – savings account*) sebesar Rp2.946 milliar dan deposito Rp12.998 milliar. Total dana pihak ketiga meningkat sebesar Rp2.880 milliar dari perolehan tahun 2020 sebesar Rp13.064 miliar. Kenaikan dana pihak ketiga seiring dengan meningkatnya deposito dan CASA masing-masing sebesar Rp1.854 milliar dan Rp1.026 milliar.

Strategi Bank mengurangi porsi dana mahal secara bertahap cukup efektif menurunkan biaya dana (*cost of fund*) sehingga pendapatan Bank meningkat signifikan. Upayan menekan *cost of fund* dilakukan dengan meningkatkan pemasaran produk tabungan dan giro, yang tercermin dari pertumbuhan CASA sebesar 53,44% dari tahun sebelumnya. Bank mengembangkan jaringan melalui kantor cabang serta aktif melakukan penawaran jasa atau produk baru guna menjangkau lebih banyak nasabah.

Jumlah kantor cabang sampai dengan Desember 2021 terdiri dari 42 kantor, dengan rincian 22 Kantor Cabang dan 20 Kantor Cabang Pembantu. Kantor-kantor tersebut tersebar di pulau Jawa di hampir semua kota provinsi, Sumatera, Pangkal Pinang, Sulawesi, Kalimantan, dan Bali.

Untuk mengoptimalkan kinerja kantor cabang, Bank melanjutkan penataan ulang kantor-kantor cabang melalui perubahan status, penutupan, dan relokasi. Terdapat 7 Kantor Kas yang dinaikkan statusnya menjadi Kantor Cabang Pembantu dan 1 Kantor Cabang yang direlokasi. Seluruh kegiatan perubahan status, penutupan, dan relokasi kantor ditujukan dalam rangka perbaikan dan peningkatan kinerja cabang.

Pada tahun 2021, Bank memiliki 50 ATM di seluruh Indonesia, dengan relokasi 1 unit ATM yang mengikuti relokasi kantor.

Selain itu, Bank memperkaya produk dan jasa guna memenuhi layanan kebutuhan transaksi seluruh masyarakat dan menjadikan Bank sebagai penyedia jasa layanan prima, khususnya bagi kelompok nasabah utama. Bank juga mengoptimalkan jaringan kantor dan ATM guna lebih

### Bank's Position in the Banking Industry

In 2021, the Bank collected third party funds of Rp15,945 billion, comprising CASA (current account – savings account) of Rp2,946 billion and deposits of Rp12,998 billion. Total third party funds rose Rp2,880 billion from 2020 of Rp13,064 billion. The increase in third party funds was caused by increasing deposits and CASA by Rp1,854 billion and Rp1,026 billion respectively.

The Bank's strategy in reducing costly funds in phases was effective in reducing cost of fund, which caused the Bank's revenue to increase significantly. The Bank pushed down cost of fund by increasing the marketing of savings and current accounts, as reflected in the CASA growth of 53.44% from the previous year. The Bank developed network through branches and actively offered new products and services to reach more customers.

The number of branches as of December 2021 were 42 offices: 22 Branches and 20 Sub-Branches, spread across Java in almost all provincial cities, Sumatra, Pangkal Pinang, Sulawesi, Kalimantan, and Bali.

To optimize the performance of branches, the Bank restrcutured branches through change of status, closing, and relocation. There were 7 Cash Offices which were upgraded into Sub-Branches and 1 Branches relocated. All activities related to downgrade of status, closing, and relocation of offices were aimed at improving and increasing branch performance.

In 2021, the Bank had 50 ATMS across Indonesia, with 1 ATM relocated following office relocation.

Moreover, the Bank expanded its products and services to meet transaction needs of the people and make the Bank as prome service provider, especially for core customers. The Bank also optimized the network of branches and ATMs to further tap the retail segment. To increase the awareness of

mendekatkan diri dengan segmen ritel. Tidak hanya itu, untuk meningkatkan *awareness* masyarakat terhadap J Trust Bank dan memperluas segmen nasabah, Bank aktif melakukan publikasi produk, layanan, dan korporasi melalui promosi dan iklan.

Hingga Desember 2021, produk dan jasa yang ditawarkan oleh Bank antara lain adalah:

- Tabungan J Trust
- Tabungan J Trust One
- Tabungan MOE
- Tabungan Rencana J Trust
- TabunganKu
- Tabungan *Employee Benefit Program* (EBP)
- Giro J Trust (IDR)
- Valas J Trust (USD, SGD, EUR, JPY, AUD)
- Deposito Rupiah J Trust
- Deposito Valas J Trust (USD, SGD, EUR, JPY, AUD)
- Deposito On Call
- Deposito On Call Valas
- Deposito Valas Khusus
- Deposito Untuk Perusahaan Eksportir
- J Trust Net (*internet banking*)
- J Trust Mobile (*mobile banking*)

the public in J Trust Bank and widen its customer segments, the Bank was active in promoting products, services and corporate through promotions and advertisements.

As of 2021, the Bank offered these products and services:

- J Trust Savings
- J Trust One Savings
- MOE Savings
- Tabungan Rencana J Trust
- TabunganKu
- Employee Benefit Program (EBP) Savings
- J Trust (IDR) Current Account
- J Trust Forex (USD, SGD, EUR, JPY, AUD)
- J Trust Rupiah Deposit
- J Trust (USD, SGD, EUR, JPY, AUD) Forex Deposit
- On Call Deposit
- On Call Forex Deposit
- Special Forex Deposit
- Deposit for Exporters
- J Trust Net (internet banking)
- J Trust Mobile (mobile banking)

Sementara itu, layanan lainnya yang ditawarkan kepada nasabah adalah:

- Bank Garansi
- Referensi Bank
- *Letter of Credit*
- Jual Beli Mata Uang Asing
- Kliring
- Kiriman Uang Dalam dan Luar Negeri
- Inkaso Dalam dan Luar Negeri
- *Safe Deposit Box*
- *Bancassurance*
  - Smart Hospital Plan
  - Multi Protection Investa
  - Simas Harmony Link
  - Simas Serenity Plan
  - Simas Investa Optima (IDR dan USD)
- *Payment & Billing*
- *Payroll*
- *Pick Up Service*
- Kartu ATM dan Kartu Debit
- *Internet Banking/Mobile Banking*

## Pangsa Pasar

Kompetisi perbankan dalam memperebutkan likuiditas sangat ketat di tahun 2021 akibat pandemi COVID-19 yang memicu krisis multidimensi. Hal ini ditunjukkan dengan tingkat persaingan suku bunga antar-bank nasional. Kondisi ini menjadi tantangan bagi Perseroan, bukan hanya dalam menjaga likuiditas dan memastikan pencapaian target pertumbuhan melainkan juga menciptakan loyalitas nasabah agar tidak memindahkan dananya. Untuk membangun loyalitas nasabah, Perseroan akan tetap menjaga hubungan yang baik, memberikan layanan yang optimal, serta transparansi informasi terhadap produk dan layanan kepada nasabah.

Selama pandemi, Perseroan berfokus membantu nasabah-nasabah yang terdampak COVID-19 antara lain melalui restrukturisasi kredit. Dengan kebijakan ini bank berharap nasabah mengerti kewajiban dan manfaat produk yang dipilih, serta menjadikan Perseroan sebagai mitra terpercaya.

Dan secara bersamaan Perseroan berencana mengganti *Core Banking System* pada tahun 2022-2023, sehingga kedepannya Perseroank akan lebih siap dalam bersaing pada pasar retail melalui pengembangan produk-produk yang berbasis teknologi atau Digital Banking sehingga dapat memberikan pelayanan yang lebih kepada seluruh nasabahnya. Dan Perseroan terus berupaya untuk memperbaiki pelayanan perbankan dengan dukungan teknologi informasi sehingga proses operasional kegiatan usaha Perseroan menjadi lebih cepat dan akurat dan memenuhi kebutuhan pelayanan

Meanwhile, other services offered to customers were:

- Bank Guarantee
- Bank Reference
- Letter of Credit
- Foreign Currencies Trade
- Clearing
- Overseas and Domestic Money Transfer
- Overseas and Domestic Inkaso
- Safe Deposit Box
- Bancassurance
  - Smart Hospital Plan
  - Multi Protection Investa
  - Simas Harmony Link
  - Simas Serenity Plan
  - Simas Investa Optima (IDR dan USD)
- Payment & Billing
- Payroll
- Pick Up Service
- ATM dan Debit Cards
- Internet Banking/Mobile Banking

## Market Share

Banking competition for liquidity is very tight in 2021 due to the COVID-19 pandemic which triggered a multidimensional crisis. This is indicated by the level of competition in interest rates among national banks. This condition is a challenge for the Company, not only in maintaining liquidity and ensuring the achievement of growth targets but also in creating customer loyalty so that they do not move their funds. To build customer loyalty, the Company will continue to maintain good relationships, provide optimal services, and transparent information on products and services to customers.

During the pandemic, the Company focused on helping customers affected by COVID-19, including through credit restructuring. With this policy, the bank hopes that customers understand the obligations and benefits of the selected product, and make the Company a trusted partner.

And simultaneously the Company plans to replace the Core Banking System in 2022-2023, so that in the future the Company will be better prepared to compete in the retail market through the development of technology-based products or Digital Banking so that it can provide more services to all its customers. And the Company continues to strive to improve banking services with the support of information technology so that the operational processes of the Company's business activities become faster and more accurate and meet customer service needs. This ultimately can provide satisfactory

nasabah. Hal ini pada akhirnya dapat memberikan pelayanan yang memuaskan bagi seluruh nasabah sesuai dengan visi dan misi Perseroan.

Saat ini, pangsa pasar Perseroan dipasar Indonesia masih di angka 0.21% untuk DPK dan 0.17% untuk kredit per 31 Desember 2021.

Perseroan dalam pengembangan bisnis dan strategi perusahaan juga memperhatikan hal-hal sebagai berikut:

a. Pemulihan perekonomian domestik diprakiran akan tumbuh lebih tinggi dari tahun 2021 dimana adanya akselerasi proses pemulihan terhadap mobilitas masyarakat dan keyakinan konsumen
b. Persaingan ketat di sektor perbankan dari sisi size (modal dan jaringan) serta pricing (produk penghimpunan dana dan penyaluran kredit).
c. Munculnya alternatif investasi yang lebih menarik seperti asuransi unit *linked*, reksadana, ORI dan lain-lain.
d. Bank – bank lain yang berminat untuk masuk dalam bidang usaha yang sama karena masih besarnya *margin* dan *opportunity*.

## Penetrasi Pasar

Penerapan protokol kesehatan masih menjadi pedoman Bank dalam melakukan berbagai upaya perluasan segmen pasar guna turut serta mencegah dan mengendalikan penularan COVID-19. Upaya penetrasi yang dilakukan Bank di tahun 2021 meliputi:

- Donasi program Win-Win-Win J Trust Bank untuk penanganan COVID-19.
- Menawarkan fasilitas *payroll* kepada perusahaan-perusahaan untuk fasilitas pembayaran gaji karyawan.
- Memberikan pinjaman kepada karyawan perusahaan melalui fasilitas *Employee Benefit Program* (EBP).
- Melakukan *cross selling* kepada debitur dan nasabah lainnya.
- Melakukan kegiatan *marketing* seperti pameran.
- Mengembangkan strategi pemasaran melalui *Direct Sales*.

## Strategi Pemasaran Bank 2021

Dalam menjangkau lebih banyak nasabah dan menjaga loyalitas nasabah eksisting, selama tahun 2021 Bank melakukan beberapa inisiatif sebagai berikut:

- Menambah layanan *internet* dan *mobile banking*.
- Layanan *e-Form*.
- Melakukan kegiatan *telemarketing*.

Sampai dengan Desember 2021, nasabah pengguna J Trust Net dan J Trust Mobile mencapai 6.870 nasabah. Beberapa layanan atau fitur yang diberikan lewat J Trust Net dan J Trust Mobile adalah:

service to all customers in accordance with the Company's vision and mission.

Currently, the Company's market share in the Indonesian market is still at 0.21% for deposits and 0.17% for loans as of December 31, 2021.

The Company in developing its business and corporate strategy also pays attention to the following matters:

a. The recovery of the domestic economy is predicted to grow at a higher rate than in 2021, where there is an acceleration of the recovery process for people's mobility and consumer confidence
b. Tight competition in the banking sector in terms of size (capital and network) and pricing (products for raising funds and lending).
c. The emergence of more attractive investment alternatives such as unit linked insurance, mutual funds, ORI and others.
d. Other banks are interested in entering the same line of business because there are still large margins and opportunities.

## Market Penetration

The implementation of health protocols remained the Bank's objective in various market segment expansion to help prevent and manage COVID-19 spread. The Bank's penetration moves in 2021 included:

- J Trust Bank's Win-Win-Win program donation for COVID-19 measures.
- Offering payroll facility to companies for employee salary payment facilities.
- Providing loans to corporate employees through the Employee Benefit Program (EBP) facility.
- Cross selling to debtors and other customers.
- Holding market activities such as exhbitions.
- Developing marketing strategy via Direct sales.

## The Bank's Marketing Strategy in 2021

To reach more customers and to maintain the loyalty of existing customers, the Bank made some initiatives in 2021 such as:

- Adding internet and mobile banking services.
- Providing e-Form service.
- Holding telemarketing activities.

Until December 2021, there were 6,870 users of J Trust Net and J Trust Mobile. Several services or features provided through J Trust Net and J Trust Mobile were:

- Informasi Rekening: Giro, Tabungan, dan Deposito
- Cek Saldo
- Transfer
- Bayar Tagihan
- Isi Pulsa
- Top Up *e-Wallet*
- Modul Penerimaan Negara/Pajak
- Pembayaran dan Pembelian: TV/Internet, Air, asuransi, tagihan pasca bayar seluler, tiket pesawat, dan kereta api
- BPJS Kesehatan
- Pengaktifan Rekening *Dormant*

Pendaftaran layanan J Trust Net dan J Trust Mobile bisa dilakukan secara mudah dan sederhana melalui aplikasi secara *online*, ataupun melalui jaringan kantor cabang J Trust Bank. Sistem keamanan sangat terjamin dengan metode *One Time Password* (OTP), dan interkoneksi *Password* dan *User ID* dalam J Trust Mobile (aplikasi) dengan J Trust Net (*web*). Selain itu, nasabah juga diberi kemudahan untuk notifikasi transaksi melalui layanan J Trust Alert System melalui SMS (pesan singkat).

## Strategi Pemasaran Bank 2022

Strategi pemasaran Bank pada tahun 2022 adalah melanjutkan optimalisasi dan efisiensi layanan jaringan, dengan cara melakukan relokasi dan penutupan kantor cabang yang kurang menguntungkan secara bisnis, serta memperkuat *brand image* Bank. Kebijakan ini dilaksanakan untuk memaksimalkan pelayanan kepada nasabah dan diharapkan akan menambah jumlah transaksi nasabah yang sudah ada dan dapat menambah nasabah baru.

## Pengembangan Produk

Bank akan terus berupaya meningkatkan inovasi dan memperbaiki layanan perbankan digital dengan mengembangkan aplikasi yang memungkinkan nasabah memperoleh informasi, komunikasi, registrasi pembukaan rekening, transaksi perbankan, penutupan rekening, sampai dengan *financial advisory* secara daring. Aplikasi *online* ini juga mencakup layanan pembayaran, pinjaman (*lending*), perencanaan keuangan (*personal finance*), investasi ritel, pembiayaan (*crowdfunding*), *remittance*, dan riset keuangan.

Adaptasi J Trust Bank dalam pengembangan produk dan layanan berbasis teknologi untuk memperluas segmentasi pasar akan diupayakan melalui strategi berikut:

1. *Virtual Account*.
2. *E-form*.

- Account Information: Current Account, Savings, and Deposits
- Balance Checking
- Transfer
- Bill Payments
- Mobile Balance Top-Up
- Top Up e-Wallet
- Tax/State Revenue Module
- Payment and Purchase: TV/Internet, PDAM, insurance, cellular postpaid bill, airplane and train tickets
- BPJS Kesehatan
- Activating Dormant Accounts

Registration of J Trust Net and J Trust Mobile services can be done in an easy and simple manner through online applications or branch networks of J Trust Bank. Our security system is highly secure using One Time Password (OTP) method, and interconnected Password and User ID in J Trust Mobile (application) with J Trust Net (web). Furthermore, customers are given convenience for transaction notifications through J Trust Alert System via SMS (short message).

## The Bank's Marketing Strategy in 2022

The Bank's marketing strategy in 2022 will be continuing the optimization and efficiency of branch network by relocating and closing branches that are less profitable business-wise, as well as strengthening the Bank's brand image. The policy is aimed to maximize services to customers and is expected to increase the number of existing customer transactions and add new customers.

## Product Development

The Bank will continue increasing innovation and improving digital banking services by developing an application that allows customers to obtain information, communications, account opening registration, banking transactions, account closing, to financial advisory online. The online application also covers payment services, lending, personal finance, retail investment, crowdfunding, remittance, and financial research.

J Trust Bank's adaptation in developing technology-based products and services to expand market segments will be made through the following strategies:

1. Virtual Account.
2. E-form.

3. Debit *Online*, merupakan tambahan layanan transaksi pembayaran di mana nasabah dapat melakukan transaksi pembayaran pada *e-commerce*, toko *online* maupun layanan *online* menggunakan dana yang bersumber dari Tabungan/Giro.
4. Melakukan kerja sama dengan jaringan pembayaran JCB International atau jaringan internasional seperti VISA, Master, dan sebagainya guna memperluas layanan bagi nasabah untuk dapat bertransaksi di jaringan internasional, melalui ATM ataupun EDC pada *merchant*.
5. Mengoptimalkan kerja sama dengan PT Artajasa Pembayaran Elektronis dan PT Rintis Sejahtera untuk segmen Bank Perkreditan Rakyat (BPR) sehingga nasabah BPR dapat menggunakan Jaringan Bersama dan Jaringan Prima.
6. Menambah fitur pembayaran di ATM J Trust Bank dengan penyedia jasa layanan pembayaran dan pembelian antara lain melalui optimalisasi kerja sama dengan PT Artajasa Pembayaran Elektronis, PT Rintis Sejahtera, PT Finnet Indonesia, PT Prismalink International termasuk penambahan kerja sama baru dengan perusahaan sejenis yang menyediakan jasa layanan pembayaran beragam kebutuhan nasabah, antara lain: telepon selular, listrik, Telkom, PDAM, pajak, BPJS Kesehatan, asuransi, *e-commerce*, *multifnance*, pendidikan, *tour & travel*, transportasi, *internet* & TV berlangganan, dll.

Bank juga akan melanjutkan sinergi dan aliansi bermitra dengan sejumlah perusahaan asuransi untuk mendukung peningkatan *fee based income*. Bank bekerja sama dengan perusahaan asuransi untuk menjual produk *bancassurance* di mana Bank bertindak sebagai agen dan juga untuk memenuhi cover asuransi kredit para debitur. Melalui kerja sama ini akan terbentuk sinergi antara Bank dan perusahaan asuransi di mana keduanya saling memberikan manfaat. Sedangkan manfaat bagi debitur adalah akan lebih mudah memilih perusahaan asuransi untuk melindungi aset/agunan dalam proses kredit kepada Bank. Bank bekerja sama dengan beberapa perusahaan asuransi yang dapat dipilih oleh debitur sesuai dengan kebutuhannya.

Contoh kegiatan yang berhubungan dengan pengembangan produk melalui kerja sama dengan perusahaan asuransi adalah kerja sama dengan PT Asuransi ASEI Indonesia untuk penutupan pertanggungan (asuransi) kredit/pembiayaan yang dilaksanakan pada tanggal 23 November 2021.

3. Online Debit, an additional payment transaction service where customers can make payment transactions in e-commerce, online shop or online service using funds from Savings/Current Accounts.
4. Cooperating with payment network JCB International or international network such as VISA, Master, and so on to expand services for customers to make transactions in international network, through ATM or EDC in merchants.
5. Optimizing cooperation with PT Artajasa Pembayaran Elektronis and PT Rintis Sejahtera for the Rural Banks (BPR) segment so their customers can use Bersama and Prima Networks.
6. Adding payment features in J Trust Bank ATMs with purchase and payment service providers through optimizing cooperation with PT Artajasa Pembayaran Elektronis, PT Rintis Sejahtera, PT Finnet Indonesia, PT Prismalink International including additional new cooperation with similar companies that provide payment services for various customer needs such as: cellular phone, Telkom, PDAM, tax, BPJS Kesehatan, insurance, e-commerce, multifinance, tour & travel, transportation, internet & cable TV, etc.

The Bank will continue synergy and alliance in partnership with several insurance firms to increase fee based income. The Bank cooperates with insurance firms to sell bancassurance products where the Bank acts as agent and to meet credit insurance covers of debtors. With the cooperation, a mutually beneficial synergy between the Bank and insurance firms will develop. Meanwhile, debtors will get benefits in having simplicity in choosing insurance firms to protect their asset/collateral during the credit process with the Bank. The Bank cooperates with several insurance firms that debtors can choose according to their needs.

An example of activity related with product development through cooperation with insurance firms was the cooperation with PT Asuransi ASEI Indonesia for the loan/financing (insurance) coverage closure implemented on 23 November 2021.

## Service Excellence

Bank berkomitmen untuk terus memberikan pelayanan yang terbaik kepada nasabah, baik melalui kantor cabang, *Customer Care,* J Trust Call, maupun melalui aplikasi *online*. Untuk menjamin kualitas layanan dan menjaga loyalitas nasabah, J Trust Bank akan melakukan beberapa aktivitas berikut:

1. Standardisasi kelengkapan kantor cabang.
2. Penilaian cabang terhadap *service quality index*.
3. Perubahan call center menjadi *contact center*.
4. *Ticketing online system* (penanganan sistem keluhan nasabah secara *online*).

Langkah-langkah tersebut diambil sebagai langkah dan tanggung jawab Bank untuk memberikan layanan yang baik ke nasabah. Salah satu *Service Value* Bank adalah *Ultimate Customer First* atau menjadikan nasabah sebagai prioritas utama bagi perusahaan dan stakeholder. Hal terpenting bagi Bank adalah memberikan kepuasan dan memastikan kebutuhan nasabah terpenuhi. Hal ini sesuai dengan *Service Value* J Trust Bank yang sangat menghargai dan melayani nasabah secara optimal serta berkesinambungan. Untuk itu, Bank akan melakukan sejumlah langkah perubahan dan perbaikan di tahun 2022 berikut:

## Service Excellence

The Bank is committed to continuously giving the best services to customers, either through branches, Customer Care, J Trust Call, or online application. To ensure service quality and maintain customer loyalty, J Trust Bank will perform these activities:

1. Standardization of branch office equipment.
2. Branch evaluation on service quality index.
3. Changes of call center into contact center.
4. Ticketing online system (online system to handle customer complaints).

The above steps are taken as part of the Bank's responsibility to provide quality service to customers. One of the Bank's Service Value is Ultimate Customer First in making customers as the main priority for the Company and stakeholder. The most important thing for the Bank is to provide satisfaction and to ensure customer needs are met. This is in line with J Trust Bank's Service Value which really appreciates and serves customers in an optimal and sustainable manner. Therefore, the Bank will make several improvement and changes in 2022 such as:

Rancangan Kerja Service Quality Development Tahun 2022
Work Plan for Service Quality Development 2022

| No | Nama Kegiatan<br>*Name of Activities* | Tujuan<br>*Objective* |
|---|---|---|
| 1 | ***Branch Survey*** | Untuk meninjau standar layanan dan standar pelaksanaan proses transaksi nasabah di cabang. Bank akan mendapat gambaran dan data-data faktual di cabang atas hal-hal yang sudah dilaksanakan sesuai dengan ketentuan dan yang masih belum konsisten dengan ketentuan yang berlaku. Bank dapat melakukan evaluasi dan analisa sebagai dasar untuk memutuskan peningkatan dan perbaikan yang diperlukan untuk mencapai konsistensi kualitas hasil operasional dan bisnis cabang, sehingga berdampak pada peningkatan citra positif J Trust Bank.<br><br>To review the service standard and implementation standard of customer transaction process in branches. The Bank will received factual data and representation on things that have been implemented according to regulations and things that are not consistent with regulations. The Bank can make evaluation and analysis as a basis to determine necessary improvements to achieve consistent quality of branch business and operations, creating positive image of J Trust Bank. |
| 2 | ***Service Quality Training Program*** | Untuk meningkatkan kualitas kerja, keterampilan pelaksanaan kerja, produktivitas kerja dan pengetahuan, kompetensi serta wawasan anggota tim kerja cabang yang bertujuan untuk mendukung tercapainya target bisnis cabang yang telah ditentukan oleh pihak manajemen.<br><br>To increase work quality, work application skills, work productivity and knowledge, competence and insight of branch work team individuals to support achieving business targets of branches as determined by the management. |
| 3 | ***Monitoring dan Checking*** | *Monitoring* bertujuan untuk mengetahui dan memastikan bahwa standar layanan, ketentuan, serta kebijakan dilaksanakan dengan benar, tepat, dan mendatangkan manfaat. *Checking* dilakukan untuk melihat adanya kesalahan dan/atau tindakan yang melanggar ketentuan yang ada. Dengan diketahui sedini mungkin, maka dapat dilakukan tindakan perbaikan segera agar risiko dapat dikendalikan dengan baik dan juga terhindar dari risiko yang lebih besar. Jika diperlukan, Bank dapat melakukan perbaikan dan/atau modifikasi dari kebijakan yang ada untuk memastikan efektivitas kerja cabang dalam mencapai kualitas hasil secara konsisten.<br><br>Monitoring aims to know and ensure that service standards, provisions, and policies are implemented correctly, accurately, and beneficial. Checking is done to see error and/or actions violating existing regulations. By knowing in advance, quick improvement actions can be taken to better manage risks and avoid bigger risks. If necessary, the Bank can hold improvement and/or modification of existing policies to ensure work effectiveness of branches in achieving result quality consistently. |

## Rancangan Kerja Service Quality Development Tahun 2022
Work Plan for Service Quality Development 2022

| No | Nama Kegiatan<br>*Name of Activities* | Tujuan<br>*Objective* |
|---|---|---|
| 4 | ***Supporting HC*** | Memastikan target kerja HC yang berhubungan dengan peningkatan kompetensi, pengetahuan, dan kinerja karyawan dalam bentuk pelaksanaan program pelatihan untuk staf *frontliners, funding officer,* dan manajer termasuk *Branch Service Officer Manager* di setiap cabang.<br><br>Ensuring HC work targets related with improving the competence, knowledge, and performance of employees in the implementation of training programs for front liners, funding officers, and managers including Branch Service Officer Manager in every branch. |
| 5 | ***Supporting Risk Management*** | Melaksanakan *Branch Forum* dan *Focus Group Discussion* yang bertujuan untuk memastikan seluruh pelaksanaan aktivitas proses transaksi nasabah di cabang sesuai dengan SOP yang berlaku dan mendukung tercapainya 0% *fraud* dan 0% temuan.<br><br>Holding Branch Forum and Focus Group Discussion to ensure all activities of customer transaction process in branches comply with the SOP and support 0% fraud and 0% finding. |
| 6 | ***Ticketing System*** | Sistem ini digunakan sebagai dasar untuk memudahkan tim *Call Center* dan *Customer* dalam melakukan *tracking* atas keluhan nasabah yang telah mereka terima. Termasuk untuk memudahkan mereka dalam *monitoring progress* kerja dari unit kerja terkait, yang bertanggung jawab dan memiliki kapabilitas dalam penyelesaian keluhan nasabah. Sistem *ticketing* juga digunakan untuk memastikan ketepatan *Service Level* yang telah dijanjikan atas penyelesaian keluhan nasabah.<br><br>The system is used as a basis to ease Call Center and Customer teams in tracking customer complaints they have received, including to ease work monitoring progress from relevant work units which are responsible and have the capabilities in solving customer complaints. The ticketing system is also used to ensure the accuracy of Service Level promised to settle customer complaints. |

Bank berharap terobosan-terobosan tersebut akan meningkatkan kepuasan dan kenyamanan nasabah dalam memanfaatkan fasilitas dan produk layanan J Trust Bank. J Trust Bank berharap dapat tumbuh dan berkembang bersama nasabah secara berkesinambungan, serta semakin dikenal sebagai mitra terpercaya di sektor keuangan.

The Bank expects the breakthroughs can increase satisfaction and convenience of customers in using J Trust Bank's facilities as well as products and services. J Trust Bank expects it can grow and develop with customers sustainably, and is more renowned as a trusted partner in the financial sector.

# Teknologi Informasi

## Information Technology

Divisi Teknologi Informasi (TI) J Trust Bank telah melakukan beberapa pencapaian pada tahun 2021 untuk mendukung perbaikan dan penyesuaian sistem digital Bank di tengah tuntutan perubahan yang semakin dinamis, terutama selama pandemi COVID-19.

Beberapa proyek strategis yang dilakukan Bank untuk meningkatkan kualitas dan ketahanan TI, sesuai dengan target yang ditetapkan dalam Rencana Bisnis Bank pada tahun 2021, adalah:

1. Antasena, yaitu aplikasi pelaporan ke Bank Indonesia
2. E-Form
3. IRRA (Internal Regulation Reminder Application)
4. Smart AML
5. SWIFT Upgrade 7.5
6. ATM Cash Withdrawal Limit - Transfer Limit
7. OVO Points
8. Update Dormancy
9. HCD Loan

Dalam pelaksanaan strategi tahun 2021, Divisi TI Bank mengalami beberapa tantangan, terutama terkait penguatan atau peningkatan infrastruktur TI sesuai dengan tuntutan di era digital dan pandemi. Untuk itu, Bank melakukan peningkatan kemampuan SDM divisi TI melalui *knowledge sharing* dan pelatihan atau seminar yang diadakan oleh regulator (OJK dan BI), badan sertifikasi, J Trust Bank, serta perusahaan teknologi lain.

Selama tahun 2021, Bank mengalokasikan anggaran investasi TI sebesar Rp66,3 miliar, yang terdiri dari belanja modal Rp59,9 miliar dan belanja operasional Rp6,3 miliar.

### Tata Kelola TI

Dalam hal tata kelola, pelaksanaan operasional TI dijalankan mengikuti pedoman Kebijakan dan SOP Teknologi Informasi PT Bank JTrust Indonesia Tbk. Pada tahun 2021, Tata Kelola TI melakukan pembaharuan Kebijakan Teknologi Informasi, SOP, dan *Working Instruction* berdasarkan peraturan dari OJK dan BI, serta kondisi TI Bank.

The Information Technology (IT) division of J Trust Bank made several achievements in 2021 to improve and adjust the Bank's digital system amid dynamic demand for changes especially during the COVID-19 pandemic.

Several strategic projects implemented by the Bank to improve the quality and resilience of IT, according to the targets set in the Bank's Business Plan for 2021, include:

1. Antasena, application for reporting to Bank Indonesia
2. E-Form
3. IRRA (Internal Regulation Reminder Application)
4. Smart AML
5. SWIFT Upgrade 7.5
6. ATM Cash Withdrawal Limit - Transfer Limit
7. OVO Points
8. Update Dormancy
9. HCD Loan

In implementing the strategies in 2021, the Bank's IT Division experienced several challenges, particularly on the upgrade or improvement of IT infrastructure according to demand in the digital era and the pandemic. Therefore, the Bank increased the capabilities oh human resources in the IT division through knowledge sharing and trainings or seminars held by regulators (OJK and BI), certification agencies, J Trust Bank or other technology companies.

In 2021, the Bank allocated an IT investment budget of Rp66.3 billion, consisting of capital spending of Rp59.9 billion and operational expenses of Rp6.3 billion.

### IT Governance

In governance, IT operations are implemented based on the guidelines of Information Technology SOP and Policy of PT Bank JTrust Indonesia Tbk. In 2020, IT Governance updated the Information Technology Policy, SOP, and Working Instruction based on OJK and BI regulations, as well as the Bank's IT conditions.

## Strategi TI 2021

Selama tahun 2021, Bank melakukan beberapa strategi berikut untuk meningkatkan kualitas dan ketahanan Teknologi Informasi, antara lain:

1. Melanjutkan *enhancement core banking system* yang meliputi:
   a. Integrasi aplikasi-aplikasi *surrounding* baru ke *core banking*.
   b. Implementasi pengembangan *electronic channel* (ATM dan *internet banking/mobile banking*).
2. Melakukan pengembangan *surrounding system* untuk mendukung kebutuhan bisnis dan pelaporan regulator, meliputi:
   a. Implementasi aplikasi laporan regulator OBOX, APOLO, dan Aplikasi Pelaporan Elektronik LPS.
   b. Implementasi aplikasi Anti Money Laundering baru.
   c. Implementasi Virtual Account di bawah kelolaan Retail Banking.
   d. Implementasi aplikasi E-Form di bawah kelolaan Retail Banking.
   e. Implementasi pembaharuan aplikasi SWIFT 7.5 dan Swift GPI Tracking.

## IT Strategy 2021

In 2021, the Bank implemented several strategies to increase the quality and resilience of Information Technology such as:

1. Continuing enhancement of the core banking system, including:
   a. Integration of new surrounding applications into core banking.
   b. Implementation of electronic channel development (ATM and internet banking/mobile banking).
2. Developing a surrounding system to support business needs and regulatory reporting, including:
   a. Implementation of regulator reporting application OBOX, APOLO, and LPS Electronic Reporting Application.
   b. Implementation of the new Anti Money Laundering application.
   c. Implementation of Virtual Account under the management of Retail Banking.
   d. Implementation of the E-Form application under the management of Retail Banking.
   e. Implementation of SWIFT 7.5 and Swift GPI Tracking application updates.

3. Melakukan penyempurnaan infrastruktur yang meliputi:
   a. Implementasi virtualisasi server.
   b. Implementasi solusi *backup* yang terpusat.
   c. Implementasi aplikasi untuk optimalisasi jaringan.
   d. Implementasi aplikasi untuk memantau jaringan.
   e. Melakukan penambahan *server* untuk *development*.
   f. Penambahan lisensi Microsoft Windows 10 dan Microsoft Office 2019.
   g. Melakukan *testing* DRP secara berkala.
   h. Implementasi pembaharuan server aplikasi dan *server* database SKNBI.
4. Peningkatan kompetensi karyawan TI melalui pelatihan.

## Rencana, Fokus, dan Strategi 2022

Melanjutkan strategi tahun 2021 dalam pengembangan aplikasi untuk meningkatkan efisiensi kinerja Bank dan mempermudah transaksi nasabah, pada tahun 2022 Divisi TI Bank akan melakukan sejumlah strategi dan merancang strategi-strategi baru sebagai berikut:

1. Optimalisasi *new core banking system*.
2. Peningkatan layanan kepada nasabah, di antaranya:
   a. *Cardless Withdrawal*, yaitu penarikan dana di mesin ATM tanpa menggunakan Kartu ATM, melalui aplikasi JTrust Mobile.
   b. Mastercard International, untuk kerja sama perluasan pelayanan nasabah dalam hal transaksi.
   c. Dukcapil *Server Connection (Face Identification)*, yaitu mengembangkan aplikasi *face recognition* ke Dukcapil.
   d. Laku Pandai *Application*, yaitu rencana J Trust untuk mengembangkan Layanan Keuangan Tanpa Kantor dalam rangka keuangan inklusif J Trust.
   e. Laku Pandai Project - *Customer Onboarding*, yaitu rencana J Trust untuk membuka jaringan di Kawasan Indonesia Bagian Timur.
   f. SmartFX, yaitu sistem transaksi FX dengan nasabah.
   g. *Selling System for Mutual Fund*, yaitu sistem pengelolaan dan pemasaran reksa dana.
   h. IBMB *Enhancement*, yaitu penyempurnaan *features and function*.
   i. QRIS, yaitu pengembangan layanan pembayaran non-tunai (*Quick Response Indonesian Standard*) dan Debit Online.
   j. *EDC Machine Enhancement*, yaitu mengembangkan kapasitas mesin EDC untuk transaksi.
   k. *Generate PIN by SMS*, yaitu melakukan digitalisasi terhadap informasi nomor PIN kepada nasabah.
   l. *Core Banking New Generation*, yaitu memperbaharui *core banking system*.

3. Improving infrastructure, including:
   a. Implementation of server virtualization.
   b. Implementation of a centralized backup solution.
   c. Implementation of application for network optimization.
   d. Implementation of applications to monitor network.
   e. Additional servers for development.
   f. Adding Microsoft Windows 10 and Microsoft Office 2019 licenses.
   g. Conducting regular DRP testing.
   h. Implementation of updates of the application server and SKNBI database server.
4. Improving the competence of IT employees through training.

## Plan, Focus, and Strategy for 2022

Continuing the 2021 strategy in application development to improve the efficiency of the Bank's performance and ease customer transactions, in 2022 the Bank's IT Division will execute a number of strategies and design new strategies as follows:

1. Optimization of the new core banking system.
2. Improved services to customers, including:
   a. Cardless Withdrawal: cash withdrawal at ATMs without using ATM card, through the JTrust Mobile application.
   b. Mastercard International, for cooperation in customer service expansion in transactions.
   c. Dukcapil Server Connection (Face Identification), by developing face recognition application to Dukcapil.
   d. Laku Pandai Application, J Trust's plan to develop Branchless Financial Services within the framework of J Trust's financial inclusion.
   e. Laku Pandai Project - Customer Onboarding, which is J Trust's plan to open network in the eastern part of Indonesia.
   f. SmartFX: FX transaction system with customers.
   g. Selling System for Mutual Fund: the management and marketing system of mutual funds.
   h. IBMB Enhancement: enhancement of features and functions.
   i. QRIS: the development of non-cash payment services (Quick Response Indonesian Standard) and Online Debit.
   j. EDC Machine Enhancement, by developing the capacity of EDC machines for transactions.
   k. Generate PIN by SMS, which is digitizing PIN number information to customers.
   l. Core Banking New Generation, by updating the core banking system.

m. BI FAST, yaitu sistem pembayaran BI Fast (pembayaran *real time* dari BI).

3. Penyempurnaan sistem TI, di antaranya:
   a. *Network Optimization*, yaitu memaksimalkan kinerja jaringan.
   b. Microsoft Windows License, yaitu tambahan Microsoft Office dan Microsoft Windows 10.
4. Penyempurnaan operasional, di antaranya:
   a. ATM *Monitoring*, yaitu aplikasi untuk pengawasan seluruh operasional ATM (di cabang dan tempat umum).
   b. Credit Rating System (CRS), yaitu sistem penilaian risiko kredit.
   c. Budgeting Application System, yaitu sistem pengelolaan *budget*.
   d. EDMS, yaitu Electronic Document Management System.
   e. Tableau, yaitu *contract maintenance dan enhancement*.
   f. *Centralized Backup*, yaitu sentralisasi backup untuk aplikasi yang kritikal.
   g. HRIS, yaitu *Human Resource Information System*.
   h. EPMS, yaitu *Electronic Performance Management System*.
   i. SWIFT GPI tracker, di mana bank wajib memiliki Aplikasi GPI tracker pada tahun 2021.
   j. *Application and Database Server for* SKNBI (BI *Requirement*), Websphere dan MS SQL.
   k. Interface BI-RTGS dan SKNBI, yaitu *interface* dari sistem BI-RTGS dan SKNBI ke *Finacle Core*.
5. Pengkinian sistem pelaporan, di antaranya:
   a. Antasena, yaitu aplikasi pelaporan ke Bank Indonesia.
   b. OBOX, yaitu aplikasi pelaporan debitur dan kreditur terbesar ke OJK.
   c. APOLO, yaitu aplikasi pelaporan manajemen risiko dan modal ke OJK.
   d. LLD (Migration), yaitu aplikasi pelaporan transaksi devisa ke Bank Indonesia.
   e. LPS Application E-Reporting, yaitu aplikasi pelaporan LPS ke OJK.
   f. IRR, ERR & RED Application, yaitu aplikasi *Internal Regulation Reminder, External Reporting Reminder,* dan *Risk Event Data*.
6. Peningkatan kompetensi karyawan TI melalui pelatihan.

m. BI FAST: the BI Fast payment system (real time payments from BI).

3. IT system improvements, including:
   a. Network Optimization, which is maximizing network performance.
   b. Microsoft Windows License, which is additional Microsoft Office and Microsoft Windows 10.
4. Operational improvements, including:
   a. ATM Monitoring, which is an application for monitoring all ATM operations (at branches and public places).
   b. Credit Rating System (CRS), which is a credit risk assessment system.
   c. Budgeting Application System: a budget management system.
   d. EDMS: Electronic Document Management System.
   e. Tableau: contract maintenance and enhancement.
   f. Centralized Backup, which is centralized backup for critical applications.
   g. HRIS: Human Resource Information System.
   h. EPMS: Electronic Performance Management System.
   i. SWIFT GPI tracker, where banks are required to have GPI tracker Application in 2021.
   j. Application and Database Server for SKNBI (BI Requirement), Websphere and MS SQL.
   k. BI-RTGS and SKNBI interfaces: the interface from the BI-RTGS and SKNBI systems to the Finacle Core.
5. Updating the reporting system, including:
   a. Antasena, a reporting application to Bank Indonesia.
   b. OBOX, the largest debtor and creditor reporting application to OJK.
   c. APOLO, the capital and risk management reporting application to the OJK.
   d. LLD (Migration), the foreign exchange transactions reporting application to Bank Indonesia.
   e. LPS Application E-Reporting, the LPS reporting application to OJK.
   f. IRR, ERR & RED Application, the Internal Regulation Reminder, External Reporting Reminder, and Risk Event Data applications.
6. Improving the competence of IT employees through training.

# Sumber Daya Manusia

## Human Resources

Selama tahun 2021, J Trust Bank dapat mempertahankan kinerja sumber daya manusia dengan optimal walaupun masih dalam situasi pandemi COVID-19. Seperti halnya nasabah, karyawan merupakan aset perusahaan yang sangat bernilai sehingga Manajemen menjadikan kesehatan karyawan sebagai prioritas utama. Keberhasilan mengelola COVID-19 di lingkungan kantor dibuktikan dengan tidak ditemukannya kasus baru COVID-19 di Bank dalam empat bulan terakhir pada tahun 2021.

In 2021, J Trust Bank managed to optimize the performance of its human resources despite the the COVID-19 pandemic situation. Like customers, employees are a very valuable asset of the company that the Management puts employee health as a top priority. The success of managing COVID-19 in the office is proven by the absence of new cases of COVID-19 at the Bank in the last four months in 2021.

Tantangan terbesar Bank di tengah pandemi adalah akselerasi penerapan digitalisasi. Sebuah organisasi diharuskan melakukan adaptasi teknologi agar mampu menyesuaikan pola kerja agar menjaga operasional perusahaan tetap berjalan dengan baik.

The Bank's biggest challenge amid the pandemic was accelerating the implementation of digitalization. An organization is required to adapt technology to be able to adjust work patterns to keep the company's operations running well.

### Pengelolaan COVID-19

Sejak Organisasi Kesehatan Dunia (WHO) menyatakan COVID-19 sebagai pandemi global pada tanggal 11 Maret 2020, penyebaran COVID-19 di dunia terus meningkat begitu pula di Indonesia. Program pencegahan serta kontrol keselamatan dan kesehatan kerja merupakan upaya strategis yang digunakan untuk memastikan kesehatan dan keamanan karyawan dan keluarganya. Bank menerapkan serangkaian program pengendalian COVID-19 yang dibuat sejalan dengan program pencegahan peyakit di tempat kerja yaitu:

1. Pemberlakukan dan pembagian sistem kerja dari kantor dan rumah secara bergantian sesuai dengan jumlah aturan yang ditetapkan oleh pemerintah
2. Pemberlakukan protokol kesehatan 5M yaitu mencuci tangan, menjaga jarak, menggunakan masker, mengurangi mobilitas dan menghindari kerumunan
3. Pengukuran suhu tubuh dan pembatasan jumlah karyawan dalam tiap ruangan
4. Menutup sementara fasilitas ruang makan
5. Penjadwalan fasilitas vaksinasi COVID-19 dosis 1 dan dosis 2
6. Melakukan penelusuran kontak erat tindak lanjut berupa mekanisme perawatan bagi karyawan penderita COVID-19

### Managing COVID-19

Since the World Health Organization (WHO) declared COVID-19 a global pandemic on 11 March 2020, the spread of COVID-19 globally has continued to increase, as well as in Indonesia. Mitigation program as well as occupational safety and health control are strategic efforts used to ensure the health and safety of employees and their families. The Bank has implemented a series of COVID-19 control programs in line with the disease prevention program in the workplace:

1. Enforcement and division of work systems from the office and home alternately according to the numbers set by the government.
2. Enforcement of the 5M health protocol: wash hands, keep distance, wear masks, reduce mobility, and avoid crowds
3. Measuring body temperature and limiting the number of employees in each room
4. Temporarily closing the dining room facilities
5. Scheduling of COVID-19 vaccination facilities for dose 1 and dose 2
6. Following up close contact tracing in the form of a treatment mechanism for employees with COVID-19

Perubahan yang juga dilakukan seiring dengan kemajuan teknologi adalah perubahan pola pikir (mindset). Untuk mendukung itu, Bank menyelenggarakan sosialisasi maupun tata cara pelaksanaannya dengan jelas kepada karyawan secara berkesinambungan.

## REALISASI PROGRAM PENGEMBANGAN SDM 2021

Program kerja Bank dalam hal pengembangan karyawan termasuk dalam rencana pengembangan bisnis dan organisasi 2021-2023, yang telah diturunkan dan dituangkan dalam rencana kerja HC pada tahun 2021 antara lain:

1. Melakukan peninjauan dan penyesuaian struktur organisasi, job description, *Key Performance Indicator* (KPI).
2. Melakukan pengkinian prosedur terkait pengelolaan SDM.
3. Penerapan *Talent Management*, di mana prosesnya mencakup pencarian, penetapan, dan pengembangan talenta perusahaan.
4. Mengembangkan manajemen karir dalam rangka pengembangan karyawan.

Untuk terus memberikan kesempatan berkembang karyawan, Bank juga melakukan sejumlah hal berikut:

Changes that are also made along with technological advances are changes in mindset (mindset). To support this, the Bank organizes socialization and clear procedures for its implementation to employees on an ongoing basis.

## REALIZATION OF HC DEVELOPMENT PROGRAM IN 2021

The Bank's work program in employee development is part of the 2021-2023 business and organizational development plan, which has been derived and stated in the HC work plan in 2021, including:

1. Reviewing and adjusting the organizational structure, job description, Key Performance Indicators (KPI).
2. Updating procedures related to HC management.
3. Implementation of Talent Management, where the process includes search, assignment, and company talent development.
4. Developing career management as part of employee development.

To continue providing opportunities for employee development, the Bank also conducted the following:

1. Program sertifikasi eksternal dan internal (kepatuhan, operasional, *treasury*, audit, manajemen risiko, *product, process*, dan *knowledge*) dalam rangka mendukung kinerja bisnis.
2. Meningkatkan pemahaman dan menerapkan nilai-nilai (*values*) perusahaan yaitu: *Super Integrity, Customer First, Discipline & Responsible, Learning & Trying More*.
3. Melaksanakan rekrutmen dan pelatihan sejalan dengan strategi perusahaan dan kebutuhan organisasi.
4. Human Capital terus melakukan pengkinian kebijakan dan prosedur secara periodik.
5. Penerapan *Talent Management*, yang prosesnya mencakup *talent identification, talent classification, talent development*, dan *talent successor.*
6. Pelaksanaan *Career Management* bagi karyawan kantor pusat maupun kantor cabang.
7. Mengadakan pelatihan untuk meningkatkan pemahaman karyawan terkait keuangan berkelanjutan.

1. External and internal certification program (compliance, operations, treasury, audit, risk management, product, process, and knowledge) in supporting business performance.
2. Improving understanding and applying company values: Super Integrity, Customer First, Discipline & Responsible, Learning & Trying More.
3. Carrying out recruitment and training in line with the company strategy and organizational needs.
4. Human Capital continues updating policies and procedures periodically.
5. Implementation of Talent Management, whose process includes talent identification, talent classification, talent development, and talent successor.
6. Implementation of Career Management for employees at headquarters and branches.
7. Conducting trainings to improve employees' understanding of sustainable finance.

| UIC | | Rencana<br>Plan | Target<br>Deliverables | Waktu<br>Timeline |
|---|---|---|---|---|
| HC Development, Competition Benefit and Business Partner | 1 | Memenuhi target rekrutmen sesuai dengan rencana pemenuhan *Manpower Planning* yang sudah disetujui perusahaan dengan mengedepankan tingkat efisiensi seoptimal mungkin.<br>Meeting the recruitment target in line with the approved Manpower Planning by prioritizing efficiency level optimally. | Pemenuhan target rekrutmen sesuai dengan jadwal yang disepakati bersama seluruh segmen bisnis.<br>Meeting the recruitment target according to the schedule approved by all business segments. | Jan-Des 2021<br>Jan-Dec 2021 |
| | 2 | Membangun dan menyempurnakan *Organization Structure* Bankwide dan seluruh bisnis serta unit kerja lainnya.<br>Establishing and improving Organization Structure Bankwide and all business and working units. | Melakukan *review* atas *organization structure* secara bankwide.<br>Bersama dengan pimpinan unit kerja melakukan review atas organisasi di bawah supervisinya.<br>Reviewing organization structure bankwide | Jan-Des 2021<br>Jan-Dec 2021 |
| | 3 | Penyempurnaan Job Description.<br>Menyempurnakan Job Grading sesuai dengan Organization Structure yang telah disetujui.<br>Penyempurnaan Competency Model.<br>Improving Job Description.<br>Improving Job Grading based on the approved Organization Structure.<br>Improving Competency Model. | Menyelesaikan seluruh *Job Description* dan mendistribusikan manual ke setiap unit kerja.<br>Me-*review Job Grading* yang telah ada.<br>Melakukan review dan mengevaluasi *competency model*.<br>Completing all Job Descriptions and distributing the manuals to each working unit.<br>Reviewing existing job grading.<br>Reviewing and evaluating competency model. | Jan-Des 2021<br>Jan-Dec 2021 |
| | 4 | Peningkatan implementasi KPI.<br>Improving KPI implementation. | Memonitor target KPI 2021 serta implementasinya.<br>Monitoring the 2021 KPI target as well as its implementation. | Jan-Des 2021<br>Jan-Dec 2021 |
| | 5 | Mengembangkan Talent Management Bank.<br>Developing the Bank's Talent Management. | Mengembangkan karyawan yang merupakan talent melalui promosi, mengisi posisi yang penting, dan penugasan baru.<br>Developing employees as talents through promotion, filling important positions, and new assignments. | Jan-Des 2021<br>Jan-Dec 2021 |
| | 6 | Mengembangkan karyawan melalui manajemen karir.<br>Developing employees through career management. | Implementasi manajemen karir baik secara vertikal maupun horizontal.<br>Implementation of career management both vertically and horizontally. | Jan-Des 2021<br>Jan-Dec 2021 |
| | 7 | Seleksi Management Development Program.<br>Management Development Program selection. | Mengembangkan kapasitas lulusan baru untuk siap menjadi karyawan yang sesuai dengan kualifikasi.<br>Developing the capacity of new graduates to become employees who are qualified. | Jan-Des 2021<br>Jan-Dec 2021 |
| | 8 | Remunerasi berdasarkan *organization performance based.*<br>Remuneration based on organization performance based. | Besarnya remunerasi dinilai berdasarkan pencapaian target dan kinerja yang dinilai dalam KPI Individu. | Jan-Des 2021<br>Jan-Dec 2021 |
| | 9 | *Salary Structure* 2021. | Salary Structure berdasarkan internal equity, external equity, dan kemampuan perusahaan.<br>Salary Structure based on internal equity, external equity, and the company's ability. | Jan-Des 2021<br>Jan-Dec 2021 |
| | 10 | HC *Budgeting* 2021. | Tersedianya HC Budgeting 2020.<br>Availability of HC Budgeting 2020. | Jan-Feb 2021<br>Jan-Feb 2021 |
| HC-Government & Industrial Relation | 1 | Menjaga Hubungan Industrial yang baik dan kondusif.<br>Maintaining a good and conducive Industrial Relations. | Komunikasi dengan baik secara periodik dan menjalankan PKB dengan baik.<br>Communicating periodically and implementing PKB in a well manner. | Des 2021<br>Dec 2021 |
| | 2 | Meningkatkan budaya disiplin dan iklim bekerja yang baik.<br>Improving a disciplined culture and a good working climate. | Menjalankan dan menegakkan Reward & Discipline secara baik dan konsisten.<br>Implementing and enforcing Reward & Discipline thoroughly and consistently. | Des 2021<br>Dec 2021 |

## KOMPOSISI KARYAWAN 2021

Dalam menjalankan visi dan misinya, Bank memerlukan SDM yang berkualitas dan tangkas. Untuk itu dilakukan rekrutmen, promosi, dan mutasi secara berkesinambungan guna mengatur jenjang karir karyawan yang jelas dan terukur. Hal ini sejalan dengan komitmen Bank untuk senantiasa menjaga komposisi karyawan yang berimbang, dengan mempertimbangkan kesetaraan dan kesempatan kerja.

Per 31 Desember 2021, Bank mempunyai 838 karyawan, (naik/turun) dibandingkan 821 karyawan pada tahun 2020. Bank juga memberikan kesempatan kerja bagi penyandang disabilitas. Berikut ini adalah tabel komposisi karyawan:

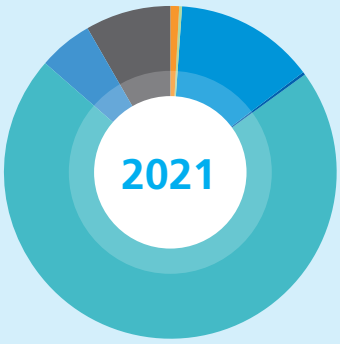
## EMPLOYEE COMPOSITION 2021

In executing its vision and mission, the Bank needs qualified and agile HC. Hence, sustainable recruitment, promotion and mutation are conducted to manage clear and measureable career paths. This is in line with the Bank's commitment to continuously maintain a balanced composition of employees by considering work opportunity and equality.

As of 31 December 2021, the Bank had 838 employees, an increase compared to 821 employees in 2020. The Bank also provided working opportunities for people with disabilities. Below is the employee's composition:

### Komposisi Karyawan Berdasarkan Tingkat Pendidikan

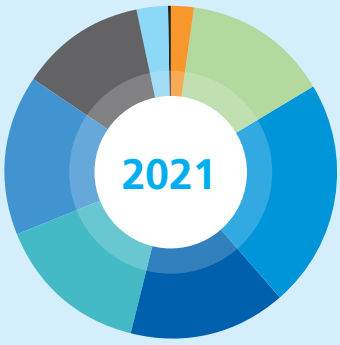
Employee Composition based on Education level




| Pendidikan<br>Education | Jumlah Karyawan<br>Total Employees |
|---|---|
| D1 | 8 |
| D2 | 3 |
| D3 | 113 |
| D4 | 2 |
| S1 | 598 |
| S2 | 46 |
| Lainnya/Others | 68 |
| **Total** | **838** |

### Komposisi Karyawan Berdasarkan Usia

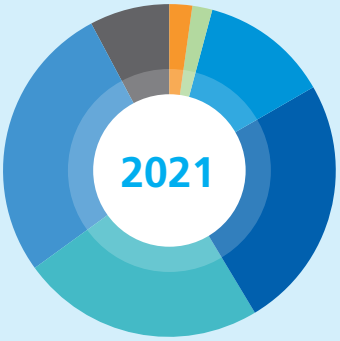
Employee Composition based on Age




| Usia<br>Age | Jumlah Karyawan<br>Total Employees |
|---|---|
| 20 - 24 | 19 |
| 25 - 29 | 120 |
| 30 - 34 | 185 |
| 35 - 39 | 128 |
| 40 - 44 | 126 |
| 45 - 49 | 130 |
| 50 - 54 | 104 |
| 55 - 59 | 25 |
| > 60 | 1 |
| **Total** | **838** |

## Komposisi Karyawan Berdasarkan Level Jabatan

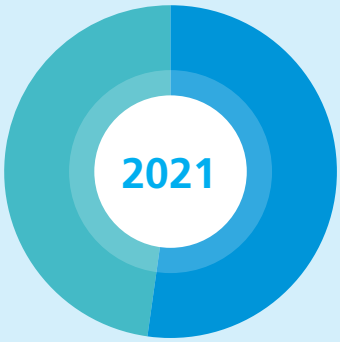
## Employee Composition based on Position




| Tingkat Jabatan<br>Position | Jumlah Karyawan<br>Total Employees |
|---|---|
| Kepala Divisi/Division Head | 22 |
| Wakil Kepala Divisi/Deputy Division Head | 18 |
| Kepala Dept./Dept. Head | 111 |
| Kepala Seksi/Section Head | 225 |
| Karyawan/Dasar Clerk | 215 |
| Staf/Officer | 247 |
| **Total** | **838** |

## Komposisi Karyawan Berdasarkan Jenis Kelamin

## Employee Composition based on Gender




| Jenis Kelamin<br>Gender | Jumlah Karyawan<br>Total Employees |
|---|---|
| Pria<br>Male | 438 |
| Wanita<br>Female | 400 |
| **Total** | **838** |

## Komposisi Karyawan Berdasarkan Status

## Employee Composition Based on Status

| Status Kepegawaian<br>Employees Status | Jumlah Karyawan<br>Total Employees |
|---|---|
| Pegawai Tetap<br>Permanent | 752 |
| Pegawai Kontrak<br>Contract | 86 |
| **Total** | **838** |

## Komposisi Karyawan Berdasarkan Masa Kerja

## Employee Composition based on Years of Service

| Masa Kerja<br>Working Period | Jumlah Karyawan<br>Total Employees |
|---|---|
| 0 – 5 | 455 |
| 6 – 10 | 146 |
| 11 – 15 | 73 |
| 16 – 20 | 50 |
| 21 – 25 | 74 |
| > 25 | 40 |
| **Total** | **838** |

# PENGEMBANGAN SUMBER DAYA MANUSIA

## Kesetaraan dan Kesempatan Kerja

J Trust Bank menerapkan persamaan hak dan tidak melakukan diskriminasi terhadap gender, usia, ras, dan golongan dalam setiap kebijakan rekrutmen dan pengembangan karir. Hal ini bertujuan untuk menjamin keberlangsungan perusahaan dalam jangka panjang. Setiap karyawan Bank memiliki hak dan kewajiban yang sama dalam program pendidikan dan pelatihan yang telah direncanakan, sesuai dengan sistem penilaian yang ditentukan. Bank juga membuka kesempatan sebesar-besarnya kepada seluruh karyawan untuk meningkatkan kemampuan yang mereka miliki untuk pengembangan karir mereka, dengan memegang asas keadilan.

## Pelatihan Karyawan

Pelatihan karyawan dilakukan melalui program eksternal dan internal. Pada tahun 2021, 801 karyawan mengikuti pelatihan dengan rata-rata jumlah pelatihan 28.93 jam per karyawan, (naik) dibandingkan tahun 2020 yaitu 20,1 jam per karyawan.

# HUMAN CAPITAL DEVELOPMENT

## Work Opportunity and Equality

J Trust Bank applies equal rights and does not discriminate against gender, age, race, and class in every recruitment and career development policy. This aims to ensure the sustainability of the company in the long term. Every employee of the Bank has the same rights and obligations in the planned education and training program, in accordance with the assessment system. The Bank also opens maximum opportunities for all employees to improve their abilities for career development, by adhering to the principle of fairness.

## Employee Training

Employee training is conducted through external and internal programs. In 2021, 801 employees participated in training with the average training hour of 28.93 hours per employee, increased compared to 2020 of 20.1 hours per employee.

| Deskripsi | 2021 | | 2020 | | Description |
|---|---|---|---|---|---|
| | Laki-laki Male | Perempuan Female | Laki-laki Male | Perempuan Female | |
| Pelatihan, rata-rata jam pelatihan/orang (jam) | | | | | Training, average hours of trainings/employee (hours) |
| Direksi | 22.9 | - | 9.8 | 3 | Direksi |
| *VP level* | 42.0 | 22.0 | 11 | 16 | VP level |
| *GM Level* | 31.4 | 42.7 | 21.9 | 27.8 | GM Level |
| *Manager Level* | 29.4 | 30.3 | 32.3 | 30.4 | Manager Level |
| *Supervisor Level* | 30.9 | 28.9 | 27.8 | 20.7 | Supervisor Level |
| *Staff* | 28.3 | 27.7 | 21 | 22.6 | Staff |
| *Overall* | 30.8 | 30.3 | 20.63 | 19.58 | Overall |

Program-program pelatihan yang diberikan termasuk: / Training programs delivered include:

| No | Nama Pelatihan<br>Training Name |
|---|---|
| 1. | Anti Pencucian Uang Pencegahan Pendanaan Terorisme |
| 2. | Anti Fraud |
| 3. | Basic Credit Analysis |
| 4. | Financial Accounting for Lenders |
| 5. | Operational Risk in Digital Banking, Managing Data & e-Transaction Security |
| 6. | Pandemi Covid – Efek terhadap Risiko dan Kondisi Keuangan Bank |
| 7. | Good Corporate Governance Implementation in Banking Business |
| 8. | Penyertaan Modal Negara (PMN) : Antara Kepentingan Sosial dan Finansial |
| 9. | Perkembangan Inovasi Keuangan Digital dan Waspada Investasi Ilegal di Indonesia |
| 10. | Transformasi Perbankan di Era Digital |

## Kebijakan Program Pengembangan Karyawan

**Dewan Direksi, Dewan Komisaris dan Pihak Independen**

Dewan Direksi dan pihak independen mendapatkan program orientasi, manual handbook dan sesi tatap muka dengan jajaran manajemen dan eksekutif-Bank mendorong Dewan Direksi dan Dewan Komisaris untuk meningkatkan kapasitas melalui ragam pelatihan

## Employee Development Program Policy

**The Board of Directors and independent**

parties receive orientation program, manual handbook and face-to-face sessions with the management and executives- The Bank encourages the Board of Directors and Board of Commissioners to increase capacity through various trainings

**Karyawan**
- Setiap karyawan baru diberikan program induksi selama 1 hari
- Bank memfasilitasi karyawan yang membutuhkan sertifikasi profesi guna menunjang peran dan tugasnya
- Bank mewajibkan setiap karyawan setidaknya memenuhi 16 jam pelatihan dalam satu tahun.

**Pengembangan Karir**

Bank menyediakan jenjang karir yang jelas bagi karyawan dengan memprioritaskan promosi dan mutasi dari internal. Selama tahun 2021, penghargaan terhadap karyawan berprestasi diberikan berupa *Most Valuable Person* (MVP) *of the Month* dan BJI *Winner*. Penghargaan MVP diadakan oleh Bank untuk meningkatkan motivasi karyawan. Penghargaan ini diberikan kepada karyawan yang telah berkontribusi dalam pengembangan perusahaan dan menjadi panutan atau contoh teladan bagi karyawan lain.

Selama tahun 2021, Bank memberikan penghargaan MVP kepada 12 karyawan & BJI *Winner* kepada 43 karyawan.

Pada tahun 2021, rata-rata perpindahan karyawan adalah 10%.

**Employee**
- Each new employee is given an induction program for 1 day
- The Bank facilitates employees who need professional certification to support their roles and duties
- The Bank requires every employee to fulfill at least 16 hours of training in one year.

**Career Development**

The Bank provides a clear career path for its employees by prioritizing internal promotion and mutation. In 2021, awards for outstanding employees were given in the form of Most Valuable Person (MVP) of the Month and BJI Winner. The MVP award is held by the Bank to increase employees' motivation, by giving awards to employees that have contributed in developing the company and become role models for other employees.

Throughout 2021, the Bank awarded MVP to 12 employees & BJI Winner to 43 employees.

In 2021, the average employee turnovers was 10%.

| Deskripsi | 2021 | | 2020 | | 2019 | | Description |
|---|---|---|---|---|---|---|---|
| | Laki-laki Male | Perempuan Female | Laki-laki Male | Perempuan Female | Laki-laki Male | Perempuan Female | |
| < 30 tahun | 38 | 101 | 4 | 8 | 18 | 35 | < 30 years |
| 30-50 tahun | 320 | 273 | 1 | 1 | 102 | 34 | 30-50 years |
| > 50 tahun | 80 | 26 | 16 | 14 | 5 | 0 | > 50 years |
| Rata-rata | 52% | 48% | 2,5% | 2,8% | 16% | 9% | Average |

## ALOKASI DANA PENGEMBANGAN SDM 2021

Selama tahun 2021, Perusahaan mengalokasikan dana sebesar Rp2,242,879,740 miliar untuk biaya pengembangan SDM dengan rincian sebagai berikut:

## ALOKASI DANA PENGEMBANGAN SDM 2021

In 2021, the Company allocated Rp2.242.879.740 billion in funds for HC development with detail as follows:

| No | Biaya Pengembangan | Nominal | Biaya Pengembangan |
|---|---|---|---|
| 1 | Program/Kegiatan | 1,191,975,168 | Program/Kegiatan |
| 2 | Sertifikasi | 998,007,229 | Sertifikasi |
| 3 | Konsumsi | 455,000 | Konsumsi |
| 4 | Pendukung /Perlengkapan Pelatihan | 22,942,418 | Pendukung /Perlengkapan Pelatihan |
| 5 | Perjalanan Dinas | 29,499,925 | Perjalanan Dinas |
| 6 | *Module Development* | - | *Module Development* |
| 7 | ODP | - | ODP |
| | **Total** | **2,242,879,740** | **Total** |

## KEBIJAKAN REMUNERASI 2021

Sesuai dengan kondisi perusahaan, Bank melakukan *review* dan penyesuaian terhadap Kebijakan Remunerasi Dewan Komisaris dan Direksi di tahun 2021, dengan rincian sebagai berikut:

1. Paket/kebijakan remunerasi dan fasilitas lain bagi Dewan Komisaris dan Direksi antara lain meliputi:

## REMUNERATION POLICY 2021

In line with the company's condition, the Bank performed a review and adjustment on the Remuneration Policy for the Board of Commissioners and the Board of Directors in 2021, with details as follows:

1. Package/remuneration policy and other facilities for the Board of Commissioners and the Board of Directors include:

a) Remunerasi dalam bentuk non-natura, termasuk gaji dan penghasilan tetap lainnya, seperti tunjangan (*benefit*), kompensasi berakhirnya kontrak kerja/ putusan RUPS.
b) Fasilitas lain dalam bentuk natura/non-natura, yaitu penghasilan tidak tetap lainnya, transportasi, asuransi kesehatan, dan fasilitas lainnya yang dapat dimiliki maupun tidak dapat dimiliki dan *benefit* lainnya yang pernah diatur oleh Perusahaan.

2. Pengungkapan paket/kebijakan remunerasi dimaksud, meliputi:
   a) Paket/kebijakan remunerasi dan fasilitas lain bagi anggota Dewan Komisaris dan Direksi yang ditetapkan RUPS Bank.
   b) Jenis remunerasi dan fasilitas lain bagi seluruh anggota Dewan Komisaris dan Direksi, minimal mencakup jumlah anggota Dewan Komisaris, jumlah anggota Direksi, dan jumlah seluruh paket/kebijakan remunerasi dan fasilitas lain dimaksud.

a) Remuneration in form of non-natura, including salary and other benefits, such as benefits, compensation on contract expiry/GMS decision.

b) Other facilities in natura/non-natura: other benefits, transports, health insurance, and other facilities that can be owned or cannot be owned and other benefits regulated by the Company.

2. Package/remuneration policy disclosure including:

   a) Package/remuneration policy and other facilities for the Board of Commissioners and Directors as determined by the Bank's GMS.
   b) Type of remuneration and other facilities for all members of the Board of Commissioners and Directors, at least including the number of members of the Board of Commissioners, members of the Board of Directors, and the number of all package/remuneration policy and other mentioned facilities.

## Rasio Gaji Tertinggi dan Terendah

Bank selalu berpegang pada prinsip gaji dalam memberikan kompensasi kepada karyawan. Dalam hal ini hak pegawai yang diterima dan dinyatakan dalam bentuk uang sebagai imbalan dari perusahaan kepada pegawai yang ditetapkan dan dibayarkan menurut suatu perjanjian kerja, kesepakatan, atau peraturan perundang-undangan, termasuk tunjangan bagi pegawai dan keluarganya atas suatu pekerjaan dan/atau jasa yang telah dilakukannya.

Upah yang diperbandingkan dalam rasio gaji di bawah ini adalah imbalan yang diterima oleh anggota Dewan Komisaris, Direksi, dan pegawai per bulan. Pegawai adalah pegawai tetap PT Bank JTrust Indonesia Tbk dari tingkat pelaksana hingga Kepala Divisi.

Berikut adalah rasio gaji tertinggi dan terendah tahun 2020 dan 2021 dalam skala perbandingan:

## Highest and Lowest Salary Ratio

The Bank upholds the salary principle in providing compensation to its employees. In this regard, salary is the employee's rights and stated in a form of money as a compensation from the company to employees as determined and paid according to a work contract, agreement, or regulations, including benefits for the employees and their family for the work and/ or services provided.

Salaries compared in the following ratio are compensation accepted by members of the Board of Commissioners, the Board of Directors, and employees per month. Employee is a permanent employee of PT Bank JTrust Indonesia Tbk from officers to Division Heads.

Below is the highest and lowest salary ratio in 2020 and as 2021 in comparison scale:

| Rasio Gaji | Rasio | | Rasio Gaji |
|---|---|---|---|
| | 2021 | 2020 | |
| Rasio gaji pegawai yang tertinggi dan terendah | 1:29 | 1:29 | Rasio gaji pegawai yang tertinggi dan terendah |
| Rasio gaji Direksi yang tertinggi dan terendah | 1:2,2 | 1:1,8 | Rasio gaji Direksi yang tertinggi dan terendah |
| Rasio gaji Komisaris yang tertinggi dan terendah | 1:1,3 | 1:1,3 | Rasio gaji Komisaris yang tertinggi dan terendah |
| Rasio gaji Direksi tertinggi dan pegawai tertinggi | 1:2,1 | 1:2 | Rasio gaji Direksi tertinggi dan pegawai tertinggi |

## PENGEMBANGAN BUDAYA PERUSAHAAN PADA KARYAWAN

J Trust Bank memiliki nilai-nilai *Corporate Culture* sebagai berikut:

1. Membangun kepercayaan dan kredibilitas
2. Menciptakan budaya komunikasi yang terbuka dan jujur

## CORPORATE CULTURE DEVELOPMENT TO EMPLOYEES

JTrust Bank has Corporate Culture values as follows:

1. Building Trust and Credibility
2. Create a Culture of Open and Honest Communication

3. Menghargai setiap individu
4. Melakukan hal yang benar

Nilai-nilai tersebut harus diterapkan oleh semua karyawan dan manajemen dalam kinerja sehari-hari, terutama terkait dengan *service excellence* kepada nasabah. Dengan ini, Bank dapat mengembangkan bisnisnya lebih baik lagi.

## Hubungan Industrial dan Antar Karyawan

Dalam rangka menjalin Hubungan Industrial yang harmonis yang menunjang kelancaran bisnis dan mendukung pemenuhan hak dan kewajiban karyawan, Bank dan karyawan beserta Serikat Pekerja berkomitmen untuk meningkatkan keberhasilan perusahaan dengan bersama-sama berusaha menjalankan ketentuan yang telah ditetapkan dan mensosialisasikan kebijakan, peraturan perusahaan, dan ketentuan yang telah disepakati dalam Perjanjian Kerja Bersama (PKB); serta menjalankan *reward* dan tindakan disiplin bagi seluruh karyawan terhadap kepatuhan pelaksanaan ketentuan yang berlaku, sehingga mendorong produktivitas atau kinerja sesuai harapan sebagaimana mestinya.

## RENCANA KERJA SDM 2022

Bank akan melanjutkan pengembangan SDM sesuai rencana pengembangan bisnis dan organisasi 2021-2023. Penerapan aktivitas SDM mencakup *Planning, Acquiring, Developing, Maintaining & Retaining* sebagai berikut:

1. *Planning*
   Perencanaan SDM yang mencakup perencanaan struktur organisasi, perencanaan jumlah tenaga kerja (MPP), dan perencanaan SDM lainnya.
2. *Acquiring*
   Penerapan strategi rekrutmen dan penempatan SDM sesuai dengan kebutuhan Perusahaan.
3. *Developing*
   Penerapan strategi pengembangan karyawan melalui program pelatihan dan pengembangan karir, rotasi dan mutasi karyawan, *on the job training,* penugasan karyawan pada suatu pekerjaan tertentu, dan strategi kompetensi dan manajemen kinerja.
4. *Maintaining & Retaining*
   Penerapan strategi *Compensation & Benefit*, menciptakan suasana bekerja yang memotivasi, dan membina komunikasi dan hubungan karyawan serta hubungan industrial yang baik.

Bank juga berkomitmen untuk terus memberikan kesempatan karyawan berkembang, dengan melakukan berbagai hal berikut:

- Program sertifikasi eksternal dan internal (kepatuhan, operasional, *treasury, audit,* manajemen risiko, *product, process,* dan *knowledge*) dalam rangka mendukung kinerja bisnis.

3. Respect Each Individual
4. Do The Right Thing

These values should be implemented by all employees and management in their daily activities, particularly related to service excellence to customers. Therefore, the Bank can develop its business in a better way.

## Industrial Relations and Employee Relations

In establishing a harmonious Industrial Relations to support business and fulfill the rights and obligation of employees, the Bank and Employees as well as the Labor Union are committed to improving the Company's success by jointly implementing determined provisions and socializing policies, company regulations and provisions approved in the Joint Working Contract; carrying out reward and enforcement measures to all employees toward compliance on prevailing provisions, hance improving productivity/performance according to expectation.

## HC Working Plan 2022

The Bank will continue HC development according to the 2021-2023 business and organizational development plan. The implementation of HC activities includes Planning, Acquiring, Developing, Maintaining & Retaining as follows:

1. Planning
   HC planning which includes organizational structure planning, number of workforce planning (MPP), and other HC planning.
2. Acquiring
   Implementation of HC recruitment and placement strategy in accordance with the Company's needs.
3. Developing
   Implementation of employee development strategy through training and career development programs, employee rotation and transfer, on the job training, employee assignment to a particular job, and competency and performance management strategy.
4. Maintaining & Retaining
   Implementing the Compensation & Benefit strategy, creating a motivating working atmosphere, and fostering good communication and employee relations as well as industrial relations.

The Bank is also committed to continuously providing opportunities for employees to develop, by doing the following:

- External and internal certification programs (compliance, operations, treasury, audit, risk management, product, process, and knowledge) to support business performance.

- Meningkatkan service quality, bukan hanya kepada frontliners namun kepada seluruh karyawan.
- Meningkatkan pemahaman dan menerapkan nilai-nilai perusahaan yaitu: Super Integrity, Customer First, Discipline & Responsible, Learning & Trying More.
- Melaksanakan rekrutmen dan pelatihan sejalan dengan strategi perusahaan dan kebutuhan organisasi.
- Human Capital terus melakukan pengkinian kebijakan dan prosedur secara periodik.
- Penerapan Talent Management, yang prosesnya mencakup talent identification, talent classification, talent development, dan talent successor.
- Pelaksanaan *Career Management* bagi karyawan kantor pusat maupun kantor cabang.

- Improve service quality, not only to frontliners but to all employees.
- Improve understanding and apply the company's values: Super Integrity, Customer First, Discipline & Responsible, Learning & Trying More.
- Carry out recruitment and training in line with company strategy and organizational needs.
- Human Capital continues to update policies and procedures periodically.
- Implementation of Talent Management, whose process includes talent identification, talent classification, talent development, and talent successor.
- Implementation of Career Management for employees at the headquarters and branches.

Guna mendukung seluruh pengembangan karyawan di atas di era teknologi ini, Bank juga akan melakukan pengembangan teknologi dalam berbagai aspek, seperti E-PMS dan *E-Coaching*.E-PMS: Electronic Performance Management System yaitu aplikasi pengukuran KPI melalui media eletronik, paperless. Electronic Coaching Form, untuk karyawan lebih memahami visi misi perusahaan khususnya yang berhubungan dengan rencana bisnis. Karyawan akan mendapatkan wawasan mengenai apa yang harus dilakukan sehingga memahami tugasnya masing-masing. Selain itu Bank juga memiliki aplikasi khusus internal yang dapat diakses hanya melalui gawai yaitu J Trust U yang berisikan motivasi dari Manajemen dan informasi penting lainnya untuk menunjang pekerjaan.

To support all the development of employees in this technological era, the Bank will also develop technology in various aspects, such as E-PMS and E-Coaching. E-PMS: Electronic Performance Management System is an application of KPI measurement through electronic, paperless media. Electronic Coaching Form, for employees to better understand the company's vision and mission, especially those related to business plans. Employees will gain insight on what they should do to understand their respective duties. In addition, the Bank also has a special internal application that can only be accessed by gadgets, namely J Trust U, which contains motivation from Management and other important information to support work.

| Fungsi/Function | 2022 | |
|---|---|---|
| Development, Com Ben & TA | Melakukan seleksi Management Dev Program | Selection of Management Dev Program |
| | Melakukan *review* dan pengkinian Organization Structure | Reviewing and updating Organization Structure |
| | Melakukan *review* dan pengkinian Job Description | Reviewing and updating Job Description |
| | Melakukan *review* dan pengkinian KPI | Reviewing and updating KPI |
| | Melakukan *review* dan perencanaan Man Power Planning (MPP) | Reviewing and planning Man Power Planning (MPP) |
| | Meninjau & Mengevaluasi Compensation & Benefit | Reviewing and Evaluating Compensation & Benefit |
| | Meninjau & Mengevaluasi Health Insurance Program | Reviewing & Evaluating Health Insurance Program |
| | Implementasi *payroll* sistem | Implementation of payroll system |
| | Memelihara *system* absensi | Maintaining presence system |
| | Mengelola database karyawan | Managing employee database |
| | Mengembangkan Modul *E - Learning* | Developing E-Learning module |
| | Melaksanakan program training berdasarkan strategi perusahaan, kebutuhan organisasi dan atau rencana pengembangan individu | Implementing training programs based on the Company's strategy, organizational demand, and/or individual development planning |
| | Melaksanakan program training berdasarkan strategi perusahaan, kebutuhan organisasi dan atau rencana pengembangan individu | Implementing training programs based on the Company's strategy, organizational demand, and/or individual development planning |
| | Melaksanakan program pelatihan berdasarkan jenjang/ tingakatan organisasi | Implementing training programs based on organizational level |
| | Melakukan retensi dan pengembangan high performance (pengembangan manajemen talenta) | Carrying out retention and development of high performance (talent management development) |
| | Mengembangkan karyawan melalui manajemen karir | Developing employees through career management |
| Government, Industrial Relations & Employee Services | Negosiasi & melaksanakan PKB 2021-2023 | Negotiating and implementing PKB 2021-2023 |
| | Memonitor pemberian Rewards and Punishment | Monitoring Rewards & Punishment enforcement |
| | Meningkatkan budaya disiplin dan iklim bekerja yang baik | Improving discipline culture and good working climate |

## RENCANA PEMANFAATAN TENAGA KERJA ASING 2022

Penggunaan tenaga kerja asing di J Trust Bank dimaksudkan dalam rangka mendapatkan transfer ilmu, keahlian, dan pengalaman.

## FOREIGN WORKERS UTILIZATION PLAN IN 2022

Utilization of foreign workers in J Trust Bank is aimed for transfer of knowledge, expertise, and experience.

# Analisa Prospek Usaha

## Business Outlook Analysis

Selama 2021, perekonomian global secara keseluruhan beranjak ke arah perbaikan dari dampak pandemi COVID-19. Namun pertumbuhan ekonomi antara negara maju dan berkembang tidak bisa sepenuhnya merata, sebab terdapat perbedaan akselerasi tingkat vaksinasi dan besaran stimulus kebijakan. Selain itu, munculnya varian baru COVID-19 yang lebih mudah menular di pertengahan tahun dan masih adanya gangguan pada rantai pasokan juga sedikit banyak memperlambat pemulihan laju pertumbuhan ekonomi dunia. International Monetary Fund (IMF) dalam laporannya yang bertajuk World Economic Outlook (WEO) pada Oktober 2021 memproyeksikan pertumbuhan ekonomi global 2021 mencapai 6,1%.

In 2021, the global economy in overall moved towards improvement from the impact of the COVID-19 pandemic. However, growth between developed and emerging countries was uneven due to differences in the acceleration of vaccination rates and the amount of policy stimulus. The emergence of a new variant of COVID-19 which was transmitted faster in mid-year and the continued disruption in supply chain also slowed down the recovery rate of global economic growth. The International Monetary Fund (IMF) in its report World Economic Outlook (WEO) in October 2021 projected global economic growth in 2021 to reach 6.1%.

Namun dengan berbagai dinamika yang terjadi, perekonomian global pada 2021 tetap dapat melanjutkan pemulihan kendati laju pertumbuhannya tidak secepat perkiraan sebelumnya. IMF telah merevisi ke bawah outlook pertumbuhan ekonomi dunia menjadi 5,9% pada WEO Oktober 2021, dari perkiraan Juli 2021 sebesar 6%. Kondisi perlambatan ekonomi yang terjadi secara global di 2021 turut dialami oleh Indonesia. Pertumbuhan ekonomi nasional per triwulan ketiga 2021 tercatat melambat menjadi 3,51% secara tahunan (yoy), dibandingkan triwulan sebelumnya yang sempat mencapai 7,07% (yoy).

However, with various dynamics occurring, the global economy in 2021 continued its recovery even though growth rate was less than previously estimated. The IMF revised down its global economic growth outlook to 5.9% in the October 2021 WEO, from the July 2021 forecast of 6%. The global economic slowdown in 2021 was also experienced by Indonesia. National economic growth as of the third quarter of 2021 was recorded slowing to 3.51% year-on-year (yoy), compared to the previous quarter which reached 7.07% (yoy).

Untuk tahun depan, pemulihan ekonomi dunia diperkirakan akan terus berlanjut. IMF memperkirakan pertumbuhan perekonomian global 2022 akan tumbuh sebesar 3,6%. Meski demikian prospek pemulihan ekonomi global diperkirakan masih akan dihadapkan dengan berbagai faktor risiko seperti perlunya terus mencermati varian baru COVID-19, ketidaksesuaian permintaan dan penawaran, tekanan kenaikan harga yang lebih lama, risiko perubahan iklim, serta ketegangan perdagangan internasional.

For 2022, global economic recovery is expected to continue. The IMF estimates the global economy in 2022 will grow 3.6%. However, the prospect of global economic recovery will still face with various risk factors, such as the need to keep monitoring new variants of COVID-19, discrepancy between supply and demand, longer price hike pressures, risk of climate change, and international trade tensions.

Sedangkan perekonomian Indonesia pada 2022 diprakirakan tumbuh lebih baik dibanding 2021. BI memperkirakan akan meningkat ke kisaran 4,7% sampai dengan 5,5%, sejalan dengan akselerasi konsumsi swasta dan investasi di tengah tetap terjaganya belanja fiskal Pemerintah dan ekspor. Namun risiko kenaikan kasus COVID-19 perlu terus diwaspadai. Perkiraan tersebut didukung oleh mobilitas yang terus meningkat sejalan dengan akselerasi vaksinasi, pembukaan ekonomi yang semakin luas, dan stimulus kebijakan yang berlanjut.

Meanwhile, the Indonesian economy in 2022 is predicted to grow better than 2021. BI estimates it will increase in the range of 4.7% to 5.5%, in line with accelerating private consumption and investment amid manageable Government fiscal spending and exports. However, the risk of increasing COVID-19 cases needs to be monitored. The forecast is supported by increased mobility in line with accelerated vaccination, wider economic opening, and continued policy stimulus.

Dengan prospek ekonomi yang lebih baik pada tahun 2022 dibandingkan dengan tahun 2021, Bank cukup optimis bahwa tingkat pertumbuhan kredit akan terus meningkat. Meski demikian, tantangan yang akan dihadapi oleh industri perbankan masih tetap tinggi.

With a better economic prospect in 2022 compared to 2021, the Bank is optimistic credit growth will continue to increase. However, the challenges faced by the banking industry remain high.

Sejalan dengan kondisi ekonomi yang mulai membaik, sedikit demi sedikit kebijakan akomodatif yang diterapkan oleh BI akan mulai dikurangi. Likuiditas di sistem keuangan pada tahun 2022 mendatang kemungkinan tidak akan selonggar kondisi tahun ini. Adanya tren kenaikan inflasi global menyebabkan kemungkinan perubahan arah kebijakan moneter bank sentral dunia. Suku bunga kebijakan moneter AS atau Fed Funds Rate (FFR) diperkirakan akan naik pada tahun 2022, yang juga membuka kemungkinan kenaikan suku bunga kebijakan BI7DRR.

In line with the improving economic conditions, BI will reduce its accommodative policies gradually. Liquidity in the financial system in 2022 will likely not be as flush as this year. The upward trend in global inflation may lead to a possible change in the monetary policy direction of the world's central banks. The US Fed Funds Rate (FFR) is expected to rise in 2022, opening up the possibility of an increase in the BI7DRR policy rate.

Dengan likuiditas yang mulai berkurang, pertumbuhan DPK juga kemungkinan akan menurun dan persaingan untuk memperoleh DPK juga akan lebih kompetitif. Bank-bank yang sudah berbasis digital, dengan akselerasi digitalisasi menjadi salah satu faktor penting bagi Bank untuk menjaga pertumbuhan DPK dan mempertahankan biaya dana tetap rendah dan sekaligus meningkatkan *fee-based income*, melalui pengembangan produk berbasis teknologi. Di samping itu, seiring masih tingginya ketidakpastian ekonomi, baik global maupun domestik, sistem manajemen risiko masih harus tetap menjadi salah satu instrumen utama dalam menjaga kualitas kredit perbankan.

With reduced liquidity, deposit growth likely will decline and the competition to obtain deposits will be more competitive. Digital-based banks, with accelerated digitalization being one of the important factors for the Bank to maintain deposit growth and keep low cost of funds while increasing fee-based income, through developing technology-based products. In addition, in line with high economic uncertainties, both global and domestic, risk management system must remain one of the main instruments in maintaining bank credit quality.

Bank berencana akan meningkatkan permodalan pada tahun 2022 menjadi lebih dari Rp3 triliun sesuai dengan ketentuan yang berlaku dan sebagai langkah strategis yang bertujuan untuk mendukung target prioritas sehingga dapat mendukung ekspansi bisnis secara selektif dan melakukan perbaikan bisnis proses secara berkesinambungan.

The Bank plans to increase capital in 2022 to more than Rp3 trillion, in accordance with applicable regulations and as a strategic step aimed at supporting priority targets to support selective business expansion and to improve business process sustainably.

Ekspansi bisnis dalam jangka pendek, akan difokuskan pada kredit menengah – korporasi guna membukukan laba yang cukup cepat, dan kemudian ke depannya Bank akan secara bertahap mengarah pada ritel, dengan memanfaatkan sistem *core banking* baru. Selain kredit, Bank juga akan menambah portofolio obligasi korporasi sebagai alternatif investasi pada aktiva produktif. Dukungan pendanaan akan berasal dari dana pihak ketiga dengan fokus pada peningkatan dana murah guna memperbaiki biaya dana Bank sehingga akan memperbaiki profitabilitas dan kinerja bank secara keseluruhan.

Business expansion in the short term will focus on medium - corporate loans to book quick profit, and going forward the Bank will gradually move towards retail, utilizing the new core banking system. The Bank will also add its corporate bond portfolio as an alternative investment in earning assets. Funding support will come from third party funds with a focus on increasing low-cost funds to improve the Bank's cost of funds in improving profitability and overall performance of the Bank.

Secara bersamaan, Bank berencana mengganti sistem *core banking* pada tahun 2022-2023, sehingga ke depannya Bank akan lebih siap dalam bersaing pada pasar ritel melalui

Simultaneously, the Bank plans to replace the core banking system in 2022-2023, so that going forward the Bank will be better prepared to compete in the retail market through

pengembangan produk-produk yang berbasis teknologi atau digital banking sehingga dapat memberikan pelayanan yang lebih kepada seluruh nasabahnya. Dan Bank terus berupaya untuk memperbaiki pelayanan perbankan dengan dukungan teknologi informasi sehingga proses operasional kegiatan usaha Bank menjadi lebih cepat dan akurat dan memenuhi kebutuhan pelayanan nasabah. Hal ini pada akhirnya dapat memberikan pelayanan yang memuaskan bagi seluruh nasabah sesuai dengan visi dan misi Bank.

the development of technology-based products or digital banking in providing better services to customers. The Bank will continue to improve banking services with the support of information technology to make operational processes of the Bank's business activities faster and more accurate and meeting customer needs. This ultimately can provide satisfactory services to all customers in line with the Bank's vision and mission.

## Analisa & Prospek Perbankan Nasional 2022

Pemulihan perekonomian domestik diperkirakan akan tumbuh lebih tinggi pada tahun 2022 dibandingkan tahun sebelumnya. Perkembangan indikator ekonomi pada Desember 2021 mengindikasikan akselerasi proses pemulihan, antara lain mobilitas masyarakat, penjualan eceran, dan keyakinan konsumen. Secara keseluruhan, pertumbuhan ekonomi tahun 2021 adalah sebesar 3,69%. Pertumbuhan ekonomi diperkirakan meningkat ke kisaran 4,7-5,5% pada tahun 2022, sejalan dengan akselerasi konsumsi swasta dan investasi, di tengah tetap terjaganya belanja fiskal Pemerintah dan ekspor, meski risiko kenaikan kasus COVID-19 perlu terus diwaspadai. Perkiraan tersebut didukung oleh mobilitas yang terus meningkat sejalan dengan akselerasi vaksinasi, pembukaan ekonomi yang semakin luas, dan stimulus kebijakan yang berlanjut.

## Banking Industry Analysis & Outlook 2022

The domestic economy recovery is expected to grow higher in 2022 compared to the previous year. Economic indicators development in December 2021 indicated an acceleration in the recovery process, including public mobility, retail sales, and consumer confidence. Overall, economic growth in 2021 was 3.69%. Economic growth is estimated to increase to 4.7-5.5% in 2022, in line with accelerating private consumption and investment, amid manageable Government fiscal spending and exports, although the risk of increasing COVID-19 cases needs to be monitored. The forecast is supported by increased mobility in line with accelerated vaccination, wider economic opening, and continued policy stimulus.

Sejalan dengan pemulihan ekonomi selama 2021, kinerja sektor perbankan kian membaik. Data OJK menunjukkan fungsi intermediasi telah tumbuh positif kembali meski melaju terbatas sejak semester pertama 2021, setelah sempat terkontraksi hingga 3,88% yoy di triwulan pertama 2021 atau pertumbuhan terendah sejak pandemi terjadi. Kredit bank umum per Desember 2021 tercatat bertumbuh 5,24% (yoy) menjadi Rp5.768,59 triliun.

In line with the economic recovery in 2021, the banking sector performance improved. OJK data shows the intermediation function has returned to positive growth despite at a limited pace since the first semester of 2021, after contracted to 3.88% yoy in the first quarter of 2021 or the lowest growth since the pandemic. Commercial bank loans as of December 2021 were recorded growing 5.24% (yoy) to Rp5,768.59 trillion.

Kondisi likuiditas perbankan sangat memadai seiring tingginya pertumbuhan Dana Pihak Ketiga (DPK) di tengah kredit yang tumbuh terbatas selama 2021. Kemampuan likuiditas bank dalam memenuhi kewajiban jangka pendek terjaga. Hal ini tercermin dari rasio alat likuid (AL) terhadap DPK yang posisinya jauh di atas batas minimal 10% yakni sebesar 35,35% per Desember 2021, permodalan perbankan yang tetap tinggi untuk menyerap risiko dengan CAR berada di level 25,66% per Desember 2021, serta LDR yang tercatat di posisi 77,49% atau turun dari tahun lalu di periode yang sama sebesar 82,54%.

Bank liquidity was ample in line with the strong growth of Third Party Funds (DPK) amid limited loan growth in 2021. The ability of bank liquidity in meeting short-term obligations was maintained, as reflected in the ratio of liquid assets (AL) to deposits at 35,35% as of December 2021, above the minimum 10% limit, bank capital remained high to absorb risk with CAR at 25,66% as of December 2021, as well as LDR recorded at 77.49% or down from the same period last year of 82.54%.

Dari sisi pendanaan, penghimpunan DPK hingga Desember 2021 telah menembus angka Rp7.000 triliun lebih atau tepatnya Rp7.479,46 triliun dengan pertumbuhan sebesar 12,21% yoy. Di mana dana murah (Current Account Saving

In funding, the collection of third-party funds as of December 2021 has reached more than Rp7,000 trillion, or precisely Rp7,479.46 trillion, with a growth of 12.21% yoy. Low-cost funds (Current Account Saving Account or CASA) grew

Account atau CASA) tumbuh 18,52% (yoy) menjadi Rp4.576 triliun pada Desember 2021, sehingga porsinya menguat menjadi 61,18% dibandingkan periode yang sama tahun sebelumnya sebesar 57,92%. Sedangkan deposito bertumbuh 3,53% yoy menjadi Rp2.903,70 triliun. Di sisi lain, rasio kredit bermasalah (non performing loan atau NPL) bruto bank umum tetap terjaga dengan cukup baik di level 3,00%. Kondisi ekonomi yang belum pulih ke level pra-pandemi memang sedikit banyak masih mempersulit korporasi dalam membayar pinjaman.

18.52% (yoy) to Rp4,576 trillion in December 2021, making the portion strengthened to 61.18% compared to 57.92% in the same period last year. Time deposits grew 3.53% yoy to Rp2,903.70 trillion. On the other hand, the ratio of non-performing loans (NPL) gross of commercial banks was manageable at 3.00%. Economic conditions have not yet recovered to the pre-pandemic level, more or less affecting corporations to repay loans.

Di tingkat nasional, BI melanjutkan kebijakan moneter dan makroprudensial yang longgar atau akomodatif untuk menjaga stabilitas makroekonomi dan sistem keuangan, serta mendukung upaya perbaikan ekonomi lebih lanjut. Upaya tersebut meliputi menjaga stabilitas nilai tukar, melanjutkan strategi operasi moneter untuk memperkuat efektivitas kebijakan moneter akomodatif, menguatkan kebijakan transparansi suku bunga dasar kredit dengan pendalaman analisis pada kelompok bank terbesar dengan pangsa pasar kredit 70% dari industri.

At the national level, BI continued its loose or accommodative monetary and macroprudential policies to maintain macroeconomic and financial system stability, as well as to support further economic improvement. These efforts include maintaining exchange rate stability, continuing the monetary operations strategy to strengthen the effectiveness of accommodative monetary policy, strengthening the policy on transparency of prime lending rate by deepening the analysis of the largest bank group with a loan market share of 70% of the industry.

Dengan stabilitas sistem keuangan yang terjaga baik, kecukupan modal tinggi dan likuiditas melimpah, BI memperkirakan DPK akan tumbuh 7%-9%, sedangkan kredit tumbuh 6%-8% pada tahun 2022. Di samping itu, BI memberi sinyal untuk mengurangi likuiditas secara bertahap dan proporsional dengan tetap menjaga kelonggaran yang memadai. BI juga memberi sinyal untuk meninjau penetapan suku bunga acuan pada paruh kedua 2022.

With manageable financial system stability, high capital adequacy and ample liquidity, BI estimates deposits will grow 7%-9%, while loans will grow 6%-8% in 2022. In addition, BI gives signal to reduce liquidity gradually and proportionally while maintaining adequate easing. BI has also given a signal to review the benchmark interest rate in the second half of 2022.

Kebijakan moneter pada tahun 2022 akan lebih diarahkan untuk menjaga stabilitas dengan tetap mendukung pemulihan ekonomi nasional. Arah dan penahapan kebijakan moneter akan dilakukan secara *pre-emptive, ahead the curve*, dan *front-loading* untuk tetap menjaga stabilitas dalam mengantisipasi normalisasi kebijakan moneter dan konsolidasi kebijakan fiskal global dan kenaikan Fed Funds Rate (FFR), dengan tetap mendukung pemulihan ekonomi nasional. Kebijakan suku bunga rendah akan tetap dipertahankan sampai terdapat indikasi awal kenaikan inflasi.

Monetary policy in 2022 will be aimed at maintaining stability while supporting the national economic recovery. The direction and phasing of monetary policy will be implemented pre-emptively, ahead of the curve, and front-loading to maintain stability in anticipating monetary policy normalization and global fiscal policy consolidation and Fed Funds Rate (FFR) increases, while supporting the national economic recovery. The low interest rate policy will be kept until early indications of rising inflation.

Hal lain yang perlu menjadi perhatian bagi industri perbankan adalah mendukung upaya global menuju ekonomi keuangan hijau. Tuntutan ke arah ini semakin besar dengan target penurunan emisi karbon sebesar 8%-9%. Pemerintah perlu menyusun program penurunan emisi karbon dalam rangka memenuhi Perjanjian Paris. Termasuk insentif yang akan diberikan oleh Pemerintah dan bank sentral untuk proyek dan produk keuangan yang lebih ramah lingkungan, baik berupa insentif pajak, pajak karbon, atau kebijakan makroprudensial yang menawarkan insentif kepada pembiayaan hijau.

Another thing that should be a concern for the banking industry is to support the global move towards a green economy finance. Demand in this direction has become bigger with a carbon emission reduction target of 8%-9%. The Government needs to develop a carbon emission reduction program to fulfill the Paris Agreement . This includes incentives that will be provided by the Government and the central bank for more environmental-friendly projects and financial products, whether in form of tax incentives, carbon taxes, or macroprudential policies that offer incentives to green finance.

# Informasi Kelangsungan Usaha

## Information on Business Continuity

Di tengah pandemi COVID-19 yang masih berlangsung hingga saat ini dan berangsur pulihnya aktivitas ekonomi dan bisnis, J Trust Bank terus berupaya menghadapi ketidakpastian dan tantangan pertumbuhan, serta menangkap peluang pertumbuhan untuk meningkatkan kinerja Bank. Kendati demikian, J Trust Bank tidak memiliki hal-hal yang berpotensi berpengaruh signifikan terhadap kelangsungan usahanya. Hal tersebut didukung oleh komitmen Pemegang Saham Pengendali Bank untuk memperkuat permodalan Bank untuk mencapai pertumbuhan yang berkelanjutan, serta pencapaian kinerja Bank dibandingkan target tahun ini dan pencapaian tahun sebelumnya.

Amid the ongoing COVID-19 pandemic and the gradual recovery of economic and business activities, J Trust Bank continues striving to face uncertainties and growth challenges, as well as seizing growth opportunities to boost the Bank's performance. Nevertheless, J Trust Bank does not have matters that potentially could significantly affect business continuity. This is supported by the commitment of the Bank's Controlling Shareholders to strengthen the Bank's capital to achieve sustainable growth, as well as the achievement of the Bank's performance compared to this year's target and last year's achievement.

J Trust Bank secara berkala melakukan evaluasi rencana bisnis dan melakukan penilaian atas kemampuan Bank dalam mencapai target yang telah ditetapkan serta terus melanjutkan kelangsungan usaha. Di tengah kondisi yang masih diliputi ketidakpastian dan tantangan, Bank terus fokus untuk mengembangkan bisnis secara selektif dan *prudent*, memperkuat likuiditas dan permodalan untuk menghadapi tantangan dan ketidakpastian serta menangkap peluang pertumbuhan, meningkatkan proses manajemen risiko dan kepatuhan untuk pengelolaan risiko Bank, serta melakukan efisiensi di seluruh lapisan organisasi.

J Trust Bank periodically evaluates business plans and assesses the Bank's ability to achieve the set targets and continue business continuity. Amid the conditions filled with uncertainties and challenges, the Bank continues to focus on growing business selectively and prudently, strengthening liquidity and capital to face challenges and uncertainties as well as capturing growth opportunities, improving risk management processes and compliance for the Bank's risk management, as well as implementing efficiency in all levels of the organization.

Dalam melakukan evaluasi kelangsungan usaha, J Trust Bank mempertimbangkan beberapa faktor antara lain kondisi perekonomian dan industri, kinerja keuangan dan rencana strategis Bank, serta hal-hal yang berdampak material terhadap kinerja Bank.

In evaluating business continuity, J Trust Bank considers several factors, including economic and industrial conditions, financial performance and the Bank's strategic plan, as well as matters that have material impact on the Bank's performance.

Khusus dalam menghadapi dan mengelola pandemi COVID-19, Bank telah menerapkan serangkaian program pengendalian seperti yang tertera pada *Business Continuity Plan* (BCP) pada halaman 254 dan Pengendalian COVID-19 pada halaman 174.

In facing and managing the COVID-19 pandemic in particular, the Bank has implemented a series of management programs as stated in the Business Continuity Plan (BCP) on page 254 and Managing COVID-19 on page 174.

# Manajemen Risiko

## Risk Management

Pada tahun 2021, dampak pandemi COVID-19 terhadap aktivitas bisnis masih berlanjut. Hal ini mempengaruhi kegiatan perbankan di Indonesia dan J Trust Bank.

Oleh karenanya, Bank terus memberikan perhatian khusus terutama pada aktivitas perkreditan dan aktivitas pendanaan, atau dari sisi manajemen risiko dikenal dengan risiko kredit dan risiko likuiditas.

Untuk menjaga kualitas kredit, Otoritas Jasa Keuangan mengeluarkan Peraturan OJK (POJK) Nomor 17/POJK.03/2021 tentang Perubahan Kedua atas POJK Nomor 11/POJK.03/2020 tentang Stimulus Perekononomian Nasional sebagai Kebijakan Countercyclical Dampak Penyebaran Coronavirus Disease 2019. Dengan ini, masa kebijakan relaksasi restrukturisasi kredit perbankan diperpanjang dari Maret 2022 menjadi Maret 2023 untuk menjaga momentum pemulihan ekonomi.

POJK tersebut membuat beberapa bank termasuk PT Bank JTrust Indonesia Tbk (disingkat "J Trust Bank") melakukan penyesuaian kebijakan restrukturisasi kredit untuk beberapa debitur di sektor usaha yang terdampak pandemi COVID-19 dan melakukan monitoring risiko kredit secara berkala.

Strategi yang dilakukan J Trust Bank untuk mengendalikan risiko likuiditas adalah melakukan strategi penghimpunan Dana Pihak Ketiga melalui beberapa program yaitu Deposito 1,2,3, Tabungan Win-Win, dan lain-lain yang disosialisasikan melalui media komunikasi/massa.

In 2021, the impact of COVID-19 pandemic on business activities remained, affecting banking activities in Indonesia, including J Trust Bank.

Hence, the Bank continued paying special attention, especially to credit activities and funding activities, or from a risk management perspective known as credit risk and liquidity risk.

To maintain credit quality, the Financial Services Authority (OJK) issued OJK Regulation (POJK) No 17/POJK.03/2021 on the Second Amendment of POJK No 11/POJK.03/2020 on National Economic Stimulus as a Countercyclical Policy on the Impact of the Spread of Coronavirus Disease 2019. The regulation extends the banking credit restructuring relaxation period from March 2022 to March 2023 in order to maintain economic recovery momentum.

The regulation allows banks including PT Bank JTrust Indonesia Tbk (abbreviated as "J Trust Bank") to adjust its credit restructuring policy for debtors affected by the COVID-19 pandemic in some business sectors and monitor credit risk regularly.

The strategy taken by J Trust Bank to control liquidity risk was to implement a strategy of raising Third Party Funds through several programs: Time Deposit 1,2,3, Win-Win Savings, and others disseminated through communication/mass media.

### SISTEM MANAJEMEN RISIKO

PT Bank JTrust Indonesia Tbk (selanjutnya disebut Bank) telah menerapkan manajemen risiko berdasarkan ketentuan Peraturan Otoritas Jasa Keuangan (POJK) No. 18/POJK.03/2016 tanggal 18 Maret 2016 perihal Penerapan Manajemen Risiko bagi Bank Umum, dengan peraturan pelaksanaannya yaitu Surat Edaran Otoritas Jasa Keuangan (SEOJK) No. 34/SEOJK.03/2016 tanggal 1 September 2016 perihal Penerapan Manajemen Risiko bagi Bank Umum.

Sejalan dengan ketentuan OJK tersebut, penerapan manajemen risiko dan tata kelola Bank (*Good Corporate Governance*) yang tepat dan sehat akan memiliki peran dalam meningkatkan nilai tambah dan memberi gambaran

### RISK MANAGEMENT SYSTEM

PT Bank JTrust Indonesia Tbk (referred as the Bank) has implemented risk management based on the provisions of the Regulation of Otoritas Jasa Keuangan (POJK) No.18/POJK.03/2016 dated March 18, 2016, concerning Implementation of Risk Management for Banks, and has also been implemented in accordance with Circular Letter of Otoritas Jasa Keuangan Number 34 /SEOJK.03/2016 dated 1 September 2016 concerning Implementation of Risk Management for Banks.

In line with OJK regulation, with appropriate and healthy application of risk management and the Bank's governance (GCG) will have a role in increasing the added value and provide a comprehensive picture of the potential risk and

yang komprehensif tentang potensi risiko dan kerugian bank di masa mendatang yang disesuaikan dengan kompleksitas dan kondisi internal Bank.

## Struktur Organisasi Manajemen Risiko

Dalam kerangka penerapan manajemen risiko dan tata kelola yang efektif, Bank telah menentukan struktur manajemen risiko disertai dengan tugas dan tanggung jawab pada seluruh satuan kerja yang disesuaikan dengan tujuan dan kebijakan usaha, ukuran dan kompleksitas kegiatan usaha Bank.

Dalam rangka pengawasan dan pengelolaan risiko Bank serta pelaksanaan *Good Corporate Governance*, Dewan Komisaris dibantu oleh Komite Pemantau Risiko di tingkat Komisaris dan, di tingkat Direksi, dibantu oleh Komite Manajemen Risiko (KMR).

Komite Manajemen Risiko memiliki tugas dan tanggung jawab menyusun dan menyesuaikan kebijakan strategi dan pedoman penerapan manajemen risiko dan, untuk itu, pelaksanaan proses dan sistem manajemen risiko dijamin berjalan efektif. Selain itu, KMR juga mengevaluasi perkembangan dan kondisi Profil Risiko, serta memberikan saran-saran dan langkah-langkah perbaikan untuk membahas masalah yang spesifik pada jenis risiko tertentu dan membutuhkan putusan segera dengan dilakukan rapat KMR.

loss, including mitigation of future risks that are tailored to the complexity as well as the internal condition of the Bank.

## Risk Management Structure Organizations

In the application of risk management and effective governance, the Bank has set an organizational structure along with the duties and responsibilities to all units adapted to the purpose and business policy, size and complexity of the Bank's business activities.

In the framework of supervision and risk management of the Bank and the implementation of Good Corporate Governance, the Board is assisted by the Risk Monitoring Committee at the Commissioner level and, at the level of the Board of Directors, is assisted by the Risk Management Committee.

Risk Management Committee has the duty and responsibility of formulating and adjusting policy strategies and guidelines for risk management and to ensure that the implementation process and risk management system to be effective. It also evaluates the development and the condition of the risk profile, as well as provides advice and remedial measures to address problems specific to certain types of risk and requires immediate decision to do Risk Management Committee meeting.

## Divisi Manajemen Risiko (RMD)

RMD di bawah EVP Risk Management dan Kepala Divisi adalah unit kerja yang independen terhadap unit usaha/operasional unit kerja. RMD memiliki fungsi untuk mengidentifikasi, mengukur, memantau dan mengendalikan risiko dan meminimalkan potensi dampak dari berbagai jenis risiko.

Struktur organisasi RMD membawahi 4 bidang yaitu (1) Risiko Kredit; (2) Risiko Pasar & Likuiditas; (3) Risiko Operasional; serta (4) Quality Control Branch.

Tugas dan tanggung jawab RMD meliputi:

a. Memberikan masukan kepada Direksi dalam penyusunan, kebijakan, strategi, dan kerangka kerja manajemen risiko;
b. Mengembangkan prosedur dan alat untuk identifikasi, pengukuran, pemantauan, dan pengendalian risiko;
c. Pemantauan terhadap strategi manajemen risiko yang telah disetujui oleh Direksi;
d. Memantau posisi/risiko eksposur secara keseluruhan dan jenis risiko;
e. Penerapan stress testing untuk mengetahui dampak penerapan kebijakan dan strategi pengelolaan risiko;
f. Melakukan penilaian risiko terhadap produk dan/atau aktivitas baru yang diusulkan;
g. Melakukan review dan rekomendasi batas risiko dari unit bisnis dan operasi yang diusulkan;
h. Menyiapkan dan menyampaikan laporan profil risiko ke Komite Manajemen Risiko secara berkala untuk disampaikan kepada Direksi dan Otoritas Jasa Keuangan (OJK); dan
i. Menyusun laporan KPMM sesuai Profil Risiko Bank (Internal Capital Adequacy Assessment Process/ICAAP) secara berkala untuk disampaikan kepada Direksi dan OJK.

## Risk Management Division (RMD)

RMD under Division Head and EVP Risk is a working unit, which is independent of the work unit business/operational. RMD has the function to identify, measure, monitor and control risks and to minimize the potential impact of various types of risk.

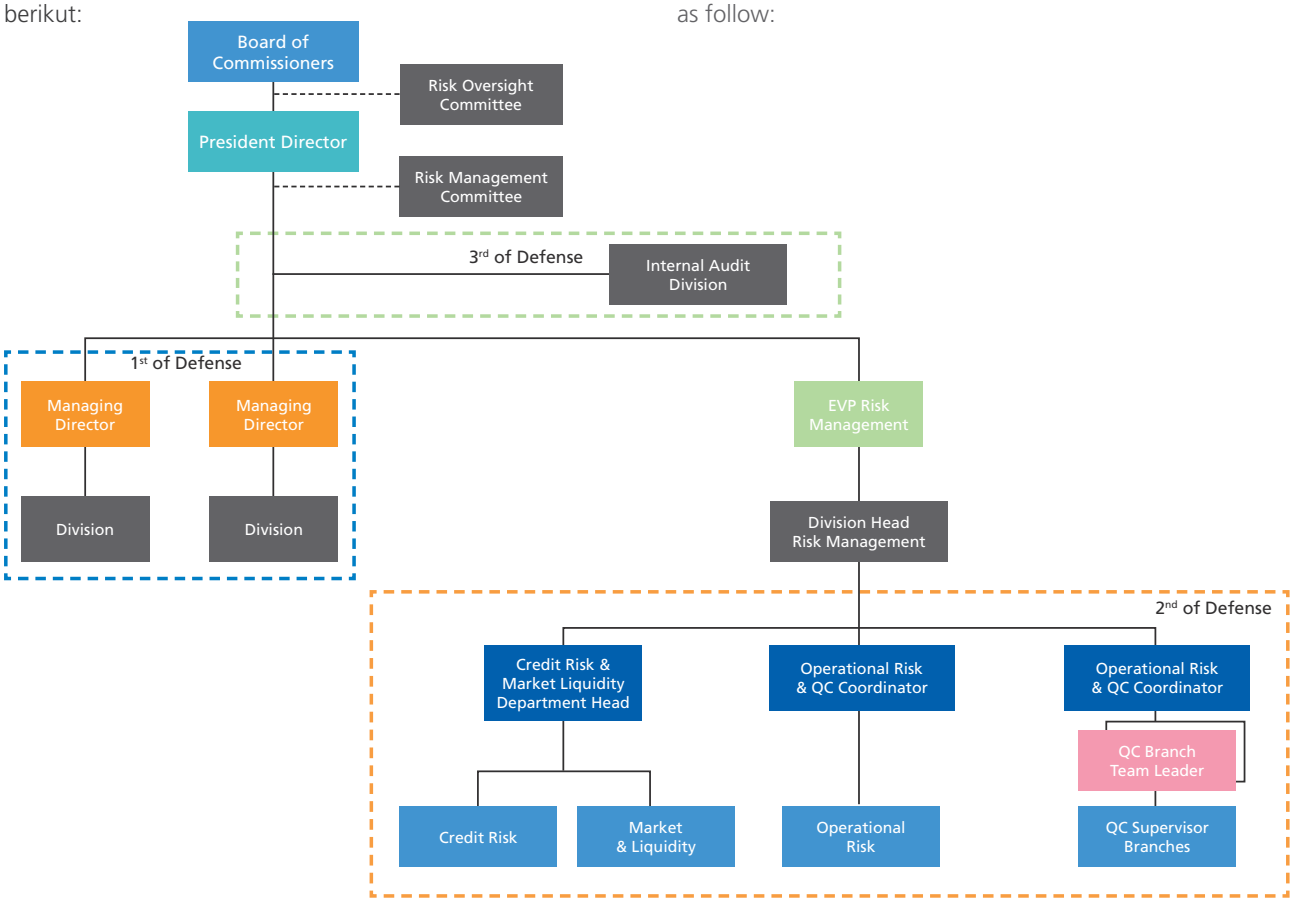
The RMD organizational structure is in charge of 4 departement, namely (1) Credit Risk; (2) Market & Liquidity Risk; (3) Operational Risk; and (4) Quality Control Branch.

RMD tasks and responsibilities include:

a. Provide input to the Board of Directors in formulation, policy, strategy and risk management framework;
b. Develop procedures and tools for the identification, measurement, monitoring, and risk control;
c. Monitor the risk management strategy that has been approved by the Board of Directors;
d. Monitor the position/exposure of overall risk and the types of risks;
e. Application of stress testing to determine the impact of the implementation of risk management policies and strategies;
f. Conduct risk assessment on the proposed products and/or new activities;
g. Undertake reviews and recommendations of risk limits of the proposed business units and operations;
h. Prepare and submit reports to the risk profile of the Risk Management Committee on a regular basis to be submitted to the Board of Directors and the Otoritas Jasa Keuangan (OJK); and
i. Prepare reports the Internal Capital Adequacy Assessment Process (ICAAP) on a regular basis to be submitted to the Board of Directors and OJK.

## Struktur Organisasi Manajemen Risiko Bank

Struktur Organisasi Manajemen Risiko Bank adalah sebagai berikut:




Selama tahun 2021, Bank telah melakukan beberapa penerapan manajemen risiko atas 8 risiko, antara lain:

1. Bank telah menetapkan risk appetite dan risk tolerance untuk CAR, ROE, NPL Net, NPL Gross, Total Kredit Restrukturisasi terhadap Total Kredit, LCR, BMPK, Total Surat Berharga terhadap Total Modal, Konsentrasi kredit pada 25 debitur besar dan Konsentrasi 50 deposan inti.
2. Melakukan penyempurnaan/update dan review ketentuan internal terkait Manajemen Risiko antara lain:
   a. Kebijakan Umum Manajemen Risiko (KUMR)
   b. Kebijakan Perkreditan Bank (KPB)
   c. Kebijakan Risk Appetite & Risk Tolerance
   d. Kebijakan Business Continuity Plan (BCP)
   e. Surat Keputusan Direksi Komite Manajemen Risiko
   f. Surat Keputusan Direksi Komite Kredit
   g. Surat Keputusan Direksi Tim Organisasi BCP
   h. Surat Keputusan Direksi Perubahan Anggota Komite Kredit Kategori A dan Pembelian Surat Berharga Korporasi
   i. Surat Keputusan Direksi Pemberian Kredit Penetapan Kualitas Kredit dan Restrukturisasi Kredit Kepada Debitur Yang Terdampak COVID–19

## Organizational Structure of the Bank's Risk Management

Organizational Structure of the Bank's Risk Management is as follow:

Selama tahun 2021, Bank telah melakukan beberapa penerapan manajemen risiko atas 8 risiko, antara lain:

1. Bank telah menetapkan risk appetite dan risk tolerance untuk CAR, ROE, NPL Net, NPL Gross, Total Kredit Restrukturisasi terhadap Total Kredit, LCR, BMPK, Total Surat Berharga terhadap Total Modal, Konsentrasi kredit pada 25 debitur besar dan Konsentrasi 50 deposan inti.
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   b. Kebijakan Perkreditan Bank (KPB)
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   i. Surat Keputusan Direksi Pemberian Kredit Penetapan Kualitas Kredit dan Restrukturisasi Kredit Kepada Debitur Yang Terdampak COVID–19

j. SOP Manajemen Risiko Kredit
k. SOP Manajemen Risiko Pasar
l. SOP Manajemen Risiko Likuiditas
m. SOP Manajemen Risiko Operasional
n. SOP Manajemen Risiko Hukum
o. SOP Manajemen Risiko Strategis
p. SOP Manajemen Risiko Kepatuhan
q. SOP Manajemen Risiko Reputasi
r. SOP Net Stable Funding Ratio (NSFR)
s. SOP Liquidity Coverage Ratio (LCR)
t. SOP Interest Rate Risk In Banking Book (IRRBB)
u. SOP Pedoman Pelaksanaan Kredit (PPK)
v. Working Instruction Stress Testing Risiko Terkait Permodalan

3. Melaksanakan rapat Early Waning Monitoring (EWM) dengan tujuan untuk peningkatan penanganan Kredit Kualitas Rendah (KKR) serta penanganan Kredit Restrukturisasi Covid-19 .
4. Perbaikan proses kredit dengan membuat Ringkasan Eksekutif (executive summary) sebelum RATEK dan di executive summary tersebut dilakukan pembahasan untuk memperkuat analisis 3 pilar yaitu prospek usaha/ bisnis, kemampuan membayar & kinerja keuangan debitur.
5. Meningkatkan fungsi Quality Control (QC) dengan memperbaiki metode pemeriksaan yang sebelumnya dilakukan sampling menjadi harian (daily checking), menyempurnakan Check List QC, pemeriksaan secara Off Site (untuk cabang yang tidak terdapat QC) agar transaksi operasional dan kepatuhan di Kantor Cabang menjadi lebih baik.
6. Meningkatkan kesadaran risiko (risk awareness) risk awareness baik perkreditan & operasional, E-learning Branch Operation, Service Quality Awareness, IT Risk Awarenss dan Anti Fraud Awareness.
7. Memantau kepatuhan terhadap pelaksanaan pelaporan kepada pihak regulator secara akurat dan tepat waktu.
8. Melakukan monitoring dan kaji ulang terhadap tindak lanjut atas surat dari Regulator.
9. Melakukan monitoring pemberitaan Bank secara bulanan dan bekerjasama dengan divisi terkait untuk meminimalisir risiko reputasi dan meningkatkan ber ita positif.

## JENIS RISIKO DAN CARA PENGELOLAANNYA

Pengelolaan pada 8 (delapan) risiko Bank adalah sebagai berikut:

### Risiko Kredit

Pengelolaan risiko kredit dengan menerapkan organisasi manajemen risiko kredit, yaitu *four eyes principles* dalam proses pemberian dan persetujuan kredit pada rapat Komite

j. SOP Manajemen Risiko Kredit
k. SOP Manajemen Risiko Pasar
l. SOP Manajemen Risiko Likuiditas
m. SOP Manajemen Risiko Operasional
n. SOP Manajemen Risiko Hukum
o. SOP Manajemen Risiko Strategis
p. SOP Manajemen Risiko Kepatuhan
q. SOP Manajemen Risiko Reputasi
r. SOP Net Stable Funding Ratio (NSFR)
s. SOP Liquidity Coverage Ratio (LCR)
t. SOP Interest Rate Risk In Banking Book (IRRBB)
u. SOP Pedoman Pelaksanaan Kredit (PPK)
v. Working Instruction Stress Testing Risiko Terkait Permodalan

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## TYPE OF RISK AND RISK MITIGATION

Management at 8 (eight) risks of Bank are as follows:

### Credit Risk

Credit risk management by applying a credit risk management organization, that is four eyes principles, in credit approval and approval process at Credit Committee meetings,

Kredit, penetapan Batas Wewenang Memutus Kredit (BWMK), dan lebih rinci dijelaskan pada Pengungkapan Kualitatif Manajemen Risiko Kredit yang tertuang pada Laporan Tahunan ini.

## Risiko Pasar

Pengelolaan risiko pasar yang disebabkan karena risiko suku bunga dan risiko nilai tukar dilakukan dengan pengelolaan portofolio aset dan liabilitas yang disesuaikan jangka waktu dan jenis suku bunga (*fixed/floating*).

Sebagai bank devisa, tentunya terdapat risiko fluktuasi nilai tukar (*Foreign Risk*) sehingga pengelolaan aset dan pasiva valasnya dalam posisi sesuai ketentuan Bank Indonesia dan Otoritas Jasa Keuangan untuk menghindari potensi kerugian jika terjadi fluktuasi nilai tukar. Penjelasan lebih rinci terdapat pada Pengungkapan Kualitatif Manajemen Risiko Pasar yang tertuang pada Laporan Tahunan ini

## Risiko Likuiditas

Risiko likuiditas timbul karena Bank tidak mampu memenuhi kewajban dari nasabah atau dengan pihak lain telah jatuh tempo, efektifitas pengelolaan kesenjangan likuiditas (*maturity gap* dan proyeksi arus kas) untuk batas risiko likuiditas sedini mungkin, dan juga kontrol risiko likuiditas khususnya pada saat kondisi stres. J Trust Bank juga telah memiliki & menerapkan Standar Prosedur Operasional Liquidity Contigency Plan (LCP) atau Rencana Pendanaan Kontinjensi dan juga senantiasa melakukan akses ke pasar uang dengan terus membina hubungan dengan Bank koresponden.

## Risiko Operasional

Pengelolaan risiko operasional juga menjadi perhatian Bank yang disebabkan ketidakcukupan dan atau tidak berfungsinya proses internal, kesalahan faktor manusia, kegagalan sistem, atau adanya masalah eksternal.

## Risiko Hukum

Bank telah melakukan pengelolaan risiko hukum antara lain:

- Peninjauan kembali (*review*) atas dokumen hukum, perjanjian atau kontrak-kontrak dengan pihak ketiga.
- Inventarisasi atas kasus-kasus hukum yang terjadi termasuk di dalamnya perkembangan dari setiap kasus hukum. Penanganan kasus hukum disusun berdasarkan skala prioritas dan seluruh perkembangannya terpantau dengan baik untuk ditindaklanjuti melalui penyelesaian yang mengandung potensi risiko hukum paling sedikit.

determination of credit disbursement limits (BWMK), and more details are described in the Credit Risk Management Qualitative Disclosures contained in this Annual Report.

## Market Risk

Market risk management due to interest rate risk and exchange rate risk is performed through the management of asset and liability portfolios that are adjusted for time period andfixed rate (fixed/floating).

As a foreign exchange bank, there is a risk of exchange rate fluctuation so that its asset and liabilities management are in a position in accordance with the Bank Indonesia's provisions to avoid potential losses in the case of exchange rate fluctuations. A more detailed explanation of the Qualitative Disclosure of Market Risk Management as stated in this Annual Report

## Liquidity Risk

Liquidity risk arises because the Bank is unable to fulfill the obligation for the customer or the counterparty which has matured, effectiveness of managing liquidity gaps (maturity gaps and cash flow projections) for liquidity risk limits as early as possible, as well as control of liquidity risk especially in times of stress. J Trust Bank also has owned & implemented Standard Operating Procedures for LCP (Liquidity Contigency Plan) Contingent Funding Plan while always making access to money market by continuing to build relationship with correspondent Bank.

## Operational Risk

Operational risk management is also a concern of the Bank due to inadequate and/or inadequate internal processes, human factor errors, system failures, or external problems.

## Legal Risk

The Bank has conducted legal risk management, among others:

- Review of legal documents, agreements or contracts with third parties.
- Inventory of legal cases that occur including the development of each legal case. The handling of legal cases is based on a priority scale and its developments are well monitored, to be followed through with a solution containing the least potential legal risk.

## Faktor Reputasi

Pengelolaan risiko oleh Bank dilakukan dengan cara pemantauan terhadap media publikasi melalui kerja sama dengan jasa pihak ketiga dan melakukan pemantauan terhadap keluhan nasabah guna menangani keluhan dengan segera dengan optimalisasi fungsi Call Center. Selain itu, Bank juga ikut ambil bagian dalam pelaksanaan program *Corporate Social Responsibility* (CSR), serta turut serta dalam kegiatan-kegiatan sosial lainnya bersama dengan nasabah, termasuk di dalamnya sebagai sponsor dalam berbagai kegiatan masyarakat. Bank juga meningkatkan pelaksanaan Transparansi Informasi Keuangan kepada pemangku kepentingan seperti penyajian informasi keuangan, penyempurnaan *website* Bank, serta menerbitkan rilis kepada media.

## Reputation Factor

Risk management by the Bank is conducted by monitoring the media publication via cooperating with the third party services and monitoring customer complaints and handle the Complaint immediately by optimization of Call Center function. In addition, the Bank also taking part in implementation of Corporate Social Responsibility (CSR) program, as well as involve in other social activities with customers, including sponsoring various community activities. The Bank also improve the implementation of Financial Information Transparency to stakeholders such as presentation of financial information, improving the Bank's website, and publishing press releases to the media.

## Risiko Strategi

Pengelolaan risiko dilakukan dengan cara melakukan pengawasan atas kinerja keuangan dengan membandingkan antara target yang ingin dicapai oleh Bank dengan Rencana Bisnis Bank.

## Strategy Risk

This risk management is carried out by overseeing the financial performance by comparing the targets to be achieved by the Bank in accordance with the Bank's Business Plan.

## Risiko Kepatuhan

Pengelolaan risiko kepatuhan dilakukan dengan menjalankan pemantauan dan mengingatkan ke unit kerja terkait perihal kewajiban pelaporan ke regulator dengan didukung sistem *Compliance Report Monitoring* (CRM); pemantauan terhadap Kebijakan Kepatuhan serta Kebijakan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme; pemantauan terhadap pengkinian data nasabah dan penerapan single CIF dan rekening pasif/dorman; dan Pelaksanaan Program Anti Pencucian Uang dan Pencegahan Pendanaan Teroris sesuai dengan ketentuan Regulator.

## Compliance Risk

Compliance risk management is conducted by monitoring and remind working units on their obligation to report to regulators supported by Compliance Report Monitoring (CRM) system; monitoring of Compliance Policy and Anti Money Laundering and Counter Terrorism Financing Policy; monitoring the customer data update and application of single CIF and passive/dormant accounts; Implementation of Anti Money Laundering and Terrorist Financing Programs in accordance with the provisions of the Regulator.

## TINJAUAN ATAS EFEKTIVITAS SISTEM MANAJEMEN RISIKO

Tinjauan atas efektivitas penerapan Manajemen Risiko pada keempat pilar sistem manajemen risiko telah dilakukan secara memadai yang meliputi:

a. Perumusan Tingkat Risiko
   Perumusan *risk appetite* dan *risk tolerance* sudah memadai dan selaras dengan tujuan strategis dan bisnis Bank yang ditetapkan dalam RBB. Parameter *risk tolerance* secara *bank wide* didokumentasikan dalam ketentuan internal di *Risk Appetite & Risk Tolerance*.

b. Kecukupan pengawasan aktif oleh Dewan Komisaris dan Direksi
   Kecukupan pengawasan aktif oleh Dewan Komisaris dan Direksi, termasuk pelaksanaan kewenangan dan tanggung

## REVIEW OF THE EFFECTIVENESS OF THE RISK MANAGEMENT SYSTEM

A review of the effectiveness of Risk Management implementation on the four pillars of the risk management system has been adequately conducted including:

a. Formulation of Risk Level
   The formulation of risk appetite and risk tolerance is adequate and in line with the strategic and business objectives of the bank stipulated in RBB. The bank wide risk tolerance parameters are documented in the internal provisions in Risk Appetite & Risk Tolerance.

b. Adequacy of active supervision by the Board of Commissioners and the Board of Directors
   The adequacy of active supervision by the Board of Commissioners and the Board of Directors, including the

jawab Dewan Komisaris dan Direksi dinilai memadai. Dewan Komisaris telah membentuk Komite Pemantau Risiko, antara lain:

1. Mengevaluasi dan menganalisis kecukupan kebijakan manajemen risiko secara berkala.
2. Mengevaluasi dan menganalisa laporan profil risiko secara triwulanan dan Tingkat Kesehatan Bank secara semesteran.
3. Mengawasi dan mengevaluasi pelaksanaan tugas Komite Manajemen Risiko dan Divisi Manajemen Risiko.

c. Alat Organisasi Manajemen Risiko

Alat organisasi yang mendukung penerapan Manajemen Risiko secara efektif dinilai memadai dengan wewenang dan tanggung jawab yang jelas dalam setiap kegiatan usaha, antara lain :

1. Dalam mengelola risiko kredit menerapkan *four eyes principles* yaitu Unit Bisnis dan Unit Credit Risk Review. Delegasi wewenang diatur dalam ketentuan internal tentang Komite Kredit (KK) dan Batas Wewenang Memutus Kredit (BWMK) dan dievaluasi secara rutin oleh pejabat yang berwenang.
2. Dalam pengelolaan risiko pasar dan likuiditas, fungsi manajemen risiko terdiri dari Divisi Treasury & Capital Markets, Divisi Head Operation, Divisi Credit Administration dan Divisi Manajemen Risiko.
3. Dalam pengelolaan risiko operasional terdapat pemisahan tugas dan wewenang pembuat, pemeriksa, penandatangan (segregasi tugas dan dual control) terhadap pelaksanaan semua kegiatan operasional di unit kerja.
4. Untuk mengembangkan kompetensi dalam Manajemen Risiko, adalah wajib bagi Dewan Komisaris, Direksi, dan juga pejabat sampai empat tingkat di bawah Direksi untuk mengikuti pelatihan sertifikasi Manajemen Risiko. Selain itu, *refreshment* kepada Sumber Daya Manusia juga dilakukan secara rutin.

d. Sistem Informasi

Dukungan sistem informasi untuk penerapan manajemen risiko dinilai cukup memadai, antara lain persetujuan transaksi dan delegasi wewenang di sistem informasi Core Banking, pelaksanaan *Risk Control Self Assessment* (RCSA) dalam pengukuran risiko operasional, sistem *Compliance Report Monitoring* (CRM) sebagai reminder ke unit kerja pelapor mengenai kewajiban penyampaian Laporan kepada Regulator.

exercise of the authority and responsibilities of the Board of Commissioners and Board of Directors is considered adequate. The Board of Commissioners has established Risk Monitoring Committee, among others:

1. Evaluate and analyze the adequacy of risk management policies on a regular basis.
2. Evaluate and analyze quarterly risk profile reports and Bank Half Rate on a semi-annual basis.
3. Supervise and evaluate the performance of the Risk Management Committee and Risk Management Working Unit.

c. Risk Management Organization Tool

Organizational tools that support the implementation of Risk Management are considered adequate with clear authority and responsibility in every business activity, including:

1. In managing credit risk, the Bank implements four eyes principles, consisting: Business Unit and Credit Risk Review Unit. Delegation of authority is governed in the internal provisions of the Credit Committee (KK) and the Limit of Authority to Declare Credit (BWMK) and regularly evaluated by authorized officials.
2. In the management of market risk and liquidity, the risk management function consists of the Treasury & Capital Markets Division, Head Operations Division, Credit Administration Dvision and Risk Management Division.
3. In operational risk management there is a separation of duties and authority of maker, checker, signer (task segregation and dual control) on the implementation of all operational activities in the work unit.
4. To develop competence in Risk Management, it is mandatory for the Board of Commissioners, Board of Directors, as well as officials up to four levels under the Board of Directors to attend Risk Management certification training. In addition, refreshment to Human Resources is also done routinely.

d. Information Systems

Information system support for risk management implementation is considered sufficient, including transaction approval and delegation of authority in Core Banking information system, Risk Control Self Assessment (RCSA) implementation in operational risk measurement, Compliance Report Monitoring (CRM) system as reminder to reporting unit regarding the obligation to submit the Report to the Regulator.

## 1. PENGUNGKAPAN PENERAPAN MANAJEMEN RISIKO SEOJK No. 43/SEOJK.03/2016

## PENGUNGKAPAN, EKSPOSUR RISIKO DAN PENERAPAN MANAJEMEN RISIKO BANK

Tabel 1.a. Pengungkapan Kuantitatif Key Matrics secara Konsolidasi

## 1. PENGUNGKAPAN PENERAPAN MANAJEMEN RISIKO SEOJK No. 43/SEOJK.03/2016

## DISCLOSURE, RISK EXPOSURE AND IMPLEMENTATION OF BANK RISK MANAGEMENT

Table 1.a. Consolidated Quantitative Key Matrics Disclosure

| No. | Keterangan (dalam jutaan Rp)<br>Description (in million Rp) | a | b | c | d | e |
|---|---|---|---|---|---|---|
| | | T | T-1 | T-2 | T-3 | T-4 |
| (1) | (2) | (3) | (4) | (5) | (6) | (8) |
| **MODAL YANG TERSEDIA (NILAI) I AVAILABLE CAPITAL (VALUE)** | | | | | | |
| 1 | Modal Inti Utama (CET1) I Main Core Capital (CET1) | 2,225,059 | 1,117,154 | 1,042,463 | 1,138,134 | 1,149,662 |
| 2 | Modal Inti (Tier 1) I Core Capital (Tier 1) | 115,844 | 335,252 | 402,109 | 338,045 | 326,782 |
| 3 | Total Modal I Total Capital | 2,340,904 | 1,452,406 | 1,444,572 | 1,476,179 | 1,476,443 |
| **ASET TERTIMBANG MENURUT RISIKO (NILAI) I RISK WEIGHTED ASSETS (VALUE)** | | | | | | |
| 4 | Total Aset Tertimbang Menurut Risiko (ATMR) I Total Risk Weighted Assets (ATMR) | 14,697,128 | 13,173,848 | 12,143,396 | 12,197,098 | 12,464,254 |
| **RASIO MODAL BERBASIS RISIKO DALAM BENTUK PERSENTASE DARI ATMR I RISK BASED CAPITAL RASIO IN PERCENTAGE OF ATMR** | | | | | | |
| 5 | Rasio CET1 (%) I CET1 Ratio (%) | 15.14% | 8.48% | 8.58% | 9.33% | 9.22% |
| 6 | Rasio Tier 1 (%) I Tier 1 Ratio (%) | 0.79% | 2.54% | 3.31% | 2.77% | 2.62% |
| 7 | Rasio Total Modal (%) I Total Capital Ratio (%) | 15.93% | 11.02% | 11.90% | 12.10% | 11.85% |
| **TAMBAHAN CET1 YANG BERFUNGSI SEBAGAI BUFFER DALAM BENTUK PERSENTASE DARI ATMR I ADDITIONAL CET1 FUNCTIONED AS BUFFER IN PERCENTAGE OF ATMR** | | | | | | |
| 8 | Capital conservation buffer (2.5% dari ATMR) (%) I Capital conservation buffer (2.5% of ATMR) (%) | 0% | 0% | 0% | 0% | 0% |
| 9 | Countercyclical Buffer (0 - 2.5% dari ATMR) (%) I Countercyclical Buffer (0 - 2.5% of ATMR) (%) | 0% | 0% | 0% | 0% | 0% |
| 10 | Capital Surcharge untuk Bank Sistemik (1% - 2.5%) (%) I Capital Surcharge for Systemically Important Banks (1% - 2.5%) (%) | 0% | 0% | 0% | 0% | 0% |
| 11 | Total CET1 sebagai buffer (Baris 8 + Baris 9 + Baris 10) I Total CET1 as buffer (Row 8 + Row 9 + Row 10) | 0% | 0% | 0% | 0% | 0% |
| 12 | Komponen CET1 untuk buffer I CET1 component for buffer | 4.93% | 0.02% | 0.90% | 1.10% | 0.83% |
| **RASIO PENGUNGKIT SESUAI BASEL III I LEVERAGE RATIO ACCORDING TO BASEL III** | | | | | | |
| 13 | Total Eksposur I Total Exposure | 21,176,140 | 17,817,722 | 16,882,612 | 16,390,243 | 15,914,363 |
| 14 | Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada) I Nilai Rasio Value, including the impact from adjustment to temporary exclusion of placement of current accounts with Bank Indonesia in meeting GWM requirements (if any) | 10.51% | 6.27% | 6.17% | 6.94% | 7.22% |
| 14b | Nilai Rasio Pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada) I Nilai Rasio Leverage Ratio Value, excluding the impact from adjustment to temporary exclusion of placement of current accounts with Bank Indonesia in meeting GWM requirements (if any) | 0% | 0% | 0% | 0% | 0% |
| 14c | Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset Securities Financing Transaction (SFT) secara gross I Leverage Ratio Value, including the impact from adjustment to temporary exclusion of placement of current accounts with Bank Indonesia in meeting GWM requirements (if any), which has factored in average value of recorded assets of gross Securities Financing Transaction (SFT) | 0% | 0% | 0% | 0% | 0% |
| 14d | Nilai Rasio Pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara gross I Leverage Ratio Value, excluding the impact from adjustment to temporary exclusion of placement of current accounts with Bank Indonesia in meeting GWM requirements (if any), which has factored in average value of recorded assets of gross SFT | 0% | 0% | 0% | 0% | 0% |

| No. | Keterangan (dalam jutaan Rp)<br>Description (in million Rp) | a | b | c | d | e |
|---|---|---|---|---|---|---|
| | | T | T-1 | T-2 | T-3 | T-4 |
| (1) | (2) | (3) | (4) | (5) | (6) | (8) |
| **RASIO KECUKUPAN LIKUIDITAS (LCR) I LIQUIDITY COVERAGE RATIO (LCR)** | | | | | | |
| 15 | Total Aset Likuid Berkualitas Tinggi (HQLA) I Total High Quality Liquid Assets (HQLA) | 4,675,499 | 3,709,115 | 3,888,426 | 3,804,710 | 3,430,681 |
| 16 | Total Arus Kas Keluar Bersih (net cash outflow) I Total Net Cash Outflow | 2,779,435 | 2,607,702 | 2,606,989 | 2,503,969 | 2,331,664 |
| 17 | LCR (%) | 168.22% | 142.24% | 149.15% | 151.95% | 147.13% |
| **RASIO PENDANAAN STABIL BERSIH (NSFR) I NET STABLE FUNDING RATIO (NSFR)** | | | | | | |
| 18 | Total Pendanaan Stabil yang Tersedia (ASF) I Total Available Stable Funding (ASF) | 20,011,062 | 19,443,405 | 19,412,312 | 19,192,571 | 19,009,585 |
| 19 | Total Pendanaan Stabil yang Diperlukan (RSF) I Total Required Stable Funding (RSF) | 13,934,144 | 12,108,098 | 11,444,187 | 11,209,246 | 10,466,602 |
| 20 | NSFR (%) | 143.61% | 160.58% | 169.63% | 171.22% | 181.62% |

**Analisa Kualitatif I Qualitative Analysis**

LCR:
LCR rata-rata kuartal IV 2020 sebesar 147,13% atau naik 44,19% dibanding kuartal sebelumnya posisi kuartal III 2020 sebesar 102,94%. Kenaikan tersebut dikarenakan rata-rata HQLA di kuartal IV 2020 naik sebesar Rp1,03 triliun yang berasal dari Penempatan pada Bank Indonesia dan Surat Berharga yang diterbitkan oleh pemerintah Indonesia, sedangkan untuk rata-rata Net Cash Outflow naik sebesar Rp1,8 milliar.

NSFR :
NSFR kuartal IV 2020 adalah 181,62% atau naik 1,71% dibandingkan kuartal III 2020 sebesar 179,91%. Kenaikan tersebut dikarenakan peningkatan AFS sebesar Rp167 milliar dan penurunan RSF sebesar Rp6 milliar. Secara keseluruhan NSFR Bank Jtrust Indonesia masih di atas ketentuan OJK minimal 85%.

LCR:
The average LCR for the fourth quarter of 2020 was 147.13%, an increase of 44.19% compared to the previous quarter's position in the third quarter of 2020 of 102.94%. The increase was due to an increase in the average HQLA in the fourth quarter of 2020 of Rp1.03 trillion, which came from Placements with Bank Indonesia and Securities issued by the Indonesian government, while the average Net Cash Outflow increased by Rp1.8 billion.

NSFR :
NSFR for the fourth quarter of 2020 was 181.62%, up 1.71% compared to the third quarter of 2020 which was 179.91%. The increase was due to an increase in AFS of Rp167 billion and a decrease in RSF of Rp6 billion. Overall, Bank Jtrust Indonesia's NSFR is still above the minimum OJK regulation of 85%.

## Tabel 1.b.

## Perbedaan antara Cakupan Konsolidasi sesuai standar akuntansi dengan ketentuan kehati-hatian

Difference between Consolidated Coverage according to accounting standards and prudential requirements

| | a | b |
|---|---|---|
| **Keterangan (dalam jutaan Rp)** | **Nilai tercatat sebagaimana tercantum dalam publikasi laporan keuangan**<br>Carrying value as stated in the financial statement publication | **Nilai tercatat berdasarkan prinsip kehati-hatian**<br>Carrying value based on prudential principle |
| **Aset** | | |
| Kas | 119,138 | 119,138 |
| Penempatan pada Bank Indonesia | 2,720,804 | 2,720,804 |
| Penempatan pada bank lain | 535,996 | 535,996 |
| Tagihan spot dan derivatif/forward | 1,360 | 1,360 |
| Surat berharga yang dimiliki | 3,481,122.29 | 3,481,122 |
| Surat berharga yang dijual dengan janji dibeli kembali (repo) | - | - |
| Tagihan atas surat berharga yang dibeli dengan janji dijual kembali (reverse repo) | - | - |
| Tagihan akseptasi | 25,163 | 25,163 |
| Kredit yang diberikan | 10,015,617 | 10,015,617 |
| Pembiayaan syariah | - | - |
| Penyertaan modal | - | - |
| Aset keuangan lainnya | - | - |
| Cadangan kerugian penurunan nilai aset keuangan -/- | | |
| a. Surat berharga yang dimiliki | (630) | (630) |
| b. Kredit yang diberikan dan pembiayaan syariah | (211,697) | (211,697) |
| c. Lainnya | (1,199) | (1,199) |
| Aset tidak berwujud | 247,548 | 247,548 |
| Akumulasi amortisasi aset tidak berwujud -/- | (158,372) | (158,372) |
| Aset tetap dan inventaris | 497,251 | 497,251 |
| Akumulasi penyusutan aset tetap dan inventaris -/- | (147,719) | (147,719) |
| Aset non produktif | | |
| a. Properti terbengkalai | - | - |
| b. Agunan yang diambil alih | 68,361 | 68,361 |
| c. Rekening tunda | - | - |
| d. Aset antar kantor | 14,295,591 | 14,295,591 |
| Aset lainnya | 3,855,208 | 3,855,208 |
| **Total aset** | **35,343,545** | **35,343,545** |
| **Kewajiban** | | |
| Giro | 862,656 | 862,656 |
| Tabungan | 2,084,223 | 2,084,223 |
| Deposito | 12,998,565 | 12,998,565 |
| Uang Elektronik | - | - |
| Liabilitas kepada Bank Indonesia | - | - |
| Liabilitas kepada bank lain | 2,525,479 | 2,525,479 |
| Liabilitas spot dan derivatif/forward | - | - |
| Liabilitas atas surat berharga yang dijual dengan janji dibeli kembali (repo) | - | - |
| Liabilitas akseptasi | 25,163 | 25,163 |
| Surat berharga yang diterbitkan | - | - |
| Pinjaman/Pembiayaan yang diterima | - | - |
| Setoran jaminan | 881 | 881 |
| Liabilitas antarkantor | 14,295,591 | 14,295,591 |
| Liabilitas lainnya | 162,694 | 162,694 |
| Kepentingan minoritas (minority interest) | - | - |
| **Total liabilitas** | **32,955,253** | **32,955,253** |

**Analisa Kualitatif**

Terdapat beberapa aset keuangan yang dikenakan lebih dari satu kerangka risiko yaitu:
1. Tagihan Spot dan Derivatif, dicatat dalam kerangka risiko counterparty credit dan risiko pasar.
2. Surat Berharga, dicatat dalam kerangka risiko kredit dan risiko pasar.
3. Surat berharga yang dijual dengan janji dibeli kembali (repo), dicatat dalam kerangka risiko kredit, risiko counterparty credit dan risiko pasar
4. Tagihan atas surat berharga yang dibeli dengan janji dijual kembali (reverse repo), dicatat dalam kerangka risiko counterparty credit dan risiko pasar.

Atas perhitungan masing-masing kerangka risiko pada aset keuangan telah mengikuti aturan OJK yaitu:
1. SEOJK Nomor 11/SEOJK.03/2018 mengenai Pedoman Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Kredit dengan menggunakan Pendekatan Standar,
2. SEOJK Nomor 48/SEOJK.03/2017 tentang Pedoman Perhitungan Tagihan Bersih Transaksi Derivatif dalam Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Kredit dengan Menggunakan Pendekatan Standar.
3. SEOJK Nomor 38/SEOJK/2016 mengenai Pedoman Penggunaan Metode Standar dalam Perhitungan Kewajiban Penyediaan Modal Minimum Bank Umum dengan Memperhitungkan Risiko Pasar.

| c | d | e | f | g | Description (in million Rp) |
|---|---|---|---|---|---|
| Nilai tercatat masing-masing risiko I Carrying amount of each risk | | | | | |
| **Sesuai kerangka risiko kredit** In accordance with the credit risk framework | **Sesuai kerangka counterparty credit risk** In accordance with counterparty credit risk | **Sesuai kerangka sekuritisasi** In accordance with the securitization framework | **Sesuai kerangka risiko pasar** In accordance with the market risk framework | **Tidak mengacu pada persyaratan permodalan atau berdasarkan pengurangan modal** Does not refer to capital requirements or based on capital reduction | |
| | | | | | **Assets** |
| 119,138 | - | - | - | - | Cash |
| 2,720,804 | - | - | - | - | Placement to Bank Indonesia |
| 535,996 | - | - | - | - | Interbank Placement |
| - | 1,360 | - | - | - | Spot and derivative/forward claims |
| 3,481,122 | - | - | - | - | Marketable securities owned |
| - | - | - | - | - | Securities sold under repurchase agreement (repo) |
| - | - | - | - | - | Claims on securities bought under reverse repo |
| 25,163 | - | - | - | - | Acceptance claims |
| 7,227,168 | - | - | - | - | Loan delivered |
| - | - | - | - | - | Sharia financing |
| - | - | - | - | - | Equity investment |
| - | - | - | - | - | Other financial assets |
| | | | | | Impairment of financial assets -/- |
| - | - | - | - | - | a. Marketable securities owned |
| 95,062 | - | - | - | - | b. Loan delivered and sharia financing |
| - | - | - | - | - | c. Others |
| - | - | - | - | 241,882 | Intangible asset |
| - | - | - | - | (142,550) | Accumulated amortisation on intangible assets |
| 497,251 | - | - | - | - | Fixed assets and equipment |
| (147,719) | - | - | - | - | Accumulated depreciation on fixed and equipment -/- |
| | | | | | Non productive assets |
| - | - | - | - | - | a. Abandoned property |
| 68,361 | | | | | b. Foreclosed assets |
| - | - | - | - | - | c. Suspense accounts |
| - | - | - | - | - | d. Interbranch assets |
| 4,222,259 | - | - | - | - | Other assets |
| **18,844,607** | **1,360** | **-** | **-** | **99,332** | **Total assets** |
| | | | | | **Liabilities** |
| - | - | - | - | - | Current account |
| - | - | - | - | - | Savings account |
| - | - | - | - | - | Time deposit |
| - | - | - | - | - | Electronic money |
| - | - | - | - | - | Liabilities to Bank Indonesia |
| - | - | - | - | - | Interbank liabilities |
| - | - | - | - | - | spot and derivative/forward liabilities |
| - | - | - | - | - | Liabilities on securities sold under repurchase agreeement (repo) |
| - | - | - | - | - | Acceptance liabilities |
| - | - | - | - | - | Issued securities |
| - | - | - | - | - | Loan received |
| - | - | - | - | - | Margin deposit |
| - | - | - | - | - | Interbranch liabilities |
| - | - | - | - | - | Other liabilities |
| - | - | - | - | - | Minority interest |
| **-** | **-** | **-** | **-** | **-** | **Total liabilities** |

**Qualitative Analysis**

There are several financial assets that are subject to more than one risk framework, namely:
1. Spot and Derivative Claims recorded in the framework of counterparty credit risk and market risk.
2. Securities recorded in the framework of credit risk and market risk.
3. Securities sold under repurchase agreements (repo) are recorded in the risk framework of credit, counterparty credit risk and market risk
4. Claims on securities purchased under agreements to resell (reverse repo) are recorded in the risk framework of counterparty credit and market risk.

The calculation of each risk framework for financial assets has followed OJK rules, namely:
1. SEOJK Number 11/SEOJK.03/2018 regarding Guidelines for Calculation of Risk Weighted Assets for Credit Risk using the Standard Approach,
2. SEOJK Number 48/SEOJK.03/2017 concerning Guidelines for Calculation of Net Receivables for Derivative Transactions in Calculation of Risk-Weighted Assets for Credit Risk Using the Standard Approach.
3. SEOJK Number 38/SEOJK/2016 concerning Guidelines for Using Standard Methods in Calculation of the Minimum Capital Adequacy Requirement for Commercial Banks by Taking Market Risk into account.

## Tabel 1.c

### Sumber perbedaan utama antara eksposur sesuai ketentuan kehati-hatian dengan *carrying values* sesuai standar akuntansi keuangan

The main source of differences between exposures under prudential regulations and carrying values according to financial accounting standards

| **dalam jutaan Rp**<br>in million Rp | a | b | c | d | e |
|---|---|---|---|---|---|
| | | **Item sesuai** I Items | | | |
| | **Total** | **Kerangka risiko kredit**<br>Credit risk framework | **Kerangka sekuritisasi**<br>Securitization framework | **Kerangka *Counterparty credit risk***<br>Counterparty credit risk framework | **Kerangka risiko pasar**<br>Market risk framework |
| Nilai tercatat aset sesuai dengan cakupan konsolidasi ketentuan kehati-hatian (sebagaimana dilaporkan pada template LI1)<br>Carrying value of assets is in accordance with the prudential consolidated coverage (as reported in table LI1) | 35,343,545 | 18,844,607 | 1,360 | - | - |
| Nilai tercatat liabilitas sesuai lingkup sesuai dengan cakupan konsolidasi ketentuan kehati-hatian (sebagaimana dilaporkan pada template LI1)<br>Carrying amount of the liability is in accordance with the prudential consolidated coverage (as reported in table LI1) | - | - | - | - | - |
| Total nilai bersih sesuai dengan cakupan konsolidasi ketentuan kehati-hatian<br>Total net value is in accordance with the prudential consolidated coverage | - | - | - | - | - |
| Nilai rekening administratif<br>Administrative account value | 304,082 | 119,282 | - | - | - |
| Perbedaan valuasi<br>Difference in valuation | - | - | - | - | - |
| Perbedaan antara netting rules, selain dari yang termasuk pada baris 2.<br>Difference because netting rules, other than those included in line 2 | - | - | - | - | - |
| Perbedaan provisi<br>Difference in provision | - | - | - | - | - |
| Perbedaan prudential filters<br>Difference dure to prudential filters | - | - | - | - | - |
| Nilai eksposur yang dipertimbangkan, sesuai dengan cakupan konsolidasi ketentuan kehati-hatian<br>Exposure value considered is in accordance with the consolidated scope of the prudential provisions | - | - | - | - | - |

**Analisa Kualitatif** | **Qualitative Analysis**

Terdapat perbedaan jumlah total nilai tercatat aset sesuai dengan cakupan konsolidasi ketentuan kehati-hatian dengan jumlah nilai tercatat masing-masing risiko (sebagaimana dilaporkan pada template LI1) yang berasal dari nilai Tagihan Spot Derivatif dan Tagihan atas surat berharga yang dibeli dengan janji dijual kembali (reverse repo). Perbedaan akan dijelaskan sebagai berikut:

1. Tagihan Spot Derivatif
   - Mengacu ke aturan OJK untuk aset keuangan berupa Tagihan Spot dan Derivatif dikenakan lebih dari satu risiko yaitu dalam kerangka risiko counterparty credit risk dan kerangka risiko pasar.
   - Pada kerangka risiko counterparty credit risk, perhitungan Transaksi Derivatif dengan Pendekatan Standar memiliki perbedaan kriteria perhitungan dengan nilai tercatat secara akuntansi dikarenakan kalkulasi mempergunakan data penjumlahan Replacement Cost dan Potential Future Exposure yang dikali dengan 1,4 sesuai dengan ketentuan SEOJK Nomor 48/SEOJK.03/2017.
   - Pada kerangka risiko pasar, perhitungan megacu ke SEOJK Nomor 38/SEOJK/2016 mengenai Pedoman Penggunaan Metode Standar dalam Perhitungan Kewajiban Penyediaan Modal Minimum Bank Umum dengan Memperhitungkan Risiko Pasar.
2. Tagihan atas surat berharga yang dibeli dengan janji dijual kembali (reverse repo).
   - Mengacu ke aturan OJK untuk aset keuangan berupau reverse repo dikenakan lebih dari satu jenis risiko yaitu risiko counterparty credit risk dan kerangka risiko pasar.
   - Pada kerangka risiko pasar, perhitungan Transaksi Reverse Repo mengacu ke ketentuan SEOJK Nomor 38/SEOJK/2016 Kerangka risiko pasar tentang transaksi Reverse Repo dalam Trading Book, bahwa jika surat berharga yang menjadi agunan transaksi reverse repo diperdagangkan, maka Bank harus membukukan transaksi tersebut sebagai posisi short dalam Trading Book sehingga terekspos Risiko Pasar.
   - Pada kerangka risiko counterparty credit risk, perhitungan reverse repo mengacu ke SEOJK Nomor 11/SEOJK.03/2018 mengenai Pedoman Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Kredit dengan menggunakan Pendekatan Standar.

There is a difference in the total carrying value of assets is in accordance with the prudential consolidated coverage (as reported in table LI1) which comes from the value of Spot Derivative Claims and Claims on securities bought under reverse repo. The differences are explained as follows:

1. Spot Derivative Claims
   - Referring to OJK regulations, financial assets in the form of Spot Claims and Derivatives are subject to more than one risk, namely in the risk framework of counterparty credit risk and market risk framework.
   - In the counterparty credit risk framework, the calculation of Derivative Transactions with the Standard Approach has different calculation criteria with the accounting carrying value because the calculation uses the replacement cost and potential future exposure summation data multiplied by 1.4 in accordance with the provisions of SEOJK Number 48/SEOJK. /2017.
   - In the market risk framework, the calculation refers to SEOJK Number 38/SEOJK/2016 concerning Guidelines for the Use of Standard Methods in Calculation of the Minimum Capital Adequacy Requirement for Commercial Banks by Taking Market Risk into account.
2. Claims on Securities sold under repurchase agreement (repo)
   - Referring to OJK regulations, financial assets in the form of reverse repos are subject to more than one type of risk, namely counterparty credit risk and market risk framework.
   - On the market risk framework, the calculation of Reverse Repo Transactions refers to the provisions of SEOJK Number 38/SEOJK/2016 Market risk framework regarding Reverse Repo transactions in the Trading Book, that if securities that are collateral for reverse repo transactions are traded, the Bank must record the transaction as short positions in the Trading Book so that they are exposed to Market Risk.
   - On the counterparty credit risk framework, the reverse repo calculation refers to SEOJK Number 11/SEOJK.03/2018 regarding Guidelines for Calculation of Risk Weighted Assets for Credit Risk using the Standard Approach.

## I.A. PENDEKATAN MANAJEMEN RISIKO BANK KETERKAITAN MODEL BISNIS DENGAN PROFIL RISIKO DAN TOLERANSI RISIKO

Aspek risiko adalah salah satu hal yang dipertimbangkan dalam proses perencanaan bisnis Bank, dan Bank akan menetapkan *Risk Appetite* yang diformulasikan sejalan dengan strategi yang telah disetujui untuk memastikan kesesuaian antara strategi, pertumbuhan, rencana operasional, permodalan dan risiko.

*Risk Appetite* harus mempertimbangkan kemampuan Bank dalam mendukung pertumbuhan bisnis, return on equity yang diharapkan dan target *Capital Adequacy Ratio* (CAR) dan mencakup aspek-aspek parameter risiko yang tercakup dalam ketentuan regulator terkait profil risiko antara lain rasio-rasio kualitas aset, *concentration risk*, IRRBB, parameter risiko operasional, likuiditas, kepatuhan dan reputasi Bank.

Aspek-aspek yang terdapat dalam risk appetite ini sejalan dengan jenis risiko yang tercakup dalam ketentuan regulator terkait profil risiko.

## STRUKTUR TATA KELOLA RISIKO

Struktur tata kelola perusahaan harus berfungsi untuk memastikan independensi dan transparansi dalam seluruh proses manajemen risiko, sehingga konsistensi penerapan manajemen risiko dapat berjalan dengan baik. Direksi dibantu oleh komite-komite risiko dan fungsi kontrol dalam rangka memastikan efektivitas manajemen risiko di Bank dievaluasi oleh *Risk Management Committee* (RMC), yang bertanggung jawab atas penerapan kerangka manajemen risiko secara keseluruhan. Struktur organisasi yang terkait dengan pelaksanaan manajemen risiko telah dijelaskan lebih detail di bagian Struktur Organisasi Manajemen Risiko Bank.

## KOMUNIKASI BUDAYA RISIKO

Untuk memperkuat budaya risiko, penerapan manajemen risiko di Bank melekat pada filosofi tiga garis pertahanan (*three lines of defense*), di mana risiko dikelola dari titik aktivitas pengambilan risiko (*risk taking activities*) untuk memastikan akuntabilitas atas risiko yang jelas di seluruh organisasi dan Satuan Kerja Manajemen Risiko (SKMR). Hal-hal yang telah dilakukan oleh Bank untuk membangun budaya risiko dalam setiap aktivitas operasional sehari-hari di seluruh jajaran organisasi Bank telah dijelaskan lebih detail di bagian Budaya Risiko.

## I.A. THE BANK RISK MANAGEMENT APPROACH ASSOCIATION OF BUSINESS MODELS WITH RISK AND RISK TOLERANCE PROFILE

The risk aspect is one of the things that is considered in the Bank's business planning process, and the Bank will establish a Risk Appetite which is formulated in line with the agreed strategy to ensure the alignment between strategy, growth, operational plans, capital and risk.

The Risk Appetite must consider the Bank's ability to support business growth, the expected return on equity and the target Capital Adequacy Ratio (CAR) and cover aspects of risk parameters that are covered by regulatory provisions related to risk profiles, including asset quality ratios, concentration risk, IRRBB, operational risk parameters, liquidity, compliance, and the reputation of the Bank.

The aspects contained in this risk appetite are in line with the types of risk covered in the regulatory provisions regarding the risk profile.

## RISK GOVERNANCE STRUCTURE

The corporate governance structure must function to ensure independence and transparency in the entire risk management process, resulting in consistency implementation of risk management can run well. The Board of Directors is assisted by risk committees and control functions in order to ensure the effectiveness of risk management in the Bank is evaluated by the Risk Management Committee (RMC), which is responsible for the implementation of the overall risk management f ramework. The organizational structure related to the implementation of risk management has been described in more detail in the section on Bank Risk Management Organization Structure.

## RISK CULTURE COMMUNICATION

To strengthen the risk culture, the implementation of risk management in the Bank adheres to the philosophy of three lines of defense, where risks are managed from risk taking activities to ensure accountability for clear risks throughout the organization and work unit of Risk Management (SKMR). The activities done by the Bank to build a risk culture in day-to-day operational activity at all levels of the Bank's organization have been described in more detail in the Risk Culture section.

Dalam Komite Manajemen Risiko (KMR) telah dikomunikasikan dan dibahas isu risiko secara terbuka baik dari sisi bisnis dan risiko. Selain itu Bank juga menggunakan media internal seperti *e-mail blast, Garoon blast,* aplikasi J Trust U, aplikasi *Learning* untuk mendorong kesadaran penerapan manajemen risiko dan anti-fraud.

## RUANG LINGKUP DAN FITUR UTAMA SISTEM PENGUKURAN RISIKO

Pengukuran risiko dilakukan terhadap seluruh jenis risiko yang melekat pada kegiatan bisnis Bank untuk mengetahui profil risiko Bank.

Pengukuran risiko disesuaikan dengan jenis risikonya baik dengan pendekatan kualitatif maupun kuantitatif, dan didukung oleh inf rastruktur (metodologi, model, dan data) serta berdasarkan pendekatan praktik terbaik (best practice) di industri perbankan.

Pengukuran risiko telah dijelaskan di bagian Mekanisme Pengukuran dan Pengendalian Risiko (per masing-masing risiko).

## PROSES PELAPORAN INFORMASI RISIKO KEPADA DEWAN KOMISARIS DAN DIREKSI

Pelaporan mengenai eksposur risiko secara keseluruhan disampaikan secara berkala kepada Direksi dalam rapat komite eksekutif seperti Risk Management Committee (RMC), Asset & Liability Committee (ALCO).

Di samping itu, pelaporan risiko kepada Dewan Komisaris dilakukan secara berkala melalui Komite Pemantau Risiko (Risk Oversight Committee). Laporan yang disampaikan mencakup informasi mengenai hal-hal berikut:

a. Kebijakan Manajemen Risiko dan Kebijakan Risk Appetite & Risk Tolerance.
b. Eksposur risiko secara menyeluruh yang mencakup eksposur per jenis risiko dan per jenis kegiatan fungsional.
c. Penilaian Profil Risiko dan Tingkat Kesehatan Bank.

## *STRESS TESTING* DALAM MANAJEMEN RISIKO

Bank melakukan proses *stress testing* secara periodik untuk mengetahui dampak perubahan kondisi eksternal yang cukup signifikan terhadap kinerja, kondisi likuiditas dan permodalan.

The Risk Management Committee (KMR) has communicated and discussed risk issues openly both from the business and risk side. Other than that the Bank also uses internal media such as e-mail blasts, Garoon blast, J Trust U application, Learning application to encourage awareness of risk management implementation and anti- fraud.

## SCOPE AND MAIN FEATURES OF RISK MEASUREMENT SYSTEM

Risk measurement is carried out for all types of risk inherent in the Bank's business activities to determine the Bank's risk profile.

Measurement of risk is adjusted to the type of risk using both qualitative and quantitative approaches, supported by inf rastructure (methodology, models and data) and based on best practice approaches in the banking industry.

Risk measurement has been described in the Risk Measurement and Control Mechanism section (per each risk).

## RISK INFORMATION REPORTING PROCESS TO THE BOARD OF COMMISSIONERS AND THE BOARD OF DIRECTORS

The overall risk exposure report is submitted periodically to the Board of Directors in executive committee meetings such as the Risk Management Committee (RMC), Asset & Liability Committee (ALCO).

In addition, risk reporting to the Board of Commissioners is carried out periodically through the Risk Oversight Committee. The report submitted includes information on the following matters:

a. Risk Management Policy and Risk Appetite & Risk Tolerance Policy.
b. Overall risk exposure which includes exposures per type of risk and per type of functional activity.
c. Risk Profile Assessment and Bank Soundness Level.

## STRESS TESTING IN RISK MANAGEMENT

The Bank conducts a stress testing process periodically to determine the impact of changes in external conditions which is quite significant on its performance, liquidity conditions and capital.

Ruang lingkup pelaksanaan *stress testing* mencakup jenis jenis risiko utama yaitu risiko kredit (skenario dampak penurunan kualitas kredit akibat pandemi COVID-19), risiko pasar (skenario shock suku bunga yang paralel ke atas/ parallel shock up, dan paralel ke bawah/parallel shock down serta risiko nilai tukar) dan risiko likuiditas (skenario dampak keluarnya dana 50 deposan besar terhadap netcashflow bank).

Dalam kaitan dengan risiko di atas, stress testing dapat digunakan untuk menilai kecukupan baik cadangan kerugian penurunan nilai, cadangan aktiva likuid yang dimiliki serta langkah pencegahan dan penanggulangannya.

## STRATEGI DAN PROSES MITIGASI DAN PENGENDALIAN RISIKO

Bank mengatur strategi pengendalian risiko, antara lain melalui kebijakan dan prosedur, penetapan limit, melakukan stress testing, asuransi dan lain-lain dengan tetap memperhatikan prinsip risk and return yang memadai dan kesesuaiannya dengan risk appetite dan strategi bisnis Bank.

## I.B. EKSPOSUR RISIKO DAN PENERAPAN MANAJEMEN RISIKO BANK

Perkembangan ekonomi dunia pada tahun 2021 masih menantang dan mempengaruhi bisnis perbankan nasional. Penerapan manajemen risiko dan tata kelola Bank (*Good Corporate Governance*) yang tepat dan sehat akan sangat memiliki peran dalam meningkatkan nilai tambah dan memberikan gambaran yang komprehensif mengenai potensi risiko dan kerugian Bank di masa mendatang yang disesuaikan dengan kompleksitas serta kondisi internal bank.

J Trust Bank telah menerapkan manajemen risiko berdasarkan ketentuan Peraturan Otoritas Jasa Keuangan (POJK) No. 18/ POJK.03/2016 tanggal 22 Maret 2016 tentang Penerapan Manajemen Risiko bagi Bank Umum, dan peraturan pelaksanaannya.

Untuk mencapai tujuan di atas, maka diperlukan adanya budaya risiko (*risk awareness*) dan kemampuan teknis yang memadai dari pada seluruh unit kerja di Bank, di mana hal ini menjadi tanggung jawab dan melibatkan seluruh unit kerja di Bank.

Efektifitas penerapan tata kelola dan kerangka kerja manajemen risiko oleh Bank meliputi 4 (empat) pilar yaitu:

The scope of stress testing includes the main types of risk, namely credit risk (the scenario of the impact of the decline in credit quality due to the COVID-19 pandemic), market risk (the parallel shock up, parallel shock down scenario, as well as exchange rate risk) and liquidity risk (the impact scenario of the outflow of funds of 50 large depositors on the Bank's net cash flow).

In relation to the above risks, stress testing can be used to assess the adequacy of both allowance for impairment losses, reserves for liquid assets held and steps to prevent and overcome them.

## MITIGATION STRATEGIES AND PROCESSES RISK CONTROL

The Bank regulates risk control strategies, including through policies and procedures, setting limits, performing stress testing, insurance and others by observing the principles of adequate risk and return and compliance with the Bank's risk appetite and business strategy.

## I.B. RISK EXPOSURE AND IMPLEMENTATION OF BANK RISK MANAGEMENT

The global economic development in 2021 remained challenging and impacted the national banking performance. An appropriate and health risk management and Good Corporate Governance (GCG) has a role in increasing added value and provides a comprehensive overview of the potential and the risk of future losses in the Bank that are tailored to the complexity and the internal condition of the bank.

J Trust Bank has implemented risk management based on the provisions of Peraturan Otoritas Jasa Keuangan (POJK) No. 18/ POJK.03/2016 dated 22 March 2016 on the Application of Risk Management for Commercial Bank, and its implementing regulations.

To achieve the abovementioned objectives, it is necessary to create a risk culture (risk awareness) and an adequate technical competence of the entire unit in the Bank, in which become the responsibility and involvement of all working units in the Bank.

The effectiveness of the implementation of governance and risk management framework by the Bank consists of four (4) pillars, namely:

**a. Pengawasan aktif Dewan Komisaris dan Direksi sebagai bagian dari pengawasan Manajemen,**

Dewan Komisaris dan Direksi bertanggung jawab atas efektivitas penerapan manajemen risiko di Bank serta memastikan penerapan manajemen risiko telah memadai sesuai dengan karakteristik, kompleksitas dan profil risiko Bank. Pengawasan Dewan Komisaris meliputi antara lain:

(1) Menyetujui kebijakan Manajemen Risiko termasuk strategi dan kerangka Manajemen Risiko yang ditetapkan sesuai dengan tingkat risiko yang diambil (*risk appetite*) dan toleransi risiko (*risk tolerance*) Bank;
(2) Melakukan evaluasi terhadap kebijakan dan implementasi manajemen risiko yang dilakukan oleh Direksi.
(3) Menyelenggarakan Rapat Berkala dengan Direksi untuk mengevaluasi pencapaian tindak lanjut setiap rencana kerja (*action plan*);
(4) Memastikan rekomendasi setiap Laporan Hasil Audit (LHA) Divisi Internal Audit dan Eksternal Audit telah ditindaklanjuti.

Dalam rangka pengawasan dan pengelolaan risiko Bank serta pelaksanaan *Good Corporate Governance*, Dewan Komisaris dibantu oleh Komite Pemantau Risiko (*Risk Oversight Committee*) di tingkat Komisaris.

Sementara itu, Direksi bertugas menentukan arah kebijakan dan strategi manajemen risiko secara komprehensif, termasuk implementasinya, serta memastikan bahwa seluruh risiko yang material dan dampaknya telah ditindaklanjuti. Direksi juga bertanggung jawab untuk menumbuhkembangkan budaya dan kesadaran akan risiko di seluruh jajaran unit kerja. Pengawasan aktif Direksi, di antaranya meliputi:

1) Menyusun kebijakan, strategi, dan kerangka Manajemen Risiko dengan memperhatikan tingkat risiko yang diambil (*risk appetite*) dan toleransi risiko (*risk tolerance*) Bank;
2) Memantau, mengevaluasi, dan memastikan Rencana Bisnis Bank, strategi dan action plan telah dilakukan sesuai rencana melalui rapat/pertemuan berkala;
3) Memastikan Standar Prosedur Operasional (SOP), Kebijakan dan Prosedur telah dipahami dan dilaksanakan;

**a. Active supervision of the Board of Commissioners and the Board of Directors as part of management supervision,**

The Board of Commissioners and the Board of Directors are responsible for the effectiveness of risk management implementation at the Bank and ensure the application of an adequate risk management in accordance with the characteristics, complexity and risk profile of the Bank. Supervision of the Board of Commissioners include, among others:

(1) Approve the risk management policy, including strategies and risk management framework established in accordance with the level of risk taken (risk appetite) and risk tolerance of the Bank;
(2) Evaluate the policies and the implementation of risk management performed by the Board of Directors.
(3) Hold Regular Meetings of the Board of Directors to evaluate the achievement of the follow-up of each work plan (action plan);
(4) Ensure that any recommendations from the Audit Report (LHA) Internal Audit Division and External Audit have been followed up.

In conducting supervision and risk management of the Bank and the implementation of Good Corporate Governance, the Board of Commissioners is assisted by the Risk Monitoring Committee in Commissioner level.

Meanwhile, the Board of Directors is in charge of determining the direction of policies and comprehensive risk management strategy, including its implementation, and to ensure that all material risks and impacts have been followed up. Directors are also responsible to foster culture and risk awareness in entire working units. Active supervision of the Board of Directors is including:

1) Develop policies, strategies, and risk management framework by taking into account the level of risk appetite and risk tolerance of the Bank;
2) Monitor, evaluate and ensure the Bank's business plan, strategy and action plan has been carried out as planned through periodical conference/meeting;
3) Ensure Standard Operating Procedures (SOP), Policies and Procedures have been understood and implemented;

4) Memastikan dan melaksanakan langkah perbaikan atau rekomendasi dari Satuan Kerja Audit Internal dan Eksternal telah dilaksanakan dengan efektif;
5) Mengembangkan budaya manajemen risiko dan meningkatkan kesadaran riisko pada seluruh jenjang organisasi.

**b. Kecukupan kebijakan, prosedur, dan penetapan limit sebagai pedoman dalam penerapan Manajemen Risiko,**

Penerapan manajemen risiko di Bank telah dituangkan dalam beberapa kebijakan dan prosedur, antara lain Kebijakan Umum Manajemen Risiko (KUMR). KUMR berfungsi sebagai ketentuan tertinggi dalam memberikan arahan kebijakan pengelolaan dan pengendalian risiko dalam rangka mengamankan Bank atas risiko yang dihadapi dalam aktivitas bisnisnya. Penetapan limit dikelola dalam kegiatan usaha dan produk dan telah disesuaikan tingkat risiko yang akan diambil (*risk appetite*) dan batas tersebut ditinjau secara berkala untuk menyesuaikan terhadap perubahan kondisi yang terjadi.

**c. Kecukupan proses identifikasi, pengukuran, pemantauan, dan pengendalian Risiko, serta sistem informasi Manajemen Risiko**

Proses penerapan manajemen risiko meliputi identifikasi, pengukuran, pemantauan, pengelolaan dan pengendalian terhadap kedelapan risiko yaitu risiko kredit, risiko pasar, risiko likuiditas, risiko operasional, risiko kepatuhan, risiko stratejik, risiko hukum, dan risiko reputasi.

1) Identifikasi
   Identifikasi risiko dilakukan mencakup seluruh aktivitas bisnis dalam rangka menganalisis sumber dan kemungkinan timbulnya risiko beserta dampaknya.
2) Pengukuran
   Pengukuran risiko dimaksudkan agar Bank mampu menghitung eksposur risiko yang melekat pada kegiatan usaha, dan memperkirakan dampaknya terhadap permodalan.
   Salah satu pengukuran risiko tercermin dalam Laporan Profil Risiko triwulanan dan Laporan *Risk Control Self Assessment* RCSA.
3) Pemantauan
   Pemantauan risiko dilakukan antara lain dengan cara mengevaluasi limit transaksi treasury serta efektivitas proses manajemen risiko.
4) Pengendalian
   Pengendalian risiko antara lain dengan memberikan tindak lanjut atas risiko yang bersifat moderate to high dan high.

4) Ensure and implement corrective measures or recommendations of the Internal and External Audit Unit had been implemented effectively;
5) Develop a risk management culture and raise risk awareness at all levels of the organization.

**b. The adequacy of policies, procedures, and limit as a guideline in the implementation of Risk Management,**

Application of risk management in the Bank has been stipulated in some policies and procedures, among others, the Risk Management General Policy (KUMR). KUMR function as the highest provisions in providing policy direction risk management and control in order to secure the the Bank on the risks faced in its business activities. Limits are managed in business activities and products and has adjusted the level of risk to be taken (risk appetite) and the limits are reviewed periodically to adjust to changing conditions.

**c. The adequacy of the process of identification, measurement, monitoring, and controlling risks, as well as risk management information system**

The process of risk management includes the identification, measurement, monitoring, management and control of the eighth risks: credit risk, market risk, liquidity risk, operational risk, compliance risk, strategic risk, legal risk, and reputation risk.

1) Identification
   Risk identification is carried out covering all business activities in order to analyze the source and possible risks as well as their impact.
2) Measurement
   Risk measurement aims for the Bank to able to calculate the risk exposure inherented in business activities, and the estimated impact on capital.
   One of the risk measurements is reflected in the quarterly Risk Profile Report and Reports Risk Control Self Assessment/RCSA.
3) Monitoring
   Risk monitoring is conducted, among others, by evaluating the limit of treasury transactions and the effectiveness of the risk management process.
4) Control
   Risk control, among others, is by providing follow-up risks are moderate to high and high.

**d. Sistem pengendalian internal yang efektif dalam pelaksanaan kegiatan operasional Bank.**

Pengendalian internal telah dilakukan oleh Divisi Audit Internal untuk menilai pelaksanaan proses dan sistem manajemen risiko pada aktivitas fungsional yang memiliki eksposur risiko. Selain itu juga dengan adanya pemisahan fungsi yang jelas antara unit kerja operasional (*risk taking unit*) dengan unit kerja yang melaksanakan fungsi pengendalian risiko (risk management unit).

## I.C EKSPOSUR RISIKO DAN PENERAPAN MANAJEMEN RISIKO BANK SECARA KHUSUS

**1. Risiko Kredit**

Risiko Kredit adalah risiko kerugian akibat kegagalan pihak lain dalam memenuhi kewajibannya. Termasuk dalam Risiko Kredit yaitu, Risiko Kredit akibat kegagalan debitur, Risiko Kredit akibat terkonsentrasinya penyediaan dana (Risiko Konsentrasi Kredit), Risiko Kredit akibat kegagalan pihak lawan (*counterparty credit risk*), Risiko Kredit akibat kegagalan settlement (*settlement risk*), dan Risiko Kredit akibat *country risk*.

Penerapan manajemen risiko kredit yang telah dilakukan meliputi:

**a. Organisasi manajemen risiko kredit**

Dalam organisasi manajemen risiko kredit, Bank telah menerapkan *Four Eyes Principle* yang merupakan prinsip utama yang mendasari pengambilan keputusan kredit dengan melibatkan unit Bisnis dan unit *Credit Risk Review* yang saling independen satu sama lain dengan pemisahan wewenang dan tanggung jawab sebagai berikut:

- Divisi Bisnis adalah unit bisnis yang melaksanakan usulan/aktivitas pemberian kredit atau penyediaan dana dan penanganan debitur kualitas kredit agar tidak berpotensi menjadi NPL.
- Divisi *Credit Risk Reviewer* adalah unit yang melakukan *review* Nota Analisis Kredit dan membuat Nota Analisis Risiko & Rekomendasi serta dilengkapi kewenangan dalam batas limit tertentu untuk menyetujui atau menolak proposal yang diusulkan oleh Divisi Bisnis;
- Divisi Corporate Legal & Litigation, Divisi Compliance sebagai *Non Voting Member* dalam pemberian opini kepatuhan dan legal dalam mekanisme proses kredit.
- Divisi Head Operation, Divisi Credit Administration serta Divisi Financial Control sebagai *Non Voting Member (add hoc)* apabila diperlukan opini operasional dan restrukturisasi kredit.

**d. Effective internal control system in the implementation of the Bank's operations.**

Internal control has been carried out by the Internal Audit Unit to assess the implementation of the risk management processes and systems in functional activities that have a risk exposure. In addition, the implementation of the clear separation of functions between operational units (risk-taking units) with units that carry out the functions of risk management (risk management unit).

## I.C RISK EXPOSURE AND RISK MANAGEMENT BANK IN PARTICULAR

**1. Credit Risk**

Credit risk is the risk of loss due to the failure of other parties to fulfill their obligations including Credit Risk namely Credit Risk due to the failure of debtors, credit risk due to concentration of provision of funds (Risk Concentrations of Credit), Credit Risk due to the failure of the counterparty (counterparty credit risk), credit risk due to the failure of settlement (settlement risk), and credit risk due to country risk.

The implementation of credit risk management carried out are include:

**a. Credit risk management organization**

In the organization of credit risk management, the Bank has implemented the Four Eyes Principle as the main principle underlying the credit decision-making by involving the business units and units of Commercial Credit Risk which mutually independent of each other with a separation of authorities and responsibilities as follows:

- Business Division is a business unit to implement the proposal/activity of credit or provision of funds and function handling the credit quality of the borrowers in preventing Non-Performing Loan (NPL);
- Credit Risk Reviewer Division is a unit that review the Memorandum of Credit Analysis and formulate risk analysis and recommendation completed with the authority within a certain limit to approve or reject the proposals suggested by Business Division;
- Corporate Legal & Litigation Division, Compliance Division as a Non-Voting Member in giving opinions on compliance, legal, mechanisms of the credit processing.
- Head Operation Division, Credit Administration Division and Financial & Control Division as a Non-Voting Member (add hoc) in giving opinions in operational and restructuring loan.

- *Management All Deliquencies* (MAD) bersama-sama dengan Divisi Bisnis membantu melakukan penagihan kualitas kredit 2A (*joint effort*) dan penanganan debitur kualitas kredit 2B,2C,3,4,5 (*Non Performing Loan*/NPL) dan penyelesaian aset bermasalah.
- Divisi Risk Management (RMD) berfungsi sebagai unit independen yang melakukan identifikasi, pengukuran, pemantauan dan pengendalian risiko kredit dengan berpegang pada *prudential banking*.
- Komite Kredit merupakan mekanisme proses persetujuan kredit sesuai dengan Batas dan Wewenang Memutus Kredit yang telah ditetapkan oleh Direksi.

**b. Strategi manajemen risiko kredit untuk aktivitas yang memiliki eksposur risiko kredit yang signifikan**

Strategi manajemen risiko kredit berpedoman pada ketentuan Bank Indonesia/Otoritas Jasa Keuangan, Rencana Bisnis Bank, dan prinsip kehati-hatian serta memperhatikan kondisi pasar dan kondisi ekonomi.

**c. Kebijakan pengelolaan risiko konsentrasi kredit**

Pengelolaan risiko konsentrasi kredit antara lain:
- Melakukan penyusunan Portofolio Kredit per Sektor Industri yang digunakan sebagai batas penyaluran kredit pada sektor-sektor ekonomi tertentu sesuai dengan Rencana Bisnis Bank.
- Penetapan *inhouse limit* dalam penyediaan dana kepada pihak terkait, debitur grup dan individu (BMPK) dengan tidak mengabaikan ketentuan regulator.

**d. Mekanisme pengukuran dan pengendalian risiko kredit**

- Me*review* dan menyempurnakan Kebijakan Perkreditan Bank dan Pedoman Pelaksanaan Kredit secara berkala, dan terus melengkapi serta menyempurnakan ketentuan internal bidang perkreditan secara berkesinambungan agar selaras dengan kondisi terkini sesuai dinamika organisasi, rencana bisnis Bank, *best practice* industri perbankan, dan ketentuan regulator.
- Melakukan penetapan limit/Batas Wewenang Memutus Kredit (BWMK) yang ditinjau secara berkala dan melakukan penyempurnaan terhadap proses kredit sehingga proses pengambilan keputusan kredit berjalan lebih cepat namun tetap berpedoman terhadap azas *prudential banking*.

- Management All Deliquencies (MAD) together with Business Division handling collection for credit quality borrowers 2A (joint effort), and handling the credit quality borrowers 2B,2C 3,4,5 (Non-Performing Loan/NPL) and the settlement of toxic assets.
- Risk Management Unit (RMD) functions as an independent unit to identify, measure, control, monitor credit risk by adhering to prudential banking.

- Credit Committee is a mechanism in accordance with the loan approval process and Powers Terminate Credit Limit set by the Board of Directors.

**b. Credit risk management strategies for activities that have significant credit risk exposure**

Credit risk management strategy is based onthe provisions of Bank Indonesian/Financial Services Authority, the Bank Business Plan and the precautionary principle, and also pay attention to market conditions and economic conditions.

**c. Concentration of credit risk management policy**

Concentration of credit risk management, among others:
- Perform the preparation of Portofolio Loans by Industrial Sector used for the limit on loan delivery to certain economic sectors in accordance with the Bank's Business Plan.
- Determination inhouse limit in the provision of related parties, groups, individuals (BMPK) in line with the regulatory provisions.

**d. Measurement and control of credit risk**

- Reviewing and refining the Bank's Credit Policy and Implementation Guidelines Credit in regular basis, and continue to complement and refine the internal loan provinsion in an ongoing basis to continue adopting with the latest conditions according to organizational dynamics, business plan of the Bank, the banking industry best practices, and regulatory provisions.
- Determining limits/Limit to Terminate Credit Authority (BWMK) which are reviewed at regular basis and improve credit process so that the loan decision-making process is implemented efficiently however remain in line with the principles of prudential banking.

- Pengukuran risiko kredit melalui kualitas analisis kredit.
- Melakukan penyempurnaan pedoman *monitoring* kredit melalui: Penerapan Analisis 3 Pilar & *Early Warning Monitoring*.
- Melakukan pemantauan Kredit Kualitas Rendah (KKR) melalui Rapat KKR dengan me*review* debitur *watch list* membuat *Action Plan Report* terkait Pemantauan, Pengawasan & Tindak Lanjut.

- Melakukan pengendalian kredit melalui proses *account strategy* dan manajemen kredit bermasalah.
- *Risk awareness* dari Dewan Komisaris dan Direksi atas strategi bisnis perkreditan, enforcement pelaksanaan budaya risiko dan internalisasi budaya risiko kredit ke seluruh jenjang organisasi.

**e. Definisi tagihan yang telah jatuh tempo dan tagihan yang mengalami penurunan nilai/ impairment**

(a) Tagihan yang telah jatuh tempo adalah tagihan yang telah jatuh tempo lebih dari 90 (sembilan puluh) hari baik atas pembayaran pokok dan/atau pembayaran bunga;

(b) Tagihan yang mengalami penurunan nilai adalah suatu kondisi ditemukannya bukti objektif terjadinya peristiwa yang merugikan sebagai akibat dari satu atau lebih peristiwa yang merugikan sebagai akibat dari satu atau lebih peristiwa yang terjadi setelah pengakuan awal kredit tersebut, dan peristiwa yang merugikan tersebut berdampak pada estimasi arus kas di masa datang atas aset keuangan atau kelompok aset keuangan yang dapat diestimasi dengan andal.

**f. Penjelasan mengenai pendekatan yang digunakan untuk pembentukan Cadangan Kerugian Penurunan Nilai (CKPN) individual dan kolektif, serta metode statistik yang digunakan dalam perhitungan CKPN.**

Bank menggunakan teknik perhitungan dalam cadangan kerugian penurunan (CKPN) nilai aset keuangan secara individual dan kolektif sebagai berikut:

(a) Cadangan Kerugian Penurunan Nilai Individual
Bank melakukan evaluasi kerugian penurunan nilai dan perhitungan pembentukan CKPN aset keuangan kredit secara individual menggunakan teknik discounted cash flow (nilai kini estimasi arus

- Measurement of credit risk through credit analysis quality.
- Improving credit monitoring guidelines through Implementation of 3 Pillar Analysis & Early Warning Monitoring.
- Monitoring Low Quality Credit (KKR) through KKR Meetings by reviewing debtors under watch list to make an Action Plan Report related to Monitoring, Monitoring & Follow Up.

- Perform credit control through the process of account strategy and management of high risk loans.
- Risk awareness from the Board of Commissioners and the Board of Directors on lending business strategy, enforcement execution risk culture and internalization of credit risk culture to all levels of the organization.

**e. Definition of bills due and bills impaired/ impairment**

(a) Expired bills are bills that are overdue for more than 90 (ninety) days either for principal and/or interest payments;

(b) Impaird claim is a condition of the discovery of objective evidence of an adverse event as a result of one or more adverse events as a result of one or more events that occurred after the initial recognition of the loan, and this losing event affect the estimation of cash flow in the future of a financial asset or a group of financial asset that can be estimated reliably.

**f. An explanation of the approach used for the formation of Allowance for Impairment Losses (CKPN) individually and collectively, as well as the statistical methods used in the calculation of CKPN.**

the Bank uses calculation techniques in the allowance for impairment losses (CKPN) value of financial assets individually and collectively as follow:

(a) Allowance for an Individual Impairment Losses
The Bank evaluates impairment losses and calculation of the formation of CKPN financial assets individually using discounted cash flow techniques (present value of estimated future

kas masa datang) dan fair value of collateral (nilai kini dari nilai wajar agunan). Estimasi arus kas masa datang (*discounted cash flow*) bersumber dari ekspektasi penerimaan pokok, bunga dan atau denda, dapat juga bersumber dari penerimaan realisasi hasil klaim jaminan pihak ketiga dan atau pembayaran ganti rugi dari perusahaan asuransi. Sedangkan estimasi arus kas masa datang yang berasal dari ekspektasi penerimaan realisasi agunan (*fair value of collateral*) bersumber dari realisasi penjualan agunan. Aset keuangan kredit yang telah dievaluasi secara individual namun jika tidak terdapat bukti objektif kerugian penurunan nilai, maka evaluasi kerugian penurunan nilai dan CKPN dilakukan secara kolektif.

(b) Cadangan Kerugian Penurunan Nilai Kolektif
Perhitungan CKPN kolektif menggunakan metode roll rates atau migration analysis dengan parameter *probability of default* (PD) dan loss given default (LGD) berdasarkan data historis bank. Aset keuangan yang telah dievaluasi secara kolektif namun jika ditemukan dan/atau jika terdapat bukti objektif terjadi kerugian penurunan nilai maka evaluasi kerugian penurunan nilai dan CKPN dinilai secara individual.

cash flows) and the fair value of collateral (the present value of the fair value of the collateral). Estimated future cash flows (discounted cash flow) is derived from the expectations of principal receipt, interest and/or penalties, also from the receipt of the realizationof the results of third-party warranty claims or compensation from the insurance company. While the estimated future cash flows derived from the realization of the expected receipt of collateral (fair value of collateral) comes from sales of collateral. Financial assets loans evaluated on an individual basis however, should there was no objective evidence of impairment losses, the evaluation of impairment losses and CKPN are conducted collectively.

(b) Allowance for Collective Impairment Losses
CKPN collective calculation uses the roll rates or migration analysis with parameters probability of default (PD) and loss given default (LGD) based on historical data bank. Financial assets that are collectively evaluated however should there be found or the existence of objective evidence of impairment losses, the evaluation of impairment losses and CKPN are assessed individually.

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## Tabel 1.1.

## Pengungkapan Tagihan Bersih Berdasarkan Wilayah – Bank secara individual

Disclosure of Net Receivables by Area – Bank, individually

(dalam jutaan Rupiah)

| No. | Kategori Portofolio | 31 Desember 2021 *Audited* / 31 December 2021 Audited | | | | |
|---|---|---|---|---|---|---|
| | | Tagihan Bersih Berdasarkan Wilayah<br>Net Receivables based on Region | | | | |
| | | Wilayah 1<br>Area 1 | Wilayah 2<br>Area 2 | Wilayah 3<br>Area 3 | Wilayah 4<br>Area 4 | Total |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) |
| 1 | Tagihan Kepada Pemerintah | - | - | 3,758,073 | - | 3,758,073 |
| 2 | Tagihan Kepada Entitas Sektor Publik | - | - | 627,650 | - | 627,650 |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional | - | - | - | - | - |
| 4 | Tagihan Kepada Bank | 9,000 | 3,078 | 809,855 | 89,190 | 911,123 |
| 5 | Kredit Beragun Rumah Tinggal | 4,568 | 7,413 | 95,799 | 9,958 | 117,738 |
| 6 | Kredit Beragun Properti Komersial | - | - | - | - | - |
| 7 | Kredit Pegawai/Pensiunan | - | - | - | - | - |
| 8 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel | 55,540 | 125,718 | 1,342,389 | 109,863 | 1,633,510 |
| 9 | Tagihan kepada Korporasi | 858,400 | 1,115,792 | 6,745,201 | 748,166 | 9,467,558 |
| 10 | Tagihan yang Telah Jatuh Tempo | 12,664 | 2,470 | 190,290 | 88,762 | 294,186 |
| 11 | Aset Lainnya | - | - | 4,289,951 | - | 4,289,951 |
| | **JUMLAH** | **940,172** | **1,254,470** | **17,859,209** | **1,045,939** | **21,099,789** |

## Tabel 1.2.

## Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak – Bank secara individual

Disclosure of Net Receivables by Remaining Contract Period – Bank, individually

(dalam jutaan Rupiah)

| No. | Kategori Portofolio | 31 Desember 2021 *Audited* / 31 December 2021 Audited | | | | | |
|---|---|---|---|---|---|---|---|
| | | Tagihan bersih berdasarkan sisa jangka waktu kontrak<br>Net receivables by Remaining Contractual Maturity | | | | | |
| | | ≤ 1 tahun<br>≤ 1 year | >1 thn s.d. 3 thn<br>> 1 year to 3 year | >3 thn s.d. 5 thn<br>> 3 year to 5 year | > 5 thn<br>> 5 year | Non-Kontraktual<br>Non Contractual | Total |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
| 1 | Tagihan Kepada Pemerintah | 3,511,890 | - | - | - | 246,182 | 3,758,072.95 |
| 2 | Tagihan Kepada Entitas Sektor Publik | - | - | 201,536 | 426,114 | - | 627,650.19 |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional | - | - | - | - | - | - |
| 4 | Tagihan Kepada Bank | 339,898 | 21,729 | 196,101 | 8,000 | 345,395 | 911,122.61 |
| 5 | Kredit Beragun Rumah Tinggal | - | - | 2,332 | 115,406 | - | 117,738.04 |
| 6 | Kredit Beragun Properti Komersial | - | - | - | - | - | - |
| 7 | Kredit Pegawai/Pensiunan | - | - | - | - | - | - |
| 8 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel | 193,441 | 482,898 | 604,545 | 352,626 | - | 1,633,510.16 |
| 9 | Tagihan kepada Korporasi | 3,468,457 | 2,759,640 | 1,752,283 | 1,487,177 | - | 9,467,557.75 |
| 10 | Tagihan yang Telah Jatuh Tempo | 29,919 | 56,988 | 95,373 | 111,906 | - | 294,186.22 |
| 11 | Aset Lainnya | - | - | - | - | 4,289,951 | 4,289,951.29 |
| | **JUMLAH** | **7,543,606** | **3,321,255** | **2,852,170** | **2,501,230** | **4,881,529** | **21,099,789** |

(in million Rupiah)

| 31 Desember 2020 *Audited* \| 31 December 2020 Audited | | | | | |
|---|---|---|---|---|---|
| Tagihan Bersih Berdasarkan Wilayah<br>Net Receivables based on Region | | | | | Portfolio Category |
| **Wilayah 1**<br>Area 1 | **Wilayah 2**<br>Area 2 | **Wilayah 3**<br>Area 3 | **Wilayah 4**<br>Area 4 | **Total** | |
| (8) | (9) | (10) | (11) | (12) | |
| - | - | 2.694.931 | - | 2.694.931 | Receivables on Sovereign |
| - | - | 445.977 | - | 445.977 | Receivables on Public Sector Entities |
| - | - | - | - | - | Receivables on Multilateral Development Banks and International Institutions |
| - | - | 803.163 | 114.156 | 917.319 | Receivables on Banks |
| - | - | - | - | - | Loans Secured by Residential Property |
| - | - | - | - | - | Loan Secured by Commercial Real Estate |
| - | - | - | - | - | Employee/Pensions Loans |
| 43.060 | 109.006 | 1.457.922 | 83.466 | 1.693.455 | Receivables on Micro, Small Business & Retail Portfolio |
| 490.819 | 394.225 | 3.598.967 | 689.402 | 5.173.413 | Receivables on Corporate |
| 13.431 | 2.164 | 139.024 | 25.132 | 179.751 | Past Due Receivables |
| | | 4.852.348 | | 4.852.348 | Other Assets |
| **547.310** | **505.395** | **13.992.332** | **912.157** | **15.957.194** | **TOTAL** |

(in million Rupiah)

| 31 Desember 2020 *Audited* \| 31 December 2020 Audited | | | | | | |
|---|---|---|---|---|---|---|
| Tagihan bersih berdasarkan sisa jangka waktu kontrak<br>Net receivables by Remaining Contractual Maturity | | | | | | Portfolio Category |
| **≤ 1 tahun**<br>≤ 1 year | **>1 thn s.d. 3 thn**<br>> 1 year to 3 year | **>3 thn s.d. 5 thn**<br>> 3 year to 5 year | **> 5 thn**<br>> 5 year | **Non-Kontraktual**<br>Non Contractual | **Total** | |
| (9) | (10) | (11) | (12) | (13) | (14) | |
| 1.364.706 | - | - | - | 1.330.225 | 2.694.931.07 | Receivables on Sovereign |
| - | 20.679 | 210.012 | 215.286 | | 445.977.13 | Receivables on Public Sector Entities |
| - | - | - | - | | - | Receivables on Multilateral Development Banks and International Institutions |
| 289.127 | 57.867 | 183.485 | - | 386.841 | 917.319.21 | Receivables on Banks |
| - | - | - | - | | - | Loans Secured by Residential Property |
| - | - | - | - | | - | Loan Secured by Commercial Real Estate |
| - | - | - | - | | - | Employee/Pensions Loans |
| 96.827 | 312.469 | 1.005.117 | 279.041 | | 1.693.454.68 | Receivables on Micro, Small Business & Retail Portfolio |
| 1.295.157 | 2.024.424 | 965.457 | 888.375 | | 5.173.413.13 | Receivables on Corporate |
| 46.214 | 39.776 | 69.863 | 23.898 | | 179.750.94 | Past Due Receivables |
| - | | | | 4.852.348 | 4.852.348.21 | Other Assets |
| **3.092.030** | **2.455.215** | **2.433.934** | **1.406.601** | **6.569.414** | **15.957.194** | **TOTAL** |

## Tabel 1.3.

## Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi – Bank secara individual

## Disclosure Of Net Receivables by Economic Sector – Bank, individually

(dalam jutaan Rupiah)

| No. | Sektor Ekonomi | **Tagihan Kepada Pemerintah** Receivables on Sovereigns | **Tagihan Kepada Entitas Sektor Publik** Receivables on Public Sector | **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** Residential Loan with Collaterals |
|---|---|---|---|---|---|---|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) |
| | **31 Desember 2021 *Audited*** | | | | | |
| 1 | Pertanian, Kehutanan, dan Perikanan | - | - | - | - | - |
| 2 | Pertambangan dan Penggalian | - | - | - | - | - |
| 3 | Industri pengolahan | - | - | - | - | - |
| 4 | Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin | - | - | - | - | - |
| 5 | Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah | | | | | |
| 6 | Konstruksi | - | - | - | - | - |
| 7 | Perdagangan besar dan eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor | - | - | - | - | - |
| 8 | Pengangkutan dan Pergudangan | - | - | - | - | - |
| 9 | Penyediaan akomodasi dan penyediaan makan minum | - | - | - | - | - |
| 10 | Informasi dan Komunikasi | | | | | |
| 11 | Aktivitas Keuangan dan Asuransi | - | 627,650 | - | 228,812 | - |
| 12 | Real estat | - | - | - | - | - |
| 13 | Aktivitas Profesi, Ilmiah, dan Teknis | | | | | |
| 14 | Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya | | | | | |
| 15 | Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib | - | - | - | - | - |
| 16 | Pendidikan | - | - | - | - | - |
| 17 | Aktivitas Kesehatan Manusia dan Aktivitas Sosial | - | - | - | - | - |
| 18 | Kesenian, Hiburan, dan Rekreasi | - | - | - | - | - |
| 19 | Aktivitas Jasa Lainnya | - | - | - | - | - |
| 20 | Aktivitas Rumah Tangga sebagai Pemberi Kerja | - | - | - | - | - |
| 21 | Aktivitas Badan internasional dan Badan Ekstra Internasional Lainnya | - | - | - | - | - |
| 22 | Bukan Lapangan Usaha | - | - | - | - | 117,738 |
| 23 | Lainnya | 3,758,073 | - | - | 682,310 | - |
| | **JUMLAH** | **3,758,073** | **627,650** | **-** | **911,123** | **117,738** |

(in million Rupiah)

| **Kredit Beragun Properti Komersial** Commercial Property Loan with Collaterals | **Kredit Pegawai/ Pensiun** Loan for Employee/ Pensioners | **Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel** Receivables to Micro, Small, Business and Retails Portfolio | **Tagihan kepada Korporasi** Receivables to Corporates | **Tagihan yang Telah Jatuh Tempo** Matured Receivables | **Aset Lainnya** Other Assets | **Economic Sector** |
|---|---|---|---|---|---|---|
| (8) | (9) | (10) | (11) | (12) | (13) | |
| | | | | | | **31 December 2021 Audited** |
| - | - | 15,142 | 262,141 | - | - | Agriculture, Forestry, and Fisheries |
| - | - | 2,000 | 321,298 | - | - | Mining and Quarrying |
| - | - | 94,169 | 2,197,510 | 15,087 | - | Manufacturing |
| - | - | - | 315 | - | - | Procurement of electricity, gas, steam/hot water, and cold air |
| | | | | | | Water Management, Wastewater Management, Waste Management and Recycling |
| - | - | 20 | 168,761 | 13,025 | - | Construction |
| - | - | 159,951 | 1,660,216 | 45,009 | - | Wholesale and Retail Trading; Car and Motorcycle Repair and Maintenance |
| - | - | 1,760 | 193,028 | - | - | Transportation and warehousing |
| - | - | 1,803 | 79,237 | 85,455 | - | Provision of Accommodation and Provision of Food and Drink |
| | | | | | | Information and Communication |
| - | - | 1,750 | 2,270,648 | 575 | - | Financial and Insurance Activities |
| - | - | 930 | 502,901 | 617 | - | Real Estate |
| | | | | | | Professional, Scientific, and Technical Activities |
| | | | | | | Rental and Leasing Activities Without Option Rights, Employment, Travel Agencies, and Other Business Support |
| - | - | - | - | - | - | Mandatory Government Administration, Defense, and Social Security |
| - | - | - | - | - | - | Education |
| - | - | - | - | - | - | Human Health Activities and Social Activities |
| - | - | 2,286 | - | 2,971 | - | Arts, Entertainment and Recreation |
| - | - | - | - | 54,815 | - | Other Service Activities |
| - | - | - | - | - | - | Household Activities as an Employer |
| - | - | - | - | - | - | Activities of International Bodies and Other Extra-International Agencies |
| - | - | 1,336,037 | 2,062 | 76,632 | - | Non-Business Field |
| - | - | 17,661 | 1,809,441 | - | 4,289,951 | Others |
| **-** | **-** | **1,633,510** | **9,467,558** | **294,186** | **4,289,951** | **TOTAL** |

(dalam jutaan Rupiah)

| No. | Sektor Ekonomi | **Tagihan Kepada Pemerintah** Receivables on Sovereigns | **Tagihan Kepada Entitas Sektor Publik** Receivables on Public Sector | **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** Residential Loan with Collaterals |
|---|---|---|---|---|---|---|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) |
| | **31 Desember 2020 *Audited*** | | | | | |
| 1 | Pertanian, Kehutanan, dan Perikanan | - | - | - | - | - |
| 2 | Pertambangan dan Penggalian | - | - | - | - | - |
| 3 | Industri pengolahan | - | - | - | - | - |
| 4 | Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin | - | - | - | - | - |
| 5 | Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah | - | - | - | - | - |
| 6 | Konstruksi | - | - | - | - | - |
| 7 | Perdagangan besar dan eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor | - | - | - | - | - |
| 8 | Pengangkutan dan Pergudangan | - | - | - | - | - |
| 9 | Penyediaan akomodasi dan penyediaan makan minum | - | - | - | - | - |
| 10 | Informasi dan Komunikasi | - | - | - | - | - |
| 11 | Aktivitas Keuangan dan Asuransi | - | 445.977 | - | 221.352 | - |
| 12 | Real estat | - | - | - | - | - |
| 13 | Aktivitas Profesi, Ilmiah, dan Teknis | - | - | - | - | - |
| 14 | Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya | - | - | - | - | - |
| 15 | Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib | - | - | - | - | - |
| 16 | Pendidikan | - | - | - | - | - |
| 17 | Aktivitas Kesehatan Manusia dan Aktivitas Sosial | - | - | - | - | - |
| 18 | Kesenian, Hiburan, dan Rekreasi | - | - | - | - | - |
| 19 | Aktivitas Jasa Lainnya | - | - | - | - | - |
| 20 | Aktivitas Rumah Tangga sebagai Pemberi Kerja | - | - | - | - | - |
| 21 | Aktivitas Badan internasional dan Badan Ekstra Internasional Lainnya | - | | | - | |
| 22 | Bukan Lapangan Usaha | - | - | - | - | - |
| 23 | Lainnya | 2.694.931 | - | - | 695.967 | - |
| | **JUMLAH** | **2.694.931** | **445.977** | **-** | **917.319** | **-** |

(in million Rupiah)

| **Kredit Beragun Properti Komersial** Commercial Property Loan with Collaterals | **Kredit Pegawai/ Pensiun** Loan for Employee/ Pensioners | **Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel** Receivables to Micro, Small, Business and Retails Portfolio | **Tagihan kepada Korporasi** Receivables to Corporates | **Tagihan yang Telah Jatuh Tempo** Matured Receivables | **Aset Lainnya** Other Assets | **Economic Sector** |
|---|---|---|---|---|---|---|
| (8) | (9) | (10) | (11) | (12) | (13) | |
| | | | | | | **31 December 2020 Audited** |
| - | - | 14.975 | 40.059 | - | - | Agriculture, Forestry, and Fisheries |
| - | - | 7.101 | - | - | - | Mining and Quarrying |
| - | - | 12.324 | 1.133.667 | 1.463 | - | Manufacturing |
| - | - | - | - | - | - | Procurement of electricity, gas, steam/hot water, and cold air |
| - | - | 17.131 | 314.426 | - | - | Water Management, Wastewater Management, Waste Management and Recycling |
| - | - | - | - | - | - | Construction |
| - | - | 108.083 | 869.842 | 5.519 | - | Wholesale and Retail Trading; Car and Motorcycle Repair and Maintenance |
| - | - | 2.419 | 181.997 | 63.432 | - | Transportation and warehousing |
| - | - | - | - | - | - | Provision of Accommodation and Provision of Food and Drink |
| - | - | - | 126.018 | 1.338 | - | Information and Communication |
| - | - | 4.130 | 1.727.365 | - | - | Financial and Insurance Activities |
| - | - | 36.565 | 588.708 | 617 | - | Real Estate |
| - | - | - | - | - | - | Professional, Scientific, and Technical Activities |
| - | - | - | - | - | - | Rental and Leasing Activities Without Option Rights, Employment, Travel Agencies, and Other Business Support |
| - | - | 5.563 | - | 97 | - | Mandatory Government Administration, Defense, and Social Security |
| - | - | - | - | - | - | Education |
| - | - | 160 | - | - | - | Human Health Activities and Social Activities |
| - | - | 5.563 | - | - | - | Arts, Entertainment and Recreation |
| - | - | - | 71.667 | - | - | Other Service Activities |
| - | - | - | - | - | - | Household Activities as an Employer |
| | | | | | | Activities of International Bodies and Other Extra-International Agencies |
| - | - | 1.466.284 | 2.799 | 107.286 | - | Non-Business Field |
| - | - | 18.720 | 116.866 | - | 4.852.348 | Others |
| **-** | **-** | **1.699.017** | **5.173.413** | **179.751** | **4.852.348** | **TOTAL** |

## Tabel 1.4.

## Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah – Bank secara individual

Disclosure of Receivables and Allowances by Area – Bank, individually

(dalam jutaan Rupiah)

| No. | Keterangan | 31 Desember 2021 *Audited* / 31 December 2021 Audited | | | | |
|---|---|---|---|---|---|---|
| | | Wilayah / Areas | | | | |
| | | Wilayah 1 Area 1 | Wilayah 2 Area 2 | Wilayah 3 Area 3 | Wilayah 4 Area 4 | Total |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) |
| 1 | Tagihan | 940,172 | 1,254,470 | 17,859,209 | 1,045,939 | 21,099,789 |
| 2 | Tagihan yang mengalami peningkatan dan pemburukan risiko kredit (Stage 2 dan Stage 3) | | | | | |
| | a. belum jatuh tempo | 13,784 | 9,143 | 230,060 | 91,946 | 344,933 |
| | b. telah jatuh tempo | 24,217 | 726 | 124,028 | 34,316 | 183,287 |
| 3 | CKPN - Stage 1 | 6,312 | 5,489 | 28,777 | 2,773 | 43,351 |
| 4 | CKPN - Stage 2 | 60 | 505 | 9,088 | 462 | 10,114 |
| 5 | CKPN - Stage 3 | 11,835 | 1,472 | 102,651 | 42,274 | 158,232 |
| 6 | Tagihan yang dihapus buku | | | 127,953 | | 127,953 |
| | **JUMLAH** | **996,380** | **1,271,805** | **18,481,766** | **1,217,710** | **21,967,660** |

## Tabel 1.5.

## Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi – Bank secara individual

Disclosure of Receivables and Allowances by Economic Sector – Bank, individually

(dalam jutaan Rupiah)

| No. | Sektor Ekonomi | Tagihan Receivables | Tagihan yang Mengalami Penurunan Nilai Impaired Receivables | |
|---|---|---|---|---|
| | | | Belum Jatuh Tempo Non Past Due | Telah jatuh tempo Past Due |
| (1) | (2) | (3) | (4) | (5) |
| | **31 Desember 2021 Audited** | | | |
| 1 | Pertanian, Kehutanan, dan Perikanan | 277,283 | - | - |
| 2 | Pertambangan dan Penggalian | 323,298 | - | - |
| 3 | Industri pengolaha | 2,306,767 | 7,306 | 26,654 |
| 4 | Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin | 315 | - | - |
| 5 | Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah | - | - | - |
| 6 | Konstruksi | 181,805 | 2,736 | 14,940 |
| 7 | Perdagangan besar dan eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor | 1,865,176 | 23,471 | 79,944 |
| 8 | Pengangkutan dan Pergudangan | 194,788 | - | - |
| 9 | Penyediaan akomodasi dan penyediaan makan minum | 166,496 | 107,404 | - |
| 10 | Informasi dan Komunikasi | | | |
| 11 | Aktivitas Keuangan dan Asuransi | 3,129,436 | 2,387 | 575 |
| 12 | Real estat / Real Estate | 504,449 | - | 617 |
| 13 | Aktivitas Profesi, Ilmiah, dan Teknis | | | |
| 14 | Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya | - | - | - |

(in million Rupiah)

| Wilayah 1 Area 1 | Wilayah 2 Area 2 | Wilayah 3 Area 3 | Wilayah 4 Area 4 | Total | Description |
|---|---|---|---|---|---|
| | | 31 Desember 2020 *Audited* \| 31 December 2020 Audited | | | |
| | | Wilayah \| Areas | | | |
| (8) | (9) | (10) | (11) | (12) | |
| 547,310 | 505,395 | 13,992,332 | 912,157 | 15,957,194 | Receivables |
| | | | | - | Receivables with increased and worsening credit risk (Stage 2 and Stage 3) |
| 2,055 | 3,839 | 218,619 | 84,380 | 308,893 | a. non past due |
| 24,523 | 5,764 | 115,116 | 48,037 | 193,439 | b. past due |
| 7,757.27 | 1,842.43 | 24,360.11 | 2,573.82 | 36,534 | Allowance for Impairment Losses - Stage 1 |
| 70.46 | 410.12 | 31,055.30 | 352.76 | 31,889 | Allowance for Impairment Losses - Stage 2 |
| 13,116.79 | 1,194.79 | 98,922.32 | 40,950.32 | 154,184 | Allowance for Impairment Losses - Stage 3 |
| - | - | 104,693.02 | - | 104,693 | Written-off receivables |
| **594,833** | **518,445** | **14,585,098** | **1,088,450** | **16,786,826** | **TOTAL** |

(in million Rupiah)

| Cadangan kerugian penurunan nilai (CKPN) -Stage 1 Allowance for Impairment Losses - Stage 1 | Cadangan kerugian penurunan nilai (CKPN) - Stage 2 Allowance for Impairment Losses - Stage 2 | Cadangan kerugian penurunan nilai (CKPN) - Stage 3 Allowance for Impairment Losses - Stage 3 | Tagihan yang dihapus buku Written-Off Receivables | Economic Sector |
|---|---|---|---|---|
| (6) | (7) | | (8) | (2) |
| | | | | 31 December 2021 Audited |
| 966 | - | - | - | Agriculture, Forestry, and Fisheries |
| 830 | - | - | - | Mining and Quarrying |
| 6,366 | 60 | 11,566 | - | Manufacturing |
| 0 | - | - | - | Procurement of electricity, gas, steam/hot water, and cold air |
| - | - | - | - | Water Management, Wastewater Management, Waste Management and Recycling |
| 659 | - | 7,638 | - | Construction |
| 8,111 | 411 | 51,876 | 127,953 | Wholesale and Retail Trading; Car and Motorcycle Repair and Maintenance |
| 406 | - | - | - | Transportation and warehousing |
| 6,147 | - | 21,948 | - | Provision of Accommodation and Provision of Food and Drink |
| - | - | - | - | Information and Communication |
| 9,100 | 350 | 345 | - | Financial and Insurance Activities |
| 1,516 | - | 354 | - | Real Estate |
| | | | - | Professional, Scientific, and Technical Activities |
| - | - | - | - | Rental and Leasing Activities Without Option Rights, Employment, Travel Agencies, and Other Business Support |

(dalam jutaan Rupiah)

| No. | Sektor Ekonomi | Tagihan Receivables | Tagihan yang Mengalami Penurunan Nilai Impaired Receivables | |
|---|---|---|---|---|
| | | | Belum Jatuh Tempo Non Past Due | Telah jatuh tempo Past Due |
| (1) | (2) | (3) | (4) | (5) |
| 15 | Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib | - | - | - |
| 16 | Pendidikan | - | - | - |
| 17 | Aktivitas Kesehatan Manusia dan Aktivitas Sosial | - | - | - |
| 18 | Kesenian, Hiburan, dan Rekreasi | 5,257 | 356 | 3,813 |
| 19 | Aktivitas Jasa Lainnya | 54,815 | 71,667 | - |
| 20 | Aktivitas Rumah Tangga sebagai Pemberi Kerja | - | - | - |
| 21 | Aktivitas Badan internasional dan Badan Ekstra Internasional Lainnya | - | - | - |
| 22 | Bukan Lapangan Usaha | 1,532,470 | 129,606 | 56,745 |
| 23 | Lainnya | 10,557,436 | - | - |
| | **Jumlah** | **21,099,789** | **344,933** | **183,287** |

## Tabel 1.6.
## Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai – Bank secara individual
## Disclosure of Changes in Allowances for Imparment Losses – Bank, individually

(dalam jutaan rupiah) (in million Rupiah)

| No. | Keterangan Description | 31 Desember 2020 Audited | | | Posisi Tanggal Laporan Tahun Sebelumnya Position from Previous Year's Report | | |
|---|---|---|---|---|---|---|---|
| | | Stage 1 | Stage 2 | Stage 3 | Stage 1 | Stage 2 | Stage 3 |
| (1) | (2) | (3) | (4) | (5) | (6) | (8) | (9) |
| 1 | Saldo awal CKPN I Beginning balance of allowance for impairment losses | | | | - | - | - |
| 2 | Pembentukan (pemulihan) CKPN pada periode berjalan (Net) Additional/reversal allowance for impairment losses during the year (net) | | | | - | - | - |
| 2.a | Pembentukan CKPN pada periode berjalan Additional allowance for impairment losses during the year | | | | - | - | - |
| 2.b | Pemulihan CKPN pada periode berjalan Reversal allowance for impairment losses during the year | | | | - | - | - |
| 3 | CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada periode berjalan Allowance for impairment losses used to cover written off receivables during the year | - | - | - | - | - | - |
| 4 | Pembentukan (pemulihan) lainnya pada periode berjalan Other additional (reversal) allowance during the year | - | - | - | - | - | - |
| Saldo akhir CKPN I Ending Balance of Allowance for Impairment Losses | | - | | | - | - | - |

(in million Rupiah)

| Cadangan kerugian penurunan nilai (CKPN) -Stage 1<br>Allowance for Impairment Losses - Stage 1 | Cadangan kerugian penurunan nilai (CKPN) - Stage 2<br>Allowance for Impairment Losses - Stage 2 | Cadangan kerugian penurunan nilai (CKPN) - Stage 3<br>Allowance for Impairment Losses - Stage 3 | Tagihan yang dihapus buku<br>Written-Off Receivables | Economic Sector |
|---|---|---|---|---|
| (6) | (7) | | (8) | (2) |
| - | - | - | - | Mandatory Government Administration, Defense, and Social Security |
| - | - | - | - | Education |
| - | - | - | - | Human Health Activities and Social Activities |
| 2 | - | 1,205 | - | Arts, Entertainment and Recreation |
| - | - | 16,852 | - | Other Service Activities |
| - | - | - | - | Household Activities as an Employer |
| - | - | - | - | Activities of International Bodies and Other Extra-International Agencies |
| 9,248 | 9,292 | 46,448 | - | Non-Business Field |
| - | - | - | - | Others |
| **43,351** | **10,114** | **158,232** | **127,953** | **Total** |

**g. Risiko Kredit dengan Pendekatan Standar**

Pelaporan Pendekatan Standar oleh Bank saat ini tidak menggunakan peringkat eksternal terhadap kategori portfolio. Posisi eksposur risiko kredit Bank berdasarkan peringkat seperti terlihat pada tabel berikut:

**g. Credit Risk Standard Approach**

The standard approach for reporting by the Bank does not currently use external ratings on the category of portfolio. Credit risk exposure position of the Bank based on ratings as shown in the following table:

Tabel 2.1. Pengungkapan Tagihan Bersih Berdasarkan kategori Portofolio dan Skala Peringkat – Bank secara individual

Disclosure of Net Receivables by Portfolio Category and Ranking – Bank, individually

(dalam jutaan Rupiah)

| No | Kategori Portofolio<br>Portfolio Category | 31 Desember 2021 Audited | | | | |
|---|---|---|---|---|---|---|
| | | Lembaga Pemeringkat<br>Company Rating | Peringkat Jangka panjang<br>Long-term Rating | | | |
| | | Standard and Poor's | AAA | AA+ s.d AA- | A+ s.d A- | BBB+ s.d BBB- |
| | | Fitch Ratings | AAA | AA+ s.d AA- | A+ s.d A- | BBB+ s.d BBB- |
| | | Moody's | Aaa | Aa1 s.d Aa3 | A1 s.d A3 | Baa1 s.d Baa3 |
| | | PT. Fitch Ratings Indonesia | AAA (idn) | AA+(idn) s.d AA-(idn) | A+(idn) s.d. A-(idn) | BBB+(idn) s.d BBB-(idn) |
| | | PT Pemeringkat Efek Indonesia | idAAA | idAA+ s.d idAA- | idA+ s.d id A- | id BBB+ s.d id BBB- |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) |
| 1 | Tagihan Kepada Pemerintah I Receivables on Sovereign | | 3,758,073 | - | - | - |
| 2 | Tagihan Kepada Entitas Sektor Publik I Receivables on Public Sector Entities | | 545,018 | - | 82,633 | - |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions | | - | - | - | - |
| 4 | Tagihan Kepada Bank I Receivables on Banks | | 146,314 | - | - | - |
| 5 | Kredit Beragun Rumah Tinggal I Loans Secured by Residential Property | | - | - | - | - |
| 6 | Kredit Beragun Properti Komersial I Loan Secured by Commercial Real Estate | | - | - | - | - |
| 7 | Kredit Pegawai/Pensiunan I Employee/Pensions Loans | | - | - | - | - |
| 8 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business & Retail Portfolio | | - | - | - | - |
| 9 | Tagihan kepada Korporasi I Receivables on Corporate | | 301,313 | - | 356,409 | 87,410 |
| 10 | Tagihan yang Telah Jatuh Tempo I Past Due Receivables | | - | - | - | - |
| 11 | Aset Lainnya I Other Assets | | - | - | - | - |
| | **JUMLAH I TOTAL** | | **4,750,717** | **-** | **439,042** | **87,410** |

(in million Rupiah)

| 31 December 2021 Audited | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Tagihan Bersih<br>Net Receivables | | | | | | | | | |
| | | | | Peringkat Jangka Pendek<br>Short-term Rating | | | | | |
| BB+ s.d BB- | B+ s.d B- | Kurang dari B- | A-1 | A-2 | A-3 | Kurang dari A-3 | Tanpa Peringkat<br>Unrated | Jumlah<br>Total |
| BB+ s.d BB- | B+ s.d B- | Kurang dari B- | F1+ s.d F1 | F2 | F3 | Kurang dari F3 | | |
| Ba1 s.d Ba3 | B1 s.d B3 | Kurang dari B3 | P-1 | P-2 | P-3 | Kurang dari P-3 | | |
| BB+(idn) s.d BB-(idn) | B+(idn) s.d B-(idn) | Kurang dari B-(idn) | F1+(idn) s.d F1(idn) | F2(idn) | F3(idn) | Kurang dari F3(idn) | | |
| id BB+ s.d id BB- | id B+ s.d id B- | Kurang dari idB- | idA1 | idA2 | idA3 s.d id A4 | Kurang dari idA4 | | |
| (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) |
| - | - | - | - | - | - | - | - | 3,758,073 |
| - | - | - | - | - | - | - | - | 627,650 |
| - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | 764,809 | 911,123 |
| - | - | - | - | - | - | - | 117,738 | 117,738 |
| - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | 1,633,510 | 1,633,510 |
| - | - | - | - | - | - | - | 8,722,426 | 9,467,558 |
| - | - | - | - | - | - | - | 294,186 | 294,186 |
| - | - | - | - | - | - | - | 4,289,951 | 4,289,951 |
| **-** | **-** | **-** | **-** | **-** | **-** | **-** | **15,822,620** | **21,099,789** |

**Pengungkapan Risiko Kredit Pihak Lawan (*Counterparty Credit Risk*)**

Bank memiliki eksposur derivatif yang tidak terlalu signifikan, dengan porsi terbesar adalah pada transaksi *FX swap* dengan Bank lain, sedangkan eksposur derivatif suku bunga berasal dari transaksi *interest rate swap*. Posisi transaksi *reverse repo* adalah dengan bank lain dan korporasi Bank Indonesia, sedangkan transaksi repo adalah dengan bank lain dengan *Underlying* Obligasi Pemerintah maupun SBI.

Berdasarkan pelaporan Pendekatan Standar, eskposur Bank di transaksi derivatif, repo dan reverse repo adalah sebagai berikut:

a. Transaksi Derivatif Over The Counter
b. Transaksi Repo
c. Transaksi Reverse Repo

**h. Mitigasi Risiko Kredit dengan menggunakan Pendekatan Standar**

Bank menggunakan berbagai teknik mitigasi risiko kredit, antara lain melalui agunan. Berdasarkan pelaporan Pendekatan Standar, eksposur Bank dan mitigasi risiko kredit yang digunakan dengan agunan sebagai *secondary way out* dalam hal debitur tidak mampu mengembalikan kewajibannya, adalah sebagai berikut:

1. Kebijakan, prosedur dan proses untuk menilai dan mengelola agunan. Kebijakan, prosedur dan proses untuk menilai dan mengelola agunan Bank sesuai dengan ketentuan/Peraturan Bank Indonesia yang berlaku dan telah dituangkan kedalam kebijakan dan prosedur penilaian (*appraisal*) internal Bank.
2. Pihak-pihak utama pemberi jaminan/garansi dan kelayakan kredit (*credit worthiness*) dari pihak-pihak tersebut.

   Kelayakan kredit (*credit worthiness*) adalah kemampuan perusahaan untuk memenuhi kewajiban kreditnya. Fokus utama analisis kredit terletak pada risiko, bukan profitabilitas. Analisis kredit berfokus pada sisi buruk risiko, bukan sisi baik potensi. Hal ini meliputi analisis likuiditas maupun solvabilitas. Alat analisis kredit dan kriterianya untuk penilaian beragam ketentuan (tanggal jatuh tempo), jenis, dan tujuan kontrak utangnya.

**Disclosure of Counterparty Credit Risk**

The Bank has derivative exposure that is not significant, with the biggest portion is on foreign exchange swap transaction with other banks, while the interest derivative exposure is from interest rate swap transaction. Reverse repo transaction position is with other banks and Bank Indonesia corporation, while repo transaction is with other banks with Government Bond or SBI as underlying.

According to Standard Approach reporting, the Bank's exposure in derivative transaction, repo, and reverse repo are as follows:

a. Over The Counter Derivative Transactions
b. Repo Transactions
c. Reverse Repo Transactions

**h. Credit Risk Mitigation using Standard Approach**

The Bank uses various credit risk mitigation techniques, such as through collateral. According to Standard Reporting approach, the Bank's exposure and credit risk mitigation used by using collateral as a secondary way out in the event that the debtor is unable to pay its obligations are the following:

1. Policies, procedures and processes to assess and manage the collateral. the Bank's policies, procedures and processes to assess and manage the collateral in accordance with the provisions/Bank Indonesia Regulation and have stipulated into the policies and procedures for appraisal (appraisal) internally.
2. The main party guarantee providers/warranty and credit worthiness of the parties.

   Credit worthiness is the company's ability to meet its credit obligations. The main focus lies on the analysis of credit risk, not profitability. Credit analysis focuses on the downside of risk, not the positive side of a potential. This includes analysis of liquidity and solvency. Credit analysis tools and criteria for the assessment of a variety of conditions (date of maturity), the type of crdit, and purpose of the contract debts.

3. Informasi tingkat konsentrasi yang ditimbulkan dari penggunaan teknik mitigasi risiko kredit.

   Pengungkapan konsentrasi berdasarkan penggunaan teknik mitigasi risiko kredit adalah dengan Bank memiliki konsentrasi pada tagihan korporasi. Bank melakukan pengelolaan risiko konsentrasi kredit dengan menentukan limit untuk sektor industri untuk mengoptimalkan alokasi modal Bank pada suatu tingkat risiko (*risk appetite*) dan *risk tolerance* yang bisa diterima.

   Dengan melaksanakan manajemen risiko kredit yang baik dapat menghasilkan pengelolaan kredit secara sehat dan prudent, sehingga dapat memberikan dampak yang baik dan membawa arah positif bagi Bank untuk menjadikan integritas dan independensi dalam proses penilaian risiko kredit dimaksud.

3. Information on the level of concentration arising from the implementation of credit risk mitigation techniques.

   Disclosure of concentrations based on the use of credit risk mitigation techniques by disclosuring that the Bank has a concentration in corporate bill. The Bank manages credit risk by determining the concentration limit for the industry sector to optimize the allocation of bank capital based on acceptable risk appetite and risk tolerance.

   By implementing a good credit risk management, it will create a healthy and prudent credit management, hence provide a good influence and bring a positive direction to the Bank to prioritize integrity and independency in the mentioned credit risk assessment.

## Pe Tabel 3.1.

## Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko Setelah memperhitungkan Dampak Mitigasi Risiko Kredit – Bank secara Individual

Disclosure Net Receivables based on Risk Weighting, taking into account the Credit Risk Mitigation Impact – Bank, individually

(dalam jutaan Rupiah)

| No. | Kategori Portofolio<br>Portfolio Category | 31 Desember 2021 Audited | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit<br>Disclosure of Net Charges by Risks Weight After Considering Credit Risk Mitigation | | | | | | | | | |
| | | 0% | 20% | 35% | 40% | 45% | 50% | 75% | 100% | 150% | Lainnya<br>Others |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) |
| **A** | **Eksposur Neraca I<br>Balance Sheet Exposure** | | | | | | | | | | |
| 1 | Tagihan kepada Pemerintah I<br>Receivables on Government | 3,758,073 | - | - | - | - | - | - | - | - | - |
| 2 | Tagihan kepada Entitas Sektor Publik I<br>Receivables on Public Sector Entities | - | 545,018 | - | - | - | 82,633 | - | - | - | - |
| 3 | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional I<br>Receivables on Multilateral Development Banks and International Institutions | - | - | - | - | - | - | - | - | - | - |
| 4 | Tagihan kepada Bank I<br>Receivables on Banks | 30,970 | 682,310 | - | - | - | 197,842 | - | - | - | - |
| 5 | Kredit Beragun Rumah Tinggal I<br>Loans Secured by Residential Property | - | - | 54,757 | 23,563 | 39,418 | - | - | - | - | - |
| 6 | Kredit Beragun Properti Komersial I<br>Loans Secured by Commercial Real Estate | - | - | - | - | - | - | - | - | - | - |
| 7 | Kredit Pegawai / Pensiunan I<br>Loans for Retired | - | - | - | - | - | - | - | - | - | - |
| 8 | Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel I<br>Receivables on Micro, Small Business, & Retail Portfolio | 44,443 | - | - | - | - | - | 1,589,068 | - | - | - |
| 9 | Tagihan kepada Korporasi I<br>Receivables on Corporate | 1,089,552 | 301,313 | - | - | - | 356,409 | - | 7,720,284 | - | - |
| 10 | Tagihan yang Telah Jatuh Tempo I<br>Past Due Receivables | - | - | - | - | - | - | - | 63,937 | 230,249 | - |
| 11 | Aset Lainnya I<br>Other Assets | - | - | - | - | - | - | - | - | - | 4,204,994 |
| | **Total Eksposur Neraca I<br>Total Balance Sheet Exposure** | **4,923,038** | **1,528,641** | **54,757** | **23,563** | **39,418** | **636,884** | **1,589,068** | **7,784,221** | **230,249** | **4,204,994** |
| **B** | **Eksposur Kewajiban Komitmen/ Kontinjensi pd Transaksi Rekening Administratif<br>Administrative Account Exposure** | | | | | | | | | | |
| 1 | Tagihan kepada Pemerintah I<br>Receivables on Government | - | - | - | - | - | - | - | - | - | - |
| 2 | Tagihan kepada Entitas Sektor Publik I<br>Receivables on Public Sector Entities | - | - | - | - | - | - | - | - | - | - |
| 3 | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional I<br>Receivables on Multilateral Development Banks and International Institutions | - | - | - | - | - | - | - | - | - | - |

(in million Rupiah)

| ATMR RWA | Beban Modal Capital Charge | 31 Desember 2020 Audited — Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit — Disclosure of Net Charges by Risks Weight After Considering Credit Risk Mitigation | | | | | | | | | | ATMR RWA | Beban Modal Capital Charge |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 0% | 20% | 35% | 40% | 45% | 50% | 75% | 100% | 150% | Lainnya Others | | |
| (13) | (14) | (15) | (16) | (17) | (18) | (19) | (20) | (21) | (22) | (23) | (24) | (25) | (26) |
| - | - | 2,694,931 | - | - | - | - | - | - | - | - | - | - | - |
| 150,320 | 12,026 | - | 182,340 | - | - | - | 263,637 | - | - | - | - | 168,286 | 13,463 |
| - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 235,383 | 18,831 | - | 675,967 | - | - | - | 238,841 | - | - | - | - | 254,614 | 20,369 |
| 46,328 | 3,706 | - | - | - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 1,191,801 | 95,344 | 6,369 | - | - | - | - | - | 1,687,085 | - | - | - | 1,265,314 | 101,225 |
| 7,958,751 | 636,700 | 307,067 | 26,301 | - | - | - | - | - | 4,840,045 | - | - | 4,845,306 | 387,624 |
| 409,311 | 32,745 | - | - | - | - | - | - | - | 17,521 | 162,230 | - | 260,866 | 20,869 |
| 4,204,994 | 336,399 | - | - | - | - | - | - | - | - | - | 4,791,320 | 4,791,320 | 383,306 |
| **14,196,887** | **1,135,751** | **3,008,367** | **884,609** | **-** | **-** | **-** | **502,478** | **1,687,085** | **4,857,566** | **162,230** | **4,791,320** | **11,585,706** | **926,856** |
| - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - | - | - | - | - | - | - |

(dalam jutaan Rupiah)

| No. | Kategori Portofolio<br>Portfolio Category | 31 Desember 2021 Audited<br>Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit<br>Disclosure of Net Charges by Risks Weight After Considering Credit Risk Mitigation | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 0% | 20% | 35% | 40% | 45% | 50% | 75% | 100% | 150% | Lainnya<br>Others |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) |
| 4 | Tagihan kepada Bank I Receivables on Banks | - | - | - | - | - | - | - | - | - | - |
| 5 | Kredit Beragun Rumah Tinggal I Loans Secured by Commercial Real Estate | - | - | - | - | - | - | - | - | - | - |
| 6 | Kredit Beragun Properti Komersial I Loan Secured by Commercial Real Estate | - | - | - | - | - | - | - | - | - | - |
| 7 | Kredit Pegawai / Pensiunan I Loans for Retired | - | - | - | - | - | - | - | - | - | - |
| 8 | Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel I Receivables on Micro, Small Business, & Retail Portfolio | - | - | - | - | - | - | 65 | - | - | - |
| 9 | Tagihan kepada Korporasi I Receivables on Corporate | 63,975 | - | - | - | - | - | - | 89,783 | - | - |
| 10 | Tagihan yang Telah Jatuh Tempo I Past Due Receivables | - | - | - | - | - | - | - | - | - | - |
| | **Total Eksposur Rekening Administratif I Total Exposure TRA** | **63,975** | **-** | **-** | **-** | **-** | **-** | **65** | **89,783** | **-** | **-** |
| **C** | **Eksposur akibat Kegagalan Pihak Lawan (*Counterparty Credit Risk*) I Counter Party Credit Risk Exposure** | | | | | | | | | | |
| 1 | Tagihan kepada Pemerintah I Receivables on Government | - | - | - | - | - | - | - | - | - | - |
| 2 | Tagihan kepada Entitas Sektor I PublikI Receivables on Public Sector Entities | - | - | - | - | - | - | - | - | - | - |
| 3 | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional I Receivables on Multilateral Development Banks and International Institutions | - | - | - | - | - | - | - | - | - | - |
| 4 | Tagihan kepada Bank I Receivables on Banks | - | 1,374 | - | - | - | - | - | - | - | - |
| 5 | Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel I Receivables on Micro, Small Business, & Retail Portfolio | - | - | - | - | - | - | - | - | - | - |
| 6 | Tagihan kepada Korporasi I Receivables on Corporate | - | - | - | - | - | - | - | - | - | - |
| | **Total Eksposur *Counterparty Credit Risk* Total Counterparty Credit Risk Exposure** | **-** | **1,374** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** |

(in million Rupiah)

| | 31 Desember 2020 Audited | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | ATMR RWA | Beban Modal Capital Charge | Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Disclosure of Net Charges by Risks Weight After Considering Credit Risk Mitigation | | | | | | | | | | ATMR RWA | Beban Modal Capital Charge |
| | | | 0% | 20% | 35% | 40% | 45% | 50% | 75% | 100% | 150% | Lainnya Others | | |
| | (13) | (14) | (15) | (16) | (17) | (18) | (19) | (20) | (21) | (22) | (23) | (24) | (25) | (26) |
| | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | 49 | 4 | 465 | - | - | - | - | - | 21 | - | - | - | 16 | 1 |
| | 89,783 | 7,183 | - | - | - | - | - | - | - | 11,307 | - | - | 11,307 | 905 |
| | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | **89,832** | **7,187** | **465** | **-** | **-** | **-** | **-** | **-** | **21** | **11,307** | **-** | **-** | **11,323** | **906** |
| | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | 275 | 22 | - | 1,143 | - | - | - | - | - | - | - | - | 534 | 43 |
| | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | **275** | **22** | **-** | **1,143** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **534** | **43** |

## Tabel 3.2.
## Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit – Bank secara Individual
## Disclosure of Net Receivables and Credit Risk Mitigation Technique – Bank, Individually

(dalam jutaan Rupiah)

| No. | Kategori Portofolio<br>Portfolio Category | 31 Desember 2021 Audited | | | |
|---|---|---|---|---|---|
| | | Tagihan Bersih<br>Net Receivables | Bagian Yang Dijamin Dengan<br>Secured by | | |
| | | | Agunan<br>Collateral | Garansi<br>Guarantee | Asuransi Kredit<br>Credit Insurance |
| (1) | (2) | (3) | (4) | (5) | (6) |
| **A** | **Eksposur Neraca I Balance Sheet Exposure** | | | | |
| 1 | Tagihan kepada Pemerintah<br>Receivables on Government | 3,758,073 | - | - | - |
| 2 | Tagihan kepada Entitas Sektor Publik<br>Receivables on Public Sector Entities | 627,650 | - | - | - |
| 3 | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional<br>Receivables on Multilateral Development Banks and International Institutions | - | - | - | - |
| 4 | Tagihan kepada Bank<br>Receivables on Banks | 911,123 | 30,970 | - | - |
| 5 | Kredit Beragun Rumah Tinggal<br>Loans Secured by Residential Property | 117,738 | - | - | - |
| 6 | Kredit Beragun Properti Komersial<br>Loans Secured by Commercial Real Estate | - | - | - | - |
| 7 | Kredit Pegawai / Pensiunan<br>Loans for Retired | - | - | - | - |
| 8 | Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel<br>Receivables on Micro, Small Business, & Retail Portfolio | 1,633,510 | 44,443 | - | - |
| 9 | Tagihan kepada Korporasi<br>Receivables on Corporate | 9,467,558 | 1,089,552 | - | - |
| 10 | Tagihan yang Telah Jatuh Tempo<br>Past Due Receivables | 294,186 | - | - | - |
| 11 | Aset Lainnya<br>Other Assets | 4,289,951 | - | - | - |
| | **Total Eksposur Neraca I Total Balance Sheet Exposure** | **21,099,789** | **1,164,965** | **-** | **-** |
| **B** | **Eksposur Rekening Administratif I Administrative Accunt Exposure** | | | | |
| 1 | Tagihan kepada Pemerintah I Receivables on Government | - | - | - | - |
| 2 | Tagihan kepada Entitas Sektor PublikI Receivables on Public Sector Entities | - | - | - | - |
| 3 | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional<br>Receivables on Multilateral Development Banks and International Institutions | - | - | - | - |
| 4 | Tagihan kepada Bank I Receivables on Banks | - | - | - | - |
| 5 | Kredit Beragun Rumah Tinggal I Loans Secured by Commercial Real Estate | - | - | - | - |
| 6 | Kredit Beragun Properti Komersial I Loan Secured by Commercial Real Estate | - | - | - | - |
| 7 | Kredit Pegawai / Pensiunan I Loans for Retired | - | - | - | - |
| 8 | Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel<br>Receivables on Micro, Small Business, & Retail Portfolio | 65 | - | - | - |
| 9 | Tagihan kepada Korporasi<br>Receivables on Corporate | 153,759 | 63,975 | - | - |
| 10 | Tagihan yang Telah Jatuh Tempo<br>Past Due Receivables | - | - | - | - |
| | **Total Eksposur Rekening Administratif I Total Exposure TRA** | **153,824** | **63,975** | **-** | **-** |

(in million Rupiah)

| 31 Desember 2020 Audited | | | | | | | |
|---|---|---|---|---|---|---|---|
| | Bagian Yg Tidak Dijamin Unsecured Portion | Tagihan Bersih Net Receivables | Bagian Yang Dijamin Dengan Secured by | | | | Bagian Yg Tidak Dijamin Unsecured Portion |
| Lainnya Others | | | Agunan Collateral | Garansi Guarante | Asuransi Kredit Credit Insurance | Lainnya Others | |
| (7) | (8) = (3)-[(4)+(5)+(6)+(7)] | (9) | (10) | (11) | (12) | (13) | (14) = (9)-[(10)+(11)+(12)+(13)] |
| 3,758,073 | - | 2,694,931 | - | - | - | 2,694,931 | - |
| - | 627,650 | 445,977 | - | - | - | - | 445,977 |
| - | - | - | - | - | - | - | - |
| - | 880,152 | 917,319 | 2,511 | - | - | - | 914,809 |
| - | 117,738 | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - |
| - | 1,589,068 | 1,693,455 | 6,369 | - | - | - | 1,687,085 |
| - | 8,378,006 | 5,173,413 | 307,067 | - | - | - | 4,866,346 |
| - | 294,186 | 179,751 | - | - | - | - | 179,751 |
| - | 4,289,951 | 4,852,348 | - | - | - | - | 4,852,348 |
| **3,758,073** | **16,176,752** | **15,957,194** | **315,947** | **-** | **-** | **2,694,931** | **12,946,317** |
| - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - |
| - | - | - | - | - | - | - | - |
| - | 65 | 486 | 465 | - | - | - | 21 |
| - | 89,783 | 47,738 | 36,431 | - | - | - | 11,307 |
| - | - | - | - | - | - | - | - |
| **-** | **89,849** | **48,224** | **36,896** | **-** | **-** | **-** | **11,328** |

(dalam jutaan Rupiah)

| No. | Kategori Portofolio<br>Portfolio Category | 31 Desember 2021 Audited | | | |
|---|---|---|---|---|---|
| | | Tagihan Bersih<br>Net Receivables | Bagian Yang Dijamin Dengan<br>Secured by | | |
| | | | Agunan<br>Collateral | Garansi<br>Guarantee | Asuransi Kredit<br>Credit Insurance |
| (1) | (2) | (3) | (4) | (5) | (6) |
| C | **Eksposur (Counterparty Credit Risk) I Exposure (Counterparty Credit Risk)** | | | | |
| 1 | Tagihan kepada Pemerintah I Receivables on Government | - | - | - | - |
| 2 | Tagihan kepada Entitas Sektor Publik I Receivables on Public Sector Entities | - | - | - | - |
| 3 | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional I Receivables on Multilateral Development Banks and International Institutions | - | - | - | - |
| 4 | Tagihan kepada Bank I Receivables on Banks | 1,360 | - | - | - |
| 5 | Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel I Receivables on Micro, Small Business, & Retail Portfolio | - | - | - | - |
| 6 | Tagihan kepada Korporasi I Receivables on Corporate | - | - | - | - |
| | **Total Eksposur Counterparty Credit Risk**<br>**Total Counterparty Credit Risk Exposure** | **1,360** | **-** | **-** | **-** |
| **TOTAL (A+B+C)** | | **21,254,974** | **1,228,940** | **-** | **-** |

(in million Rupiah)

| | | | | 31 Desember 2020 Audited | | | | |
|---|---|---|---|---|---|---|---|---|
| | | | | Bagian Yang Dijamin Dengan Secured by | | | | |
| | Lainnya Others | Bagian Yg Tidak Dijamin Unsecured Portion | Tagihan Bersih Net Receivables | Agunan Collateral | Garansi Guarante | Asuransi Kredit Credit Insurance | Lainnya Others | Bagian Yg Tidak Dijamin Unsecured Portion |
| | (7) | (8) = (3)-[(4)+(5)+(6)+(7)] | (9) | (10) | (11) | (12) | (13) | (14) = (9)-[(10)+(11)+(12)+(13)] |
| | | | | | | | | |
| | - | - | - | - | - | - | - | - |
| | - | - | - | - | - | - | - | - |
| | - | - | - | - | - | - | - | - |
| | - | 1,360 | 1,132 | - | - | - | - | 1,132 |
| | - | - | - | - | - | - | - | - |
| | - | - | - | - | - | - | - | - |
| | **-** | **1,360** | **1,132** | **-** | **-** | **-** | **-** | **1,132** |
| | **3,758,073** | **16,267,961** | **16,006,550** | **352,842** | **-** | **-** | **2,694,931** | **12,958,776** |

**i. Pengungkapan Sekuritisasi Aset**

Per 31 Desember 2021 dan 31 Desember 2020, Bank tidak mempunyai eksposur pada pengungkapan terkait.

**j. Pengungkapan Perhitungan ATMR untuk Risiko Kredit dengan menggunakan pendekatan Standar**

Kebijakan untuk perhitungan aset tertimbang menurut risiko untuk risiko kredit dilakukan dengan Standard Approach yang mengacu pada ketentuan Bank Indonesia/ OJK.

**i. Disclosure of Asset Securitization**

As of December 31, 2021 and December 31, 2020, the Bank has no exposure to the related disclosures.

**j. Calculation of Risk Weighted Assets (RWA) for Credit Risk**

Policy for calculation of risk-weighted assets for credit risk is performed with the Standard Approach that refers to the regulatory provision.

Table 4.1. Pengungkapan Eksposure Aset di Neraca – Bank secara Individu Audited

Table 4.1. Disclosure of Exposure to Assets in the Balance Sheet

**1. Eksposur Aset di laporan posisi keuangan, kecuali eksposur sekuritisasi | Asset exposure in the balance sheet, except securitization exposure**

(dalam jutaan Rupiah | in million Rupiah)

| No | Kategori Portofolio<br>Portfolio Category | 31 Desember 2021 *Audited*<br>31 December 2021 Audited | | | 31 Desember 2020 *Audited*<br>31 December 2020 Audited | | |
|---|---|---|---|---|---|---|---|
| | | **Tagihan Bersih**<br>Net Receivables | **ATMR Sebelum MRK**<br>RWA before MRK | **ATMR Setelah MRK**<br>RWA after MRK | **Tagihan Bersih**<br>Net Receivables | **ATMR Sebelum MRK**<br>RWA before MRK | **ATMR Setelah MRK**<br>RWA after MRK |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
| 1. | Tagihan Kepada Pemerintah \| Receivables on Government | 3,758,073 | - | - | 2,694,931 | - | - |
| | a. Tagihan Kepada Pemerintah Indonesia \| Receivables on the Government of Indonesia | 3,758,073 | - | - | 2,694,931 | - | - |
| | b. Tagihan Kepada Pemerintah Negara Lain \| Receivables on Government of Other Countries | - | - | - | - | - | - |
| 2. | Tagihan Kepada Entitas Sektor Publik \| Receivables on Public Sector Entities | 627,650 | 150,320 | 150,320 | 445,977 | 168,286 | 168,286 |
| 3. | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional \| Receivables on Multilateral Development Banks and International Institutions | - | - | - | - | - | - |
| 4. | Tagihan Kepada Bank \| Receivables on Banks | 911,123 | 250,868 | 235,383 | 917,319 | 255,869 | 254,614 |
| | a. Tagihan Jangka Pendek \| Short-term Receivables | 682,310 | 136,462 | 136,462 | 675,967 | 135,193 | 135,193 |
| | b. Tagihan Jangka Panjang \| Long-term Receivables | 228,812 | 114,406 | 98,921 | 241,352 | 120,676 | 119,421 |
| 5. | Kredit Beragun Rumah Tinggal \| Loans Secured by Residential Property | 117,738 | 46,328 | 46,328 | - | - | - |
| 6. | Kredit Beragun Properti Komersial \| Loans Secured by Commercial Real Estate | - | - | - | - | - | - |
| 7. | Kredit Pegawai atau Pensiunan \| Loans on Retired | - | - | - | - | - | - |
| 8. | Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel \| Receivables on Micro, Small Business & Retail Portfolio | 1,633,510 | 1,225,133 | 1,191,801 | 1,693,455 | 1,270,091 | 1,265,314 |
| 9. | Tagihan Kepada Korporasi \| Receivables on Corporate | 9,467,558 | 9,048,303 | 7,958,751 | 5,173,413 | 5,152,372 | 4,845,306 |

**1. Eksposur Aset di laporan posisi keuangan, kecuali eksposur sekuritisasi | Asset exposure in the balance sheet, except securitization exposure**

(dalam jutaan Rupiah | in million Rupiah)

| No | Kategori Portofolio<br>Portfolio Category | 31 Desember 2021 *Audited*<br>31 December 2021 Audited | | | 31 Desember 2020 *Audited*<br>31 December 2020 Audited | | |
|---|---|---|---|---|---|---|---|
| | | **Tagihan Bersih**<br>Net Receivables | **ATMR Sebelum MRK**<br>RWA before MRK | **ATMR Setelah MRK**<br>RWA after MRK | **Tagihan Bersih**<br>Net Receivables | **ATMR Sebelum MRK**<br>RWA before MRK | **ATMR Setelah MRK**<br>RWA after MRK |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
| 10. | Tagihan Yang Telah Jatuh Tempo \| Past Due Receivables | 294,186 | 409,311 | 409,311 | 179,751 | 260,866 | 260,866 |
| a. | Kredit Beragun Rumah Tinggal \| Loan Secured by Residential Property | 63,937 | 63,937 | 63,937 | 17,521 | 17,521 | 17,521 |
| b. | Selain Kredit Beragun Rumah Tinggal \| Other than Loan Secured by Residential Property | 230,249 | 345,373 | 345,373 | 162,230 | 243,345 | 243,345 |
| 11. | Aset Lainnya \| Other Assets | 4,289,951.3 | | 4,204,993.7 | 4,852,348.2 | | 4,791,319.6 |
| a. | Uang tunai, emas, dan commemorative coin \| Cash, gold, commemorative coins | 119,138 | - | - | 118,962 | - | - |
| b. | Penyertaan (selain yang menjadi faktor pengurang modal) \| Equity (other than capital deduction) | - | - | - | - | - | - |
| 1) | Penyertaan modal sementara dalam rangka restrukturisasi kredit \| Temporary equity capital on credit restructuring | - | | - | - | | - |
| 2) | Penyertaan kepada perusahaan keuangan yang tidak terdaftar di bursa \| Equity capital on unlisted financial companies | - | | - | - | | - |
| 3) | Penyertaan kepada perusahaan keuangan yang terdaftar di bursa \| Equity capital on listed financial companies | - | | - | - | | - |
| c. | Aset tetap dan inventaris neto \| Fixed assets and net inventory | 349,532 | - | 349,532 | 395,261 | | 395,261 |
| d. | Agunan Yang Diambil Alih (AYDA) \| Foreclosured collaterals (AYDA) | 68,361 | - | 102,541 | 115,866 | | 173,800 |
| e. | Antar kantor neto \| Net interbranch | - | - | - | - | | - |
| f. | Lainnya \| Others | 3,752,920 | - | 3,752,920 | 4,222,259 | | 4,222,259 |
| **JUMLAH \| TOTAL** | | **21,099,789** | **11,130,262** | **14,196,887** | **15,957,194** | **7,107,485** | **11,585,706** |

**2. Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif, kecuali eksposur sekuritisasi | Exposure to Commitment Contingencies Liabilities in Administrative Account Transactions, except for securitization exposure**

(dalam jutaan Rupiah | in million Rupiah)

| No | Kategori Portofolio<br>Portfolio Category | 31 Desember 2021 *Audited*<br>31 December 2021 Audited | | | 31 Desember 2020 *Audited*<br>31 December 2020 Audited | | |
|---|---|---|---|---|---|---|---|
| | | **Tagihan Bersih**<br>Net Receivables | **ATMR Sebelum MRK**<br>RWA before MRK | **ATMR Setelah MRK**<br>RWA after MRK | **Tagihan Bersih**<br>Net Receivables | **ATMR Sebelum MRK**<br>RWA before MRK | **ATMR Setelah MRK**<br>RWA after MRK |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
| 1. | Tagihan Kepada Pemerintah \| Receivables on Government | | - | - | - | - | - |
| | a. Tagihan Kepada Pemerintah Indonesia \| Receivables on the Government of Indonesia | | - | - | - | - | - |
| | b. Tagihan Kepada Pemerintah Negara Lain \| Receivables on Government of Other Countries | | - | - | - | - | - |
| 2. | Tagihan Kepada Entitas Sektor Publik \| Receivables on Public Sector Entities | | - | - | - | - | - |
| 3. | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional \| Receivables on Multilateral Development Banks and International Institutions | | - | - | - | - | - |
| 4. | Tagihan Kepada Bank \| Receivables on Banks | | - | - | - | - | - |
| | a. Tagihan Jangka Pendek \| Short-term Receivables | | - | - | - | - | - |
| | b. Tagihan Jangka Panjang \| Long-term Receivables | | - | - | - | - | - |
| 5. | Kredit Beragun Rumah Tinggal \| Loans Secured by Residential Property | | - | - | - | - | - |
| 6. | Kredit Beragun Properti Komersial \| Loans Secured by Commercial Real Estate | | - | - | - | - | - |
| 7. | Kredit Pegawai atau Pensiunan \| Loans on Retired | | - | - | - | - | - |
| 8. | Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel \| Receivables on Micro, Small Business & Retail Portfolio | 65 | 49 | 49 | 29,293 | 21,970 | 10,928 |
| 9. | Tagihan Kepada Korporasi \| Receivables on Corporate | 153,759 | 153,759 | 89,783 | 139,028 | 139,028 | 49,667 |
| 10. | Tagihan Yang Telah Jatuh Tempo \| Past Due Receivables | - | - | - | - | - | - |
| | a. Kredit Beragun Rumah Tinggal \| Loan Secured by Residential Property | - | - | - | - | - | - |
| | b. Selain Kredit Beragun Rumah Tinggal \| Other than Loan Secured by Residential Property | - | - | - | - | - | - |
| **JUMLAH \| TOTAL** | | **153,824** | **153,808** | **89,832** | **168,321** | **160,998** | **60,595** |

**3. Eksposur yang Menimbulkan Risiko Kredit akibat kegagalan Pihak Lawan (Counterparty Credit Risk) I**
**Exposures that Cause Credit Risk due to the failure of the Counterparty (Counterparty Credit Risk)**

(dalam jutaan Rupiah I in million Rupiah)

| No | Kategori Portofolio<br>Portfolio Category | 31 Desember 2021 *Audited*<br>31 December 2021 Audited | | | 31 Desember 2020 *Audited*<br>31 December 2020 Audited | | |
|---|---|---|---|---|---|---|---|
| | | **Tagihan Bersih**<br>Net Receivables | **ATMR Sebelum MRK**<br>RWA before MRK | **ATMR Setelah MRK**<br>RWA after MRK | **Tagihan Bersih**<br>Net Receivables | **ATMR Sebelum MRK**<br>RWA before MRK | **ATMR Setelah MRK**<br>RWA after MRK |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
| 1. | Tagihan Kepada Pemerintah I Receivables on Government | - | - | - | - | - | - |
| | a. Tagihan Kepada Pemerintah Indonesia I Receivables on the Government of Indonesia | - | - | - | - | - | - |
| | b. Tagihan Kepada Pemerintah Negara Lain I Receivables on Government of Other Countries | - | - | - | - | - | - |
| 2. | Tagihan Kepada Entitas Sektor Publik I Receivables on Public Sector Entities | - | - | - | - | - | - |
| 3. | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional I Receivables on Multilateral Development Banks and International Institutions | - | - | - | - | - | - |
| 4. | Tagihan Kepada Bank I Receivables on Banks | 1,360 | 272 | 275 | 2,645 | 529 | 534 |
| | a. Tagihan Jangka Pendek I Short-term Receivables | 1,360 | 272 | 275 | 2,645 | 529 | 534 |
| | b. Tagihan Jangka Panjang I Long-term Receivables | - | - | - | - | - | - |
| 5. | Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel I Receivables on Micro, Small Business, & Retail Portfolio | - | - | - | - | - | - |
| 6. | Tagihan kepada Korporasi I Receivables on Corporate | - | - | - | - | - | - |
| **JUMLAH I TOTAL** | | **1,360** | **272** | **275** | **2,645** | **529** | **534** |

**4. Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Setelmen (settlement risk) I**
**Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Setelmen (settlement risk)**

(dalam jutaan rupiah I in million Rupiah)

| No | Jenis Transaksi<br>Transaction | 31 Desember 2021 *Audited*<br>31 December 2021 Audited | | | 31 Desember 2020 *Audited*<br>31 December 2020 Audited | | |
|---|---|---|---|---|---|---|---|
| | | **Nilai Eksposur**<br>Exposure Value | **Faktor Pengurang Modal**<br>Capital Deductable Factor | **ATMR**<br>RWA | **Nilai Eksposur**<br>Exposure Value | **Faktor Pengurang Modal**<br>Capital Deductable Factor | **ATMR**<br>RWA |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
| 1. | *Delivery versus payment* | - | - | - | - | - | - |
| | a. Beban Modal 8% (5-15 hari) I Capital Expenses 8% (5-15 days) | - | - | - | - | - | - |
| | b. Beban Modal 50% (16-30 hari) I Capital Expenses 50% (16-30 days) | - | - | - | - | - | - |
| | c. Beban Modal 75% (31-45 hari) I Capital Expenses 75% (31-45 days) | - | - | - | - | - | - |
| | d. Beban Modal 100% (lebih dari 45 hari) I Capital Expenses 100% (more than 45 days) | - | - | - | - | - | - |
| 2. | *Non-delivery versus payment* | - | - | - | - | - | - |
| **JUMLAH I TOTAL** | | **-** | **-** | **-** | **-** | **-** | **-** |

## 5. Eksposur Sekuritisasi | Securitization Exposure

(dalam jutaan Rupiah | in million Rupiah)

| No | Jenis Transaksi<br>Transaction | 31 Desember 2021 *Audited*<br>31 December 2021 Audited | | 31 Desember 2020 *Audited*<br>31 December 2020 Audited | |
|---|---|---|---|---|---|
| | | **Faktor Pengurang Modal**<br>Capital Deductable Factor | **ATMR**<br>RWA | **Faktor Pengurang Modal**<br>Capital Deductable Factor | **ATMR**<br>RWA |
| (1) | (2) | (3) | (4) | (5) | (6) |
| 1. | ATMR atas Eksposur Sekuritisasi yang dihitung dengan Metode External Rating Base Approach (ERBA) \| RWA on Securitization Exposure calculated with External Rating Base Approach (ERBA) Method | - | - | - | - |
| | a. *First Loss Facility* | | | | |
| | b. *Second Loss Facility* | | | | |
| 2. | ATMR atas Eksposur Sekuritisasi yang dihitung dengan Metode Standardized Approach (SA) \| RWA on Securitization Exposure calculated with Standardized Approach (SA) Method | - | - | - | - |
| | a. Bank merupakan Kreditur Asal \| Bank as the Lender | | | | |
| | b. Bank bukan merupakan Kreditur Asal \| Other entities as the lender | | | | |
| 3. | Eksposur Sekuritisasi yang merupakan Faktor Pengurang Modal Inti Utama \| Securitization Exposure as the Main Capital Deductable | - | - | - | - |
| **JUMLAH \| TOTAL** | | **-** | **-** | **-** | **-** |

## 6. Eksposur Derivatif | Derivatif Exposure

(dalam jutaan Rupiah | in million Rupiah)

| No | Jenis Transaksi<br>Transaction | 31 Desember 2021 *Audited*<br>31 December 2021 Audited | | | 31 Desember 2020 *Audited*<br>31 December 2020 Audited | | |
|---|---|---|---|---|---|---|---|
| | | **Nilai Eksposur**<br>Exposure Value | **Faktor Pengurang Modal**<br>Capital Deductable Factor | **ATMR**<br>RWA | **Nilai Eksposur**<br>Exposure Value | **Faktor Pengurang Modal**<br>Capital Deductable Factor | **ATMR**<br>RWA |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
| 1. | Tagihan Kepada Pemerintah \|<br>Receivables on the Government | | | | | | |
| | a. Tagihan Kepada Pemerintah Indonesia \|<br>Receivables on the Government of Indonesia | - | - | - | - | - | - |
| | b. Tagihan Kepada Pemerintah Negara Lain \|<br>Receivables on Government of Other Countries | - | - | - | - | - | - |
| 2. | Tagihan Kepada Entitas Sektor Publik \| Receivables on Public Sector Entities | - | - | - | - | - | - |
| 3. | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional \| Receivables on Multilateral Development Banks and International Institutions | - | - | - | - | - | - |
| 4. | Tagihan Kepada Bank \| Receivables on Banks | - | - | - | - | - | - |
| | a. Tagihan Jangka Pendek \| Short-term Receivables | - | - | - | - | - | - |
| | b. Tagihan Jangka Panjang \| Long-term Receivables | - | - | - | - | - | - |
| | b. Tagihan Jangka Panjang \| Tagihan Jangka Panjang | - | - | - | - | - | - |
| 5. | Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel \| Receivables on Micro, Small Business & Retail Portfolio | - | - | - | - | - | - |
| 6. | Tagihan Kepada Korporasi \| Receivables on Corporate | - | - | - | - | - | - |
| 7. | Eksposur tertimbang dari Credit Valuation Adjustment (CVA risk weighted assets) \| Weighted exposure from CVA | - | - | - | - | - | - |
| **JUMLAH \| TOTAL** | | **-** | **-** | **-** | **-** | **-** | **-** |

**7 Total Pengukuran Risiko Kredit (1+2+3+4+5+6) | Total Credit Risk Measurement (1+2+3+4+5+6)**

(dalam jutaan Rupiah | in million Rupiah)

| | | 31 Desember 2021 *Audited*<br>31 December 2021 Audited | 31 Desember 2020 *Audited*<br>31 December 2020 Audited |
|---|---|---|---|
| **TOTAL ATMR RISIKO KREDIT | TOTAL CREDIT RISK RWA** | (A) | **14,286,994** | **11,646,835** |
| FAKTOR PENGURANG ATMR RISIKO KREDIT:<br>Selisih lebih antara cadangan umum PPKA atas aset produktif yang wajib dihitung dan 1,25% ATMR untuk Risiko Kredit |<br>DECUCTION FACTOR OF CREDIT RISK RWA<br>Difference between general reserve of PPKA on productive assets that has to be calculated and 1.25% of RWA for Credit Risk | (B) | - | - |
| **TOTAL ATMR RISIKO KREDIT (A) - (B) |<br>TOTAL CREDIT RISK RWA** | (C) | **14,286,994** | **11,646,835** |
| **TOTAL FAKTOR PENGURANG MODAL |<br>TOTAL CAPITAL DEDUCTION FACTOR** | (D) | **-** | **-** |

## Tabel. 4.2. Pengungkapan Eksposur Kewajiban Komitmen Kontenjensi pada Transaksi Rekening Administrasi

## Table 4.2. Disclosure of Exposure to Commitment Contingencies Liabilities in Administrative Account Trancasctions

(dalam jutaan Rupiah | in million Rupiah)

| No | Kategori Portofolio<br>Portfolio Category | 31 Desember 2021 *Audited*<br>31 December 2021 Audited | | | 31 Desember 2020 *Audited*<br>31 December 2020 Audited | | |
|---|---|---|---|---|---|---|---|
| | | **Tagihan Bersih**<br>Net Receivables | **ATMR Sebelum MRK**<br>RWA before MRK | **ATMR Setelah MRK**<br>RWA after MRK | **Tagihan Bersih**<br>Net Receivables | **ATMR Sebelum MRK**<br>RWA before MRK | **ATMR Setelah MRK**<br>RWA after MRK |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
| 1. | Tagihan Kepada Pemerintah \| Receivables on Government | | - | - | - | - | - |
| | a. Tagihan Kepada Pemerintah Indonesia \| Receivables on the Government of Indonesia | | - | - | - | - | - |
| | b. Tagihan Kepada Pemerintah Negara Lain \| Receivables on Government of Other Countries | | - | - | - | - | - |
| 2. | Tagihan Kepada Entitas Sektor Publik \| Receivables on Public Sector Entities | | - | - | - | - | - |
| 3. | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional \| Receivables on Multilateral Development Banks and International Institutions | | - | - | - | - | - |
| 4. | Tagihan Kepada Bank \| Receivables on Banks | | - | - | - | - | - |
| | a. Tagihan Jangka Pendek \| Short-term Receivables | | - | - | - | - | - |
| | b. Tagihan Jangka Panjang \| Long-term Receivables | | - | - | - | - | - |
| 5. | Kredit Beragun Rumah Tinggal \| Loans Secured by Residential Property | | - | - | - | - | - |
| 6. | Kredit Beragun Properti Komersial \| Loans Secured by Commercial Real Estate | | - | - | - | - | - |
| 7. | Kredit Pegawai atau Pensiunan \| Loans on Retired | | - | - | - | - | - |
| 8. | Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel \| Receivables on Micro, Small Business & Retail Portfolio | - | - | - | - | - | - |
| 9. | Tagihan Kepada Korporasi \| Receivables on Corporate | - | - | - | - | - | - |
| 10. | Tagihan Yang Telah Jatuh Tempo \| Past Due Receivables | - | - | - | - | - | - |
| | a. Kredit Beragun Rumah Tinggal \| Loan Secured by Residential Property | - | - | - | - | - | - |
| | b. Selain Kredit Beragun Rumah Tinggal \| Other than Loan Secured by Residential Property | - | - | - | - | - | - |
| **JUMLAH \| TOTAL** | | **-** | **-** | **-** | **-** | **-** | **-** |

## Tabel. 4.3. Pengungkapan Eksposure yang Menimbulkan Risiko Kredit akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)

## Table 4.3. Disclosure of Exposure due to the Counterparty Credit Risk

(dalam jutaan Rupiah | in million Rupiah)

| No | Kategori Portofolio<br>Portfolio Category | 31 Desember 2021 *Audited*<br>31 December 2021 Audited | | | 31 Desember 2020 *Audited*<br>31 December 2020 Audited | | |
|---|---|---|---|---|---|---|---|
| | | **Tagihan Bersih**<br>Net Receivables | **ATMR Sebelum MRK**<br>RWA before MRK | **ATMR Setelah MRK**<br>RWA after MRK | **Tagihan Bersih**<br>Net Receivables | **ATMR Sebelum MRK**<br>RWA before MRK | **ATMR Setelah MRK**<br>RWA after MRK |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
| 1. | Tagihan Kepada Pemerintah \| Receivables on Government | - | - | - | - | - | - |
| | a. Tagihan Kepada Pemerintah Indonesia \| Receivables on the Government of Indonesia | - | - | - | - | - | - |
| | b. Tagihan Kepada Pemerintah Negara Lain \| Receivables on Government of Other Countries | - | - | - | - | - | - |
| 2. | Tagihan Kepada Entitas Sektor Publik \| Receivables on Public Sector Entities | - | - | - | - | - | - |
| 3. | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional \| Receivables on Multilateral Development Banks and International Institutions | - | - | - | - | - | - |
| 4. | Tagihan Kepada Bank \| Receivables on Banks | - | - | - | - | - | - |
| | a. Tagihan Jangka Pendek \| Short-term Receivables | - | - | - | - | - | - |
| | b. Tagihan Jangka Panjang \| Long-term Receivables | - | - | - | - | - | - |
| 5. | Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel \| Receivables on Micro, Small Business, & Retail Portfolio | - | - | - | - | - | - |
| 6. | Tagihan kepada Korporasi \| Receivables on Corporate | - | - | - | - | - | - |
| **JUMLAH \| TOTAL** | | - | - | - | - | - | - |

## Tabel. 4.4. Pengungkapan Total Pengukuran Risiko Kredit

## Table 4.4. Disclosure of Total Credit Risk Measurement

(dalam jutaan Rupiah | in million Rupiah)

| | | 31 Desember 2021 *Audited*<br>31 December 2021 Audited | 31 Desember 2020 *Audited*<br>31 December 2020 Audited |
|---|---|---|---|
| **TOTAL ATMR RISIKO KREDIT \| TOTAL CREDIT RISK RWA** | (A) | - | - |
| FAKTOR PENGURANG ATMR RISIKO KREDIT:<br>Selisih lebih antara cadangan umum PPKA atas aset produktif yang wajib dihitung dan 1,25% ATMR untuk Risiko Kredit \|<br>DECUCTION FACTOR OF CREDIT RISK RWA<br>Difference between general reserve of PPKA on productive assets that has to be calculated and 1.25% of RWA for Credit Risk | (B) | - | - |
| **TOTAL ATMR RISIKO KREDIT (A) - (B) \|<br>TOTAL CREDIT RISK RWA** | (C) | - | - |
| **TOTAL FAKTOR PENGURANG MODAL \|<br>TOTAL CAPITAL DEDUCTION FACTOR** | (D) | - | - |

## Table 4.5. Analisis Tagihan Bersih Risiko Kredit akibat Kegagalan Pihak Lawan berdasarkan Pendekatan yang Digunakan (ambil d Tw-CCR1)

Table 4.5. Analisis Tagihan Bersih Risiko Kredit akibat Kegagalan Pihak Lawan berdasarkan Pendekatan yang Digunakan (ambil d Tw-CCR1)

| | Keterangan Description | a | b | c | d | e | f |
|---|---|---|---|---|---|---|---|
| | | ***Replacement cost (RC)*** Replacement cost (RC) | ***Potential future exposure (PFE)*** Potential future exposure (PFE) | **EEPE** | **Alpha digunakan untuk perhitungan regulatory EAD** Alpha digunakan untuk perhitungan regulatory EAD | **Tagihan Bersih** Net Charges | **ATMR** |
| 1 | SA-CCR (untuk derivatif) I SA-CCR (untuk derivatif) | - | - | | 1.4 | - | - |
| 2 | Metode Internal Model (untuk derivatif dan SFT) I Metode Internal Model (untuk derivatif dan SFT) | | | | | - | - |
| 3 | Pendekatan sederhana untuk mitigasi risiko kredit (untuk SFT) I Pendekatan sederhana untuk mitigasi risiko kredit (untuk SFT) | | | | | - | - |
| 4 | Pendekatan komprehensif untuk mitigasi risiko kredit (untuk SFT) I Pendekatan komprehensif untuk mitigasi risiko kredit (untuk SFT) | | | | | - | - |
| 5 | VaR untuk SFT I VaR untuk SFT | | | | | - | - |
| 6 | Jumlah I Total | | | | | | - |
| | **Analisa Kualitatif** I Qualitative Analysis | | | | | | |

## Table 4.6. Pengungkapan Kuantitatif Credit valuation adjustment (CVA) capital charge.

Table 4.6. Pengungkapan Kuantitatif Credit valuation adjustment (CVA) capital charge.

| | Keterangan Description | a | b |
|---|---|---|---|
| | | **Tagihan Bersih** Net Charges | **ATMR** |
| | Total portfolios berdasarkan Advanced CVA capital charge I Total portfolios berdasarkan Advanced CVA capital charge | - | - |
| 1 | (i) komponen VaR (termasuk 3× multiplier) I komponen VaR (termasuk 3× multiplier) | | - |
| 2 | (ii) komponen Stressed VaR (termasuk 3× multiplier) I komponen Stressed VaR (termasuk 3× multiplier) | | - |
| 3 | Semua Portfolio sesuai Standardised CVA Capital Charge I Semua Portfolio sesuai Standardised CVA Capital Charge | - | - |
| 4 | Total sesuai CVA Capital Charge I Total sesuai CVA Capital Charge | - | - |
| | **Analisa Kualitatif** I Qualitative Analysis | | |

Table 4.7 Pengungkapan Kuantitatif Eksposur CCR berdasarkan Kategori Portofolio dan Bobot Risiko.

Table 4.7 Pengungkapan Kuantitatif Eksposur CCR berdasarkan Kategori Portofolio dan Bobot Risiko.

| **Bobot Risiko** I Bobot Risiko | a | b | c | d | e | f | g | h | i |
|---|---|---|---|---|---|---|---|---|---|
| **Kategori Portofolio** Portfolio Category | **0%** | **10%** | **20%** | **50%** | **75%** | **100%** | **150%** | **Lainnya** Others | **Total Tagihan Bersih** Total Net Charges |
| Tagihan kepada Pemerintah dan Bank Sentral I Receivables on Government and Central Bank | 3,758,073 | - | - | - | - | - | - | - | 3,758,073 |
| Tagihan kepada Entitas Sektor Publik I Receivables on Public Sector Entities | - | - | 545,018 | 82,633 | - | - | - | - | 627,650 |
| Tagihan kepada Bank I Receivables on Banks | - | - | 682,310 | 228,812 | - | - | - | - | 911,123 |
| Tagihan kepada Bank Lain I Receivables on Other Banks | - | - | - | - | - | - | - | - | - |
| Tagihan kepada perusahaan sekuritas I Receivables on security companies | - | - | - | - | - | - | - | - | - |
| Tagihan kepada Korporasi I Receivables on Corporate | - | - | 301,313 | 356,409 | - | 8,809,835 | - | - | 9,467,558 |
| Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel I Receivables on Micro, Small Business, & Retail Portfolio | - | - | - | - | 1,633,510 | - | - | - | 1,633,510 |
| Aset Lainnya I Other Assets | 119,138 | - | - | - | - | 4,102,452 | 68,361 | - | 4,289,951 |
| Jumlah I Total | 3,877,211 | - | 1,528,641 | 667,854 | 1,633,510 | 12,912,288 | 68,361 | - | 20,687,865 |
| **Analisa Kualitatif** I Qualitative Analysis | | | | | | | | | |
| Peningkatan Tagihan Bersih disebabkan kenaikan dari Kategori Portofolio Tagihan Kepada Korporasi yang tidak memiliki peringkat (bobot 100%)<br>The increase of net charges is because of an increase from receivables on Corporates Portfolio Category that does not have rating (weighted 100%) | | | | | | | | | |

## 2. Risiko Pasar

Risiko Pasar adalah risiko yang timbul akibat pergerakan variabel pasar dari portofolio yang dimiliki oleh Bank baik transaksi tunai maupun transaksi derivatif, yang dapat merugikan Bank. Hal-hal yang termasuk dalam variabel pasar adalah suku bunga, nilai tukar, harga saham, dan harga komoditas termasuk turunan dari variable-variabel tersebut.

a. Organisasi manajemen risiko pasar dilakukan oleh Divisi Treasury & Capital Market dan Divisi Operasi sebagai *first line of defense,* RMD sebagai *second line of defense* dan Divisi Audit Internal sebagai *third line of defense*.
b. Perhitungan Risiko Suku Bunga dengan metode standar dilakukan terhadap posisi semua instrumen keuangan yang tergolong dalam Trading Book yang terkena Risiko Suku Bunga, dan Perhitungan risiko nilai tukar mata uang asing dengan metode standar dilakukan pada posisi devisa yang terkena Risiko Mata Uang Asing.
c. Faktor risiko yang dipertimbangkan dalam risiko suku bunga dan nilai tukar dalam metode standar adalah:
   - Risiko Spesifik dari sekuritas atau keuangan instrumen, terlepas dari posisi panjang atau pendek

## 2. Market Risk

Market Risk arises from market variables movement on the Bank's portfolio, both cash and derivative transactions, which can adversely affect the Bank. Market variables comprise of interest rates, exchange rates, stock prices, and commodity prices, including the derivatives from the aforementioned variables.

a. Market risk management organization is conducted by the Treasury & Capital Market Division and the Operations Division as the first line of defense, RMD as the second line of defense and the Internal Audit Division as the third line of defenses.
b. Interest Rate Risk Calculation by standard method is applied to the position of all financial instruments classified as Trading Books subject to Interest Rate Risk, and Foreign currency exposure risk calculation by standard method is applied to foreign currency position exposed to Foreign Currency Risk.
c. The risk factors considered in interest rate and exchange rate risk in standard methods are:
   - Specific Risk from securities or financial instruments, regardless of long or short positions,

- Risiko General Market keseluruhan portofolio, di mana posisi *long* atau posisi *short* dari sekuritas atau instrumen yang berbeda dapat saling mengimbangi.
- Perhitungan Risiko nilai tukar dan suku bunga dilakukan untuk *banking book* dan *trading book* dalam mata uang asing.

d. Lingkup portofolio yang dihitung dalam *Capital Adequacy Ratio* (CAR), antara lain
   - Posisi diadakan untuk dijual kembali dalam jangka pendek.
   - Posisi yang dimiliki untuk mendapatkan keuntungan jangka pendek dari pergerakan harga aktual dan/atau potensial.
   - Instrumen derivatif yang terkait dengan sekuritas atau tingkat suku bunga, seperti Bond Forward, Opsi Obligasi, Swap Suku Bunga, Swap Mata Uang Asing.
   - Semua efek hutang dengan tingkat bunga tetap atau mengambang.
   - Posisi devisa dalam trading book dan banking book yang terkena risiko valuta asing

**e. *Interest Rate Risk in Banking Book* (IRRBB)**

Risiko Suku Bunga dalam *Banking Book* merupakan risiko akibat pergerakan suku bunga di pasar yang berlawanan dengan posisi *Banking Book*, yang berpotensi memberikan dampak terhadap permodalan dan pendapatan Bank, baik untuk saat ini maupun pada masa mendatang.

Sesuai SEOJK nomor 12/SEOJK.03/2018 tentang "Penerapan Manajemen Risiko dan Pengukuran Risiko Pendekatan Standar untuk Risiko Suku Bunga dalam *Banking Book* (*Interest Rate Risk in The Banking Book)* bagi Bank Umum", Bank menggunakan 2 (dua) metode dalam melakukan pengukuran Risiko IRRBB sebagai berikut:

a. Pengukuran berdasarkan perubahan pada nilai ekonomis dari ekuitas (*economic value of equity*), yang selanjutnya disingkat EVE, adalah suatu metode yang mengukur dampak perubahan suku bunga terhadap nilai ekonomis dari ekuitas Bank; dan
b. Pengukuran berdasarkan perubahan pada pendapatan bunga bersih, yang selanjutnya disingkat NII, adalah suatu metode yang mengukur dampak perubahan suku bunga terhadap pendapatan Bank.

- General Market Overall risk of the portfolio, in which long positions or short positions of different securities or instruments can co-exist.

- Calculation of exchange rate risk and interest rate is conducted for banking book and trading book in foreign currency.

d. The portfolio scope calculated in the Capital Adequacy Ratio (CAR), among others:
   - Positions are held for resale in the short term.
   - Position held for short-term gain from actual price movements and/or potential price movements.
   - Derivative instruments related to securities or interest rates, such as Bond Forward, Bond Option, Interest Rate Swap, Swap Foreign Currency.
   - All debt securities with fixed or floating interest rates.
   - Foreign exchange position in trading book and banking book exposed to foreign exchange risk

**e. Interest Rate Risk in Banking Book (IRRBB)**

Interest Rate Risk in the Banking Book is a risk due to movement of the interest rates in the market that are opposite to the Banking Book position, which has the potential to have an impact on capital and income of the Bank, both now and in the future.

In accordance with SEOJK Number 12/SEOJK.03/2018 concerning "Application of Risk Management and Risk Measurement Approaches Standards for Interest Rate Risk in the Banking Book (Interest Rate Risk in the Banking Book) for Commercial Banks," the Bank uses 2 (two) methods in measuring IRRBB Risk as follows:

a. Measurement based on changes in the economic value of equity, hereinafter abbreviated as EVE, is a method that measures the impact of changes in interest rates on the economic value of the Bank's equity; and

b. Measurement based on changes in net interest income, hereinafter referred to as NII, is a method that measures the impact of changes in interest rates on bank income.

**f. Langkah-langkah untuk mengantisipasi risiko pasar yang dilakukan Bank adalah:**

1) Bank mengoptimisasi struktur aset dan kewajibannya untuk meminimalisir risiko dan memaksimalkan keuntungan.
2) Meningkatkan Dana Pihak Ketiga (DPK) dengan jangka waktu panjang.
3) Memonitor perkembangan harga pasar sekaligus memperkokoh kebijakan pricing aktiva maupun pasiva melalui forum rapat *Assets Liability Committee* (ALCO) dengan membahas beberapa perhitungan strategis seperti *cost of fund*, *base lending rate* dan perhitungan lainnya. Dengan demikian, setiap permasalahan yang terjadi di dalam Bank khususnya yang berkaitan dengan risiko suku bunga dapat diantisipasi sedini mungkin.
4) Melakukan *monitoring* atas *risk limits* dan aktivitas dari Divisi Treasury & Capital Markets secara harian dan melaporkannya kepada Direksi.
5) Senantiasa melakukan monitoring pergerakan harga dari portofolio investasi Bank, sehingga dapat segera diambil tindakan sedini mungkin jika terjadi indikasi merugikan.
6) Mengelola dan melakukan mitigasi risiko konsentrasi dengan membuat aturan yang jelas mengenai batas transaksi mulai dari batas pemutus, batas limit antarbank, *limit dealer*, batas per sektor ekonomi, geografi dan lain-lain.
7) Melakukan analisis yang mendalam (*rating, maturity, issuer, underlying transaction,* dan lain-lain) sebelum melakukan investasi.

***STRESS TESTING***

Bank secara periodik melakukan *stress testing* untuk mengestimasi potensi kerugian pada kondisi pasar yang tidak normal guna melihat sensitivitas kinerja Tresuri terhadap perubahan faktor risiko dan mengidentifikasi pengaruh yang berdampak signifikan terhadap portofolio Bank.

Pelaksanaan stress testing, sistem pengukuran risiko harus cukup fleksibel untuk memfasilitasi berbagai macam skenario yang dijalankan termasuk pengalaman kerugian terbesar yang dialami pada masa lalu (*large historical market moves*). Asumsi yang digunakan dalam stress testing harus secara cermat dikembangkan untuk menguji kecenderungan kondisi portofolio Tresuri.

*Stress testing* dilakukan secara kuantitatif mencakup identifikasi berbagai kemungkinan skenario krisis yang dapat berdampak buruk bagi kondisi Bank, antara lain terhadap pendapatan dan permodalan. *Stress testing* dilakukan

**f. Some anticipation/risk mitigation strategies from the Bank are as follows:**

1) The bank optimizes its Asset and Liability structure to curtail the risk and maximize the profit.
2) Increase the long-term Third-Party Fund (TPF).
3) Monitor the market price development while strengthen the pricing policy of asset and liability through the Asset Liability Committee (ALCO) meeting to discuss some strategic calculations such as the cost of fund, the base lending rate and other calculations. Thus, any problems that occur in the Bank, especially with regard to interest rate risk can be promptly anticipated.
4) Monitor risk limits and Treasury and Capital Markets Division activities on daily basis which subsequently reported to the Board of Directors.
5) Continually monitoring the price movements of the Bank's portfolio, therefore an immediate act is carried out as early as possible should there be any adverse indication.
6) Manage and mitigate concentration risk by imposing robust directive on the transaction including boundary limit, interbank limit, dealer limit, limit by economic sector, geography and others.
7) Conducting in-depth analysis (rating, maturity, issuer, underlying transaction, etc) prior to investing.

**STRESS TESTING**

The Bank periodically performs stress testing for estimate potential losses under market conditions abnormal to see the sensitivity of the Treasury's performance against changes in risk factors and identify influence that has a significant impact on the portfolio Bank.

Implementation of stress testing, a risk measurement system must be flexible enough to facilitate variety the kinds of scenarios that were executed, including the experience the biggest loss experienced in the past (large historical market moves). The assumptions used in stress testing must be carefully developed for testing the trend of Treasury portfolio conditions.

Stress testing is carried out quantitatively identification of various possible crisis scenarios may adversely affect the condition of the Bank, among others on income and capital. Stress testing carried out on the entire trading book

terhadap seluruh portofolio *trading book* yang terekspos atas risiko suku bunga dan portofolio *trading book* dan *banking book* yang terekspos risiko nilai tukar dengan memperhitungkan aspek risiko pasar dan aspek likuiditas dengan asumsi terjadi gangguan pasar (*market disturbance*). Skenario *stress testing* mencakup pergerakan paralel maupun non-parallel atas faktor risiko yang relevan.

portfolio who are exposed to interest rate and portfolio risk trading book and banking book that are exposed to value risk exchange by taking into account aspects of market risk and liquidity aspect, assuming there is a market disruption (market disturbance). Stress testing scenarios include parallel and non-parallel movement of factors relevant risks

**Tabel 5.1. Pengungkapan Risiko Pasar dengan Menggunakan Metode Standar**

Table 5.1. Market Risk using the Standardized Method

| No. | Jenis Risiko<br>Type of Risk | 31 Desember 2021 Audited<br>31 December 2021 Audited | | | | 31 Desember 2020 Audited<br>31 December 2020 Audited | | | |
|---|---|---|---|---|---|---|---|---|---|
| | | Individual<br>Individually | | Konsolidasian<br>Consolidated | | Individual<br>Individually | | Konsolidasian<br>Consolidated | |
| | | Beban Modal<br>Capital Charge | ATMR<br>RWA | Beban Modal<br>Capital Charge | ATMR<br>RWA | Beban Modal<br>Capital Charge | ATMR<br>RWA | Beban Modal<br>Capital Charge | ATMR<br>RWA |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) |
| 1 | Risiko Suku Bunga I Interest Rate Risk | | | - | - | 0 | 0 | | |
| | a. Risiko Spesifik I Specific Risk | - | - | - | - | - | - | | |
| | b. Risiko Umum I General Risk | 3 | 35 | - | - | 3.178 | 39.730 | | |
| 2 | Risiko Nilai Tukar I Foreign Exchange Risk | 2.804 | 35.051 | - | - | 1.110 | 13.876 | | |
| 3 | Risiko Ekuitas *) I Equity Risk *) | - | - | - | - | - | - | | |
| 4 | Risiko Komoditas *) I Commodity Risk *) | - | - | - | - | - | - | | |
| 5 | Risiko Option I Option Risk | - | - | - | - | - | - | | |
| | Jumlah I Total | 2.807 | 35.086 | - | - | 4.289 | 53.607 | - | - |

*) Untuk bank yang memiliki perusahaan anak yang memiliki eksposur risiko dimaksud

**Tabel 5.2. Pengungkapan Eksposure Interest Rate Risk in Banking Book (IRRBB).**

Table 5.2. Disclosure of Eksposure Interest Rate Risk in Banking Book (IRRBB)

| Dalam Juta Rupiah | ΔEVE | | ΔNII | |
|---|---|---|---|---|
| Periode | Desember 2021 | Desember 2020 | Desember 2021 | Desember 2020 |
| *Parallel up* | (759,884) | (536,760) | (342,480) | (356,162) |
| *Parallel down* | 906,236 | 646,503 | 342,480 | 356,162 |
| *Steepener* | (157,096) | (108,889) | | |
| *Flattener* | (19,758) | (15,067) | | |
| *Short rate up* | 387,971 | 278,185 | | |
| *Short rate down* | (362,619) | (259,587) | | |
| **Nilai Maksimum Negatif (absolut)** | **759,884** | **536,760** | **342,480** | **356,162** |
| **Modal Tier 1 (untuk ΔEVE) atau Projected Income (untuk ΔNII)** | **2,225,059** | **1,149,662** | **489,745** | **508,269** |
| **Nilai Maksimum dibagi modal Tier 1 (untuk ΔEVE) atau Projected Income (untuk ΔNII)** | **34.15%** | **46.69%** | **69.93%** | **70.07%** |

Berdasarkan hasil simulasi sensitivity analysis per akhir tahun 2021, dampak perubahan suku bunga terhadap nilai ekonomis dari ekuitas dan pendapatan bunga bersih sebagai berikut:

Based on the results of a sensitivity analysis simulation at the end of 2021, the impact of changes in interest rates on the economic value of equity and net interest income is as follows

| | Analisis Kualitatif IRRBB | | IRRBB Qualitative Analysis |
|---|---|---|---|
| 1 | **Penjelasan mengenai bagaimana Bank mendefinisikan IRRBB untuk pengukuran dan pengendalian risiko** | 1 | **Explanation on how the Bank defiens IRRBB for measurement and risk control.** |
| | Risiko suku bunga dalam Banking Book atau Interest Rate Risk in The Banking Book, yang selanjutnya disingkat IRRBB, merupakan risiko akibat pergerakan suku bunga di pasar yang berlawanan dengan posisi Banking Book, yang berpotensi memberikan dampak terhadap permodalan dan rentabilitas (*earnings*) Bank baik untuk saat ini maupun pada masa mendatang.<br><br>Bank melakukan pengukuran IRRBB menggunakan dua metode yakni pengukuran berdasarkan perubahan pada nilai ekonomis dari ekuitas (*economic value of equity*) atau disingkat ΔEVE dan pengukuran berdasarkan perubahan pada pendapatan bunga bersih (net interest income) atau disingkat ΔNII. Simulasi ΔEVE dan ΔNII dilakukan sesuai skenario kenaikan dan penurunan suku bunga (rate shock) dalam SE OJK Nomor 12/SEOJK.03/2018 tanggal 21 Agustus 2018. Bank melakukan pengendalian serta mitigasi risiko suku bunga melalui strategi rekomposisi aset dan liabilities atau strategi hedging. | | Interest Risk in the Banking Book or Interest Rate Risk in the Banking Book, inhereafter abbreviated with IRRBB, is a risk caused by interest rate movement in the market which contradict with the position in the Banking Book, which potentially affect capital and rentability (earnings) of the Bank, both for current and future condition.<br><br>The Bank carried out IRRBB measurement using two methods: measurement based on the changes on economic value of equity or ΔEVE and measurement based on the changes in net interest income or ΔNII. Simulation of ΔEVE and ΔNII is carried out according to the scenario of the increase and decrease of the interest rate (rate shock) in SE OJK Number 12/SEOJK.03/2018 dated 21 August 2018. The Bank carried out control and mitigation of interest risk through asset recomposition and liabilities strategy or hedging strategy. |
| 2 | **Penjelasan mengenai strategi manajemen dan mitigasi IRRBB** | 2 | **Explanation on IRRBB management strategy and mitigation** |
| | Bank menetapkan strategi pengendalian IRRBB yang sejalan dengan strategi bisnis Bank secara keseluruhan dengan memperhatikan tingkat Risiko yang akan diambil (*risk appetite*) dan toleransi Risiko (*risk tolerance*) yang disetujui oleh Dewan Direksi.<br><br>Sementara itu, strategi mitigasi IRRBB terhadap perubahan nilai ekonomis dari modal (ΔEVE) ditetapkan tergantung dari posisi duration (rata-rata *repricing maturity*) dari aset dan kewajiban. Per 31 Desember 2021, ΔEVE Bank Jtrust Indonesiai sebesar 34,15% masih jauh di bawah limit regulator yakni 15%. | | The Bank determine IRRBB control strategy that in line with the Bank's overall business strategy by considering risk appetite and risk tolerance approved by the Board of Directors.<br><br>Meanwhile, IRRBB mitigation strategy against economic value change from capital (ΔEVE) is determined depending on the duration position (average of repricing maturity) from asset and obligation. As of 31 December 2021, ΔEVE of the Bank was a much as 34,15%, far below the regulator's limit of 15%. |
| 3 | **Periodisasi perhitungan IRRBB bank, dan penjelasan mengenai tindakan spesifik yang digunakan bank untuk mengukur sensitivitas terhadap IRRBB.** | 3 | **Periodical calculation of the Bank's IRRBB, and explanation on specific measures used by the Bank to measure its sensitivity towards IRRBB.** |
| | Untuk memastikan IRRBB termonitor dengan baik, Bank melakukan perhitungan IRRBB untuk setiap posisi akhir bulan laporan dan melakukan pelaporan sesuai ketentuan yang berlaku. Pengukuran sensitivitas terhadap IRRBB dilakukan sesuai ketentuan dalam SE OJK Nomor 12/SEOJK.03/2018 tanggal 21 Agustus 2018, antara lain sebagai berikut:<br>• Perhitungan IRRBB memperhitungkan keseluruhan posisi Banking Book dengan mengeluarkan ekuitas dan dikelompokkan berdasarkan posisi mata uang yang material bagi Bank<br>• Perhitungan ΔEVE tidak memperhitungkan keberadaan margin komersial dalam arus kas dan diskonto atas arus kas. | | To ensure IRRBB is monitored in a good manner, the Bank carries out IRRBB calculation every end of the reporting month and carries out reporting according to the prevailing provisions. The sensitivity measure toward IRRBB is carried out according to the provision in SE OJK Number 12/SEOJK.03/2018 dated 21 August 2018, among others are:<br><br>• IRRBB calculation considering entire position in the Banking Book by extracting equity and grouped based on the currency position that matters for the Bank.<br>• Calculation of ΔEVE is not considering the existence of commercial margins in the cash flow and discounted cash flow. |

| | Analisis Kualitatif IRRBB | | IRRBB Qualitative Analysis |
|---|---|---|---|
| 4 | **Penjelasan mengenai skenario shock suku bunga dan skenario *stress* yang digunakan Bank untuk mengestimasi perubahan *economic value* dan *earnings*.** | 4 | **Explanation on interest shock scenario and stress scenario used by the Bank to estimate the change of economic value and earnings.** |
| | Berdasarkan ketentuan regulator, untuk ΔEVE, Bank menerapkan skenario:<br>• *Shock* suku bunga yang paralel ke atas (*parallel shock up*)<br>• *Shock* suku bunga yang paralel ke bawah (*parallel shock down*)<br>• *Shock* suku bunga yang melandai (*steepener shock*)<br>• *Shock* suku buga yang mendatar (*flattener shock*)<br>• *Shock* suku bunga jangka pendek yang meningkat (*short rates shock up*)<br>• Shock suku bunga jangka pendek yang menurun (*short rates shock down*)<br>Untuk ΔNII:<br>• *Shock* suku bunga yang parallel ke atas (*parallel shock up*)<br>• *Shock* suku bunga yang parallel ke bawah (*parallel shock down*) | | According to the regulator's provision, for ΔEVE, the Bank implements these scenarios:<br>• Parallel shock up<br>• Parallel shock down<br><br>• Steepener shock<br>• Flattener shock<br>• Short rates shock up<br><br>• Short rates shock down<br><br>For ΔNII<br>• Parallel shock up<br>• Parallel shock down |
| 5 | **Asumsi permodelan yang berdampak signifikan dalam perhitungan** | 5 | **Modelling assumption that impacted significantly on the calculation** |
| | Dalam perhitungan IRRBB, Bank menggunakan asumsi permodelan dengan pendekatan standar maupun acuan yang ditetapkan oleh regulator. | | In calculation of IRRBB, the Bank uses assumption in the modelling with standard or benchmark approach determined by the regulator. |
| 6 | **Penjelasan komprehensif mengenai asumsi utama pemodelan dan parametrik yang digunakan dalam menghitung ΔEVE dan ΔNII** | 6 | **Comprehensive explanation on the main assumption on the model and parameter used in in calculating ΔEVE and ΔNII** |
| | Asumsi yang digunakan oleh Bank dalam menghitung IRRBB merujuk kepada Peraturan Otoritas Jasa Keuangan yang mengatur Penerapan Manajemen Risiko dan Pengukuran Risiko Pendekatan Standar untuk Risiko Suku Bunga dalam *Banking Book* (*Interest Rate Risk in the Banking Book*) dan Peraturan Otoritas Jasa Keuangan yang mengatur mengenai kewajiban pemenuhan rasio kecukupan likuiditas. | | Assumption used by the Bank in calculating IRRBB is according to Financial Services Authority regulation pertaining the Implementation of Risk Managemenr and Risk Measurement with Standard Approach for Interest Rate in the Banking Book (Interest Risk in the Banking Book) and Financial Services Authority Regulation pertaining the obligation to fulfill liquidity adequacy ratio. |
| | **Analisis Kuantitatif** | | **Quantitative Analysis** |
| 1 | **Rata-rata *repricing maturity* yang ditetapkan untuk NMD** | 1 | **Average of repricing maturity determined for NMD** |
| | Dalam menetapkan repricing maturity untuk NMD, Bank melakukan pendekatan konservatif dengan memperhitungkan NMD ke dalam penyesuaian suku bunga (*repricing maturity) overnight*. | | In determining repricing maturity for NMD, the Bank carries out a conservative approach by accounting NMD in adjusting interest rate (repricing maturity) overnight. |
| 2 | ***Repricing maturity* terpanjang yang diterapkan untuk NMD** | 2 | **The longest repricing maturity implemented for NMD** |
| | Bank melakukan pendekatan konservatif dengan memperhitungkan NMD ke dalam penyesuaian suku bunga (*repricing maturity) overnight*. | | The Bank carries out a conservative approach by accounting NMD in the interest rate adjustment (repricing maturity) overnight. |

### 3. Risiko Likuiditas

Dalam pengelolaan risiko likuiditas yang antara lain disebabkan oleh Bank tidak mampu memenuhi kewajiban kepada nasabah atau *counter-party* yang telah jatuh waktu.

a. Organisasi manajemen risiko likuiditas dilakukan oleh Divisi Treasury & Capital Market dan Divisi Head Operasi sebagai *first line of defense*, RMD sebagai second line of defense dan Divisi Audit Internal sebagai third line of defense.

b. Mekanisme pengukuran, stress testing, teknik mitigasi risiko likuiditas termasuk indikator peringatan dini dan rencana pendanaan darurat.

Bank berupaya meningkatkan efektifitas pengelolaan ketimpangan likuiditas (*maturity gap* dan proyeksi arus kas) untuk mengantisipasi risiko likuiditas sedini mungkin, dan juga mengendalikan risiko likuiditas khususnya pada saat kondisi tertekan. Bank juga telah menyusun *Contingency Funding Plan*, selain juga senantiasa memelihara kemampuannya dalam

### 3. Liquidity Risk

In managing liquidity risk, among others, due to the Bank is unable to meet obligations to customers or counterparty that has matured. Some of the strategies taken by the Bank to anticipate things are:

a. The liquidity risk management organization is conducted by the Treasury & Capital Markets Division and the Head Operations Division as the first line of defense, RMD as the second line of defense and the Internal Audit Division as the third line of defenses.

b. Measurement mechanisms, stress testing, liquidity risk mitigation techniques include early warning indicators and emergency funding plans.

The Bank seeks to improve the effectiveness of managing the liquidity gap (maturity gap and cash flow projections) to anticipate liquidity risk as early as possible, as well as to control liquidity risks particularly during stress conditions. The Bank has also set up a Contingency Funding Plan, as well as maintaining its ability to access money market by continuing to

melakukan akses ke pasar uang dengan terus membina hubungan dengan bank koresponden. Untuk mendeteksi risiko likuiditas, Bank telah mempunyai *Standard Operation Procedure* LCP (*Liquidity Contigency Plan*) dan melakukan pemantauan likuiditas secara harian untuk dilaporkan kepada Direksi.

c. Beberapa strategi (pendanaan) yang dilakukan Bank untuk mengantisipasi hal tersebut adalah:
   1) Melakukan portofolio investasi ke arah investasi yang lebih likuid.
   2) Menurunkan konsentrasi deposan inti dan mengganti dengan dana retail sehingga menjadi lebih *sustainable* (berkesinambungan).
   3) Mendorong bertumbuhnya jumlah investasi dana-dana murah atau nasabah kategori *low-cost fund*.
   4) Meningkatkan efektivitas pengelolaan gap likuiditas (maturity gap, proyeksi *cash flow*) untuk mengantisipasi risiko likuiditas sedini mungkin.
   5) Meningkatkan kerja sama dengan Bank lain agar dapat memanfaatkan fasilitas *Call Money* maupun Repo Surat Berharga intern bank.

d. *Liquidity Coverage Ratio* (LCR)
   Bank juga telah mengadopsi perhitungan *Liquidity Coverage Ratio* (LCR) berdasarkan kerangka kerja BASEL III. LCR tersebut merupakan rasio aset likuid berkualitas tinggi terhadap potensi arus kas keluar. LCR yang diperhitungkan ini juga mengukur kemampuan Bank dalam memenuhi kebutuhan likuiditas apabila terjadi arus keluar yang cukup besar atau pada saat kondisi stress. Pada kondisi *stress*, diharapkan aset-aset likuid berkualitas tinggi yang dimiliki oleh Bank seperti Surat Berharga Pemerintah atau Bank Indonesia dapat dijual dengan harga yang sesuai untuk memenuhi likuiditas apabila terjadi arus kas keluar yang besar.

   *Liquidity Coverage Ratio* (LCR) bulan Desember 2021 untuk Bank adalah sebesar 173,26% atau berada di atas ketentuan minimum Rasio LCR sebesar 85% yang ditetapkan oleh Regulator. Hal ini menunjukan bahwa Bank dapat mengelola likuditas dengan baik.

establish relationships with correspondent banks. To detect liquidity risk, Bank already has a Standard Operating Procedure LCP (Liquidity Contigency Plan) and performs daily liquidity monitoring to report to the Board of Directors.

c. Some of the Bank's (funding) strategies to anticipate aforemention risks are:
   1) Conducting investment portfolio toward more liquid investments.
   2) Lowering the concentration of core depositors and replace with retail funds to be more sustainable
   3) Encouraging the growth of the number of investment funds are low or customer category of low-cost funds.
   4) Improving the effectiveness of the management of liquidity gap (maturity gap, projected cash flow) in anticipation of liquidity risk as early as possible.
   5) Increase cooperation with other banks in order to utilize the facility of Call Money and Securities Repo internal of the Bank.

d. Liquidity Coverage Ratio (LCR)
   The Bank has also adopted a Liquidity Coverage Ratio (LCR) calculation based on the BASEL III framework. The LCR represents a high-quality liquid asset ratio against the potential for cash outflows. This calculated LCR also measures the Bank's ability to meet liquidity requirements in the event of a substantial outflow or under stressful conditions. Under stress conditions, it is expected that high quality liquid assets held by Banks such as Government Securities or Bank Indonesia can be sold at appropriate prices to meet liquidity in the event of substantial cash outflows.

   The December 2021 Liquidity Coverage Ratio (LCR) for the Bank was 173.26% or above the minimum LCR Ratio of 85% set by the Regulator. This shows that Bank can manage liquidity well.

Tabel 6.1. Pengungkapan Profil Maturitas Rupiah - Bank secara individual

Table 6.1. Disclosure of Maturity Profile in Rupiah – Bank, individually

| No. | Pos - pos | Saldo | 31 Desember 2021 \| 31 December 2021 | | | | |
|---|---|---|---|---|---|---|---|
| | | | Jatuh Tempo | | | | |
| | | | ≤ 1 bulan | > 1 bulan s.d. 3 bulan | > 3 bulan s.d. 6 bulan | > 6 bulan s.d.12 bulan | > 12 bulan |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
| **I** | **NERACA** | | | | | | |
| | **A Aset** | | | | | | |
| | 1 Kas | 99,951 | 99,951 | - | - | - | - |
| | 2 Penempatan pada Bank Indonesia | 2,671,128 | 2,671,128 | - | - | - | - |
| | 3 Penempatan pada bank lain | 217,466 | 167,466 | 50,000 | - | - | - |
| | 4 Surat Berharga ** | 3,451,748 | - | 50,476 | 20,270 | 197,609 | 3,183,393 |
| | 5 Kredit Yang Diberikan | 9,036,974 | 933,607 | 1,190,847 | 667,048 | 1,125,679 | 5,119,794 |
| | 6 Tagihan lainnya | 25,163 | 25,163 | - | - | - | - |
| | 7 Lain-lain | 3,850,531 | 3,850,531 | - | - | - | - |
| | **Total Aset** | **19,352,960** | **7,747,846** | **1,291,322** | **687,318** | **1,323,288** | **8,303,186** |
| | **B Kewajiban** | | | | | | |
| | 1 Dana Pihak Ketiga | 14,743,830 | 8,777,092 | 4,408,030 | 571,008 | 427,561 | 560,139 |
| | 2 Kewajiban kepada Bank Indonesia | - | - | - | - | - | - |
| | 3 Kewajiban kepada bank lain | 2,525,479 | 1,989,063 | 498,700 | 25,923 | 11,783 | 10 |
| | 4 Surat Berharga yang Diterbitkan | - | - | - | - | - | - |
| | 5 Pinjaman yang Diterima | - | - | - | - | - | - |
| | 6 Kewajiban lainnya | 25,163 | 25,163 | - | - | - | - |
| | 7 Lain-lain | 154,747 | 154,747 | - | - | - | - |
| | **Total Kewajiban** | **17,449,219** | **10,946,066** | **4,906,730** | **596,930** | **439,344** | **560,149** |
| | **Selisih Aset dengan Kewajiban dalam Neraca** | **1,903,741** | **(3,198,220)** | **(3,615,407)** | **90,388** | **883,943** | **7,743,037** |
| **II** | **REKENING ADMINISTRATIF** | | | | | | |
| | **A Tagihan rekening Administratif** | | | | | | |
| | 1 Komitmen | - | - | - | - | - | - |
| | 2 Kontijensi *****) | - | - | - | - | - | - |
| | **Total Tagihan Rekening Administratif** | **-** | **-** | **-** | **-** | **-** | **-** |
| | **B Kewajiban Rekening Administratif** | | | | | | |
| | 1 Komitmen | 43,118 | 1,573 | 41,545 | - | - | - |
| | 2 Kontijensi ******) | 204,945 | 182,165 | 1,731 | 1,500 | 19,549 | - |
| | **Total Kewajiban Rekening Administratif** | **248,062** | **183,738** | **43,275** | **1,500** | **19,549** | **-** |
| | **Selisih Tagihan dan Kewajiban dalam Rekening Administratif** | **(248,062)** | **(183,738)** | **(43,275)** | **(1,500)** | **(19,549)** | **-** |
| | **Selisih ((IA - IB) + (IIA - IIB))** | **1,655,679** | **(3,381,958)** | **(3,658,683)** | **88,888** | **864,394** | **7,743,037** |
| | **Selisih Kumulatif** | | **(3,381,958)** | **276,725** | **187,837** | **(676,557)** | **(8,419,594)** |

## Tabel 6.2. Pengungkapan Profil Maturitas Valuta Asing - Bank secara individual

## Table 6.2. Disclosure of Maturity Profile in Valuta Asing – Bank, individually

| No. | Pos - pos | Saldo | 31 Desember 2021 \| 31 December 2021 Jatuh Tempo | | | | |
|---|---|---|---|---|---|---|---|
| | | | ≤ 1 bulan | > 1 bulan s.d. 3 bulan | > 3 bulan s.d. 6 bulan | > 6 bulan s.d.12 bulan | > 12 bulan |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
| **I** | **NERACA** | | | | | | |
| | **A Aset** | | | | | | |
| | 1 Kas | 19,187 | 19,187 | - | - | - | - |
| | 2 Penempatan pada Bank Indonesia | 49,677 | 49,677 | - | - | - | - |
| | 3 Penempatan pada bank lain | 318,531 | 318,531 | - | - | - | - |
| | 4 Surat Berharga ** | 29,375 | - | - | - | - | 29,375 |
| | 5 Kredit Yang Diberikan | 978,643 | 174,341 | 103,666 | 206,208 | 90,807 | 403,620 |
| | 6 Tagihan lainnya | - | - | - | - | - | - |
| | 7 Lain-lain | 4,718 | 4,718 | - | - | - | - |
| | **Total Aset** | **1,400,130** | **566,454** | **103,666** | **206,208** | **90,807** | **432,995** |
| | **B Kewajiban** | | **-** | | | | |
| | 1 Dana Pihak Ketiga | 1,201,614 | 629,395 | 369,854 | 119,652 | 82,714 | - |
| | 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 | 6,938 | 6,938 | - | - | - | - |
| | **Total Kewajiban** | **1,208,552** | **636,332** | **369,854** | **119,652** | **82,714** | **-** |
| | **Selisih Aset dengan Kewajiban dalam Neraca** | **191,578** | **(69,879)** | **(266,187)** | **86,556** | **8,093** | **432,995** |
| **II** | **REKENING ADMINISTRATIF** | | | | | | |
| | **A Tagihan rekening Administratif** | | | | | | |
| | 1 Komitmen | - | - | - | - | - | - |
| | 2 Kontijensi *****) | - | - | - | - | - | - |
| | **Total Tagihan Rekening Administratif** | **-** | **-** | **-** | **-** | **-** | **-** |
| | **B Kewajiban Rekening Administratif** | | | | | | |
| | 1 Komitmen | - | - | - | - | - | - |
| | 2 Kontijensi ******) | 85,622 | 28,612 | - | - | - | 57,010 |
| | **Total Kewajiban Rekening Administratif** | **85,622** | **28,612** | **-** | **-** | **-** | **57,010** |
| | **Selisih Tagihan dan Kewajiban dalam Rekening Administratif** | **(85,622)** | **(28,612)** | **-** | **-** | **-** | **(57,010)** |
| | **Selisih ((IA - IB) + (IIA - IIB))** | **105,956** | **(98,491)** | **(266,187)** | **86,556** | **8,093** | **375,985** |
| | **Selisih Kumulatif** | | **(98,491)** | **167,697** | **81,140** | **73,047** | **(302,938)** |

## Tabel 6.3 Pengungkapan Nilai *Liquidity Coverage Ratio* (LCR)

## Table 6.3 Disclosure of Liquidity Coverage Ratio (LCR) Value

| Keterangan<br>Description | **NILAI LCR (%)** \| LCR Value (%)<br>**Triwulan I**<br>1st Quarter | **Triwulan II**<br>2nd Quarter | **Triwulan III**<br>3rd Quarter | **Triwulan IV**<br>4th Quarter |
|---|---|---|---|---|
| (1) | (2) | (3) | (4) | (5) |
| Bank Secara Individu \| Bank Individually | 151.95% | 149.15% | 142.24% | 168.22% |
| Bank Secara Konsolidasi \| Bank Consolidated | | | | |

**4. Risiko Operasional**

Pengelolaan risiko operasional juga menjadi perhatian Bank, di mana risiko operasional adalah risiko yang antara lain disebabkan ketidakcukupan dan atau tidak berfungsinya proses internal, kesalahan faktor manusia, kegagalan sistem, atau adanya masalah eksternal yang mempengaruhi operasional Bank.

a. Organisasi manajemen risiko operasional dilakukan oleh seluruh Unit Kerja (baik di kantor cabang dan kantor pusat) sebagai *first line of defense*, dan RMD sebagai *second line of defense*, serta dan Divisi Intenal Audit sebagai *third line of defense*.
b. Beberapa langkah yang dilakukan Bank dalam mengidentifikasi, mengukur dan memitigasi risiko operasional adalah sebagai berikut:
   1) Bank telah membentuk *Quality Control* (QC) sebagai *second line of defense* yang berfungsi untuk memastikan bahwa unit kerja di cabang telah melaksanakan transaksi operasional sesuai dengan ketentuan internal yang berlaku, serta melakukan *review* & menyempurnakan ketentuan internal.
   2) Untuk melakukan identifikasi kejadian risiko yang terjadi di Cabang serta memiliki dampak kerugian, maka pemantauan dilakukan menggunakan *Irregulatory Risk Report*.
   3) Melakukan pencatatan atas data kerugian yaitu *Loss Event Database* (LED) dan *Risk Event Database* (RED) di mana data tersebut digunakan sebagai salah satu parameter dalam pengukuran Profil Risiko Operasional.
   4) Bank telah menerapkan *Risk & Control Self Assessment* (RCSA) yang merupakan metodologi untuk identifikasi sumber-sumber risiko, yang digunakan untuk mengukur tinggi rendahnya risiko, memantau tren tingkat risiko, serta mengendalikan dan mitigasi risiko. Pelaksanaan Identifikasi melalui RCSA diterapkan pada seluruh unit kerja.
   5) Melakukan kajian ulang dan penyempurnaan atas *Standard Operation Procedure* masing-masing unit kerja secara berkala.
   6) Melakukan penetapan batas kewenangan dalam melakukan transaksi operasional
   7) Setiap adanya produk ataupun aktivitas baru, Bank selalu dilakukan kajian risiko sesuai dengan ketentuan dari regulator.
   8) Peningkatan kualitas sumber daya manusia dengan meningkatkan frekuensi pelatihan internal maupun eksternal di bidang perkreditan, pemasaran produk dan motivasi kerja.

**4. Operational Risk**

Operational risk management is also a concern for the Bank, which operational risk is a risk that occured partly due to insufficient or failed internal processes, human factors, system failure, or external problems affecting the operations of the Bank.

a. The operational risk management organization is carried out by all working units (both at the branch office and head office) as the first line of defense, and RMD as the second line of defense, and the Intenal Audit Division as the third line of defense.
b. Several steps taken by the Bank in identifying, measuring and mitigating operational risks are as follows:
   1) Banks have established Quality Control (QC) as the second line of defense that have function to ensure that the branch's working units have performed operational transactions in accordance with applicable internal regulations, as well as reviewing and improving internal regulations.
   2) To identify the risk occurrence occurring in the Branch and has a loss impact, the monitoring shall be conducted using the Irregulatory Risk Report.
   3) Recording loss data or Loss Event Database (LED) and Risk Event Database (RED) where the data is used as one of the parameters in the measurement of Operational Risk Profile.
   4) The Bank has implemented Risk & Control Self Assessment (RCSA), a methodology for identification of risk sources, used to measure high risk, monitor risk level trends, and control and mitigate risk. Implementation of Identification through RCSA is applied to all work units.
   5) Perform regular review and improvement of the Standard Operation Procedure of each working unit.
   6) Determining the limits of authority in conducting operational transactions
   7) In every new product or activities, the Bank is always conducted risk assessment in accordance with the provisions of the regulator.
   8) Improving the quality of human resources by increasing the frequency of internal and external training in credit, product marketing, and motivation.

9) Pengelolaan risiko operasional juga dilakukan dengan memperkuat keamanan dan keandalan teknologi informasi, sehingga kegagalan sistem maupun human error dapat ditekan.
10) Melakukan peningkatan pada IT Security System untuk seluruh sistem yang ada pada Bank.
11) Memastikan ketersediaan *Disaster Recovery Plan* (DRP) yang diuji secara berkala sebagai antisipasi jika terjadi gangguan IT.
12) Meningkatkan fungsi pengawasan internal melalui Satuan Kerja Audit Internal. Selain itu membentuk Anti Fraud Department dalam Satuan Kerja Audit Internal sebagai upaya memperkuat sistem pengendalian Intern.
13) Bank telah memiliki *Bussiness Continuity Plan* (BCP) yang dimaksudkan untuk minimalisasi risiko, menangani dampak dari gangguan/bencana, serta percepatan proses pemulihannya agar kegiatan operasional dan pelayanan kepada nasabah tetap dapat berjalan dengan baik.

9) Operational risk management is also done by strengthening the security and reliability of information technology, so that system failure and human error can be suppressed.
10) Make improvements to the IT Security System for all existing systems in Bank.
11) Ensure availability of Disaster Recovery Plan (DRP) that is tested periodically in anticipation in case of IT interruption.
12) Improve internal control function through Internal Audit Working Unit. In addition, to form the Anti Fraud Department in the Internal Audit Working Unit as an effort to strengthen the internal control system.
13) Bank has a Bussiness Continuity Plan (BCP) intended to minimize risks, to deal with the impact of disruption/disaster, and accelerate the recovery process so that operational activities and services to customers can still run well.

**Business Countinuity Plan (BCP)**

Sejak pandemi COVID-19 melanda Indonesia, salah satu pengendalian penyebaran wabah ini adalah dengan melakukan protokol kesehatan yang ketat di lingkungan kerja J Trust Bank dengan penerapan *work from home* sesuai dengan Peraturan Pemerintah dan Peraturan Daerah setempat. Sejak Maret 2020 sampai dengan saat ini J Trust Bank telah melakukan implementasi "*split operation*" di 4 (empat) lokasi yaitu BCP Site Fatmawati, Gajah Mada, Tanah Abang dan BSD Serpong sebagai peran aktif dalam pencegahan pandemi COVID-19.

Penerapan BCP di J Trust Bank senantiasa meminimalkan potensi kerugian finansial maupun non-finansial yang diakibatkan faktor eksternal seperti bencana alam, kebakaran, kerusuhan, yang berdampak pada kemampuan teknologi Bank dan kegiatan operasional bisnis Bank terutama pelayanan kepada nasabah, dengan berpedoman pada Kebijakan maupun *Standard Operational Procedure Bussiness Continuity Plan* (BCP).

Tim Organisasi BCP yang dibentuk Bank memiliki tugas untuk mengkoordinasi pelaksanaan BCP dalam penanganan aktivitas bisnis dalam keadaan darurat (disaster) sesuai dengan kebutuhan dan kondisi Bank. Bank telah melakukan penyempurnaan BCP dengan *Review Business Impact Analysis* (BIA) sesuai dengan *business process*, dan telah melakukan sosialisasi dan simulasi pelaksanaan BCP sesuai dengan skenario, selanjutnya melakukan *Review* Kebijakan dan SOP, *Review Prosedur Alternatif (Contingency Plan)*, dan melakukan

**Business Countinuity Plan (BCP)**

Since the COVID-19 pandemic hit Indonesia, one of the measurements to control the oubreak is to implement strict health protocols at J Trust Bank by implementing work from home in accordance with Government Regulations and local regulations. From March 2020 to the present J Trust Bank has implemented "split operation" in 4 (four) locations, namely BCP Site Fatmawati, Gajah Mada, Tanah Abang and BSD Serpong as an active approach in preventing the COVID-19 pandemic.

The implementation BCP in J Trust Bank is to minimize the potential financial and non financial losses from external factors such as natural disasters, fires, riots, which have an impact on the the Bank's technology capability and business operations particularly for services to customers, guided by Policies and Standard Operating Procedure Bussiness Continuity Plan (BCP).

The BCP Organization Team formed by the Bank is responsible in coordinating the implementation of BCP in the handling of business activities in an emergency (disaster) in accordance with the needs and conditions of the Bank. The Bank has made BCP improvements with the Review Business Impact Analysis (BIA) in accordance with the business process and has conducted socialization and simulation of BCP execution according to scenario, then do a Review of Policy and SOP, Review of Alternative Procedures (Contingency Plan), and

Uji Coba BCP di Kantor Cabang tertentu dengan simulasi bencana kebakaran dengan mengaktifkan lokasi alternatif dekat dengan Kantor Cabang.

conduct BCP Testing in Branches with fire disaster simulation by activating an alternate location close to the Branch Office.

**Tabel 7.1. Pengungkapan Kuantitatif Risiko Operasional – Bank secara Individual**

Table 7.1. Disclosure of Operational Risk – Bank, individually

(dalam jutaan Rupiah | in million Rupiah)

| No. | Pendekatan Yang Digunakan<br>Indicator Approach | 31 Desember 2021 *Audited*<br>31 December 2021 Audited | | | 31 Desember 2020 *Audited*<br>31 December 2020 Audited | | |
|---|---|---|---|---|---|---|---|
| | | **Pendapatan Bruto (Rata-rata 3 tahun terakhir)**<br>Average Gross Income in the Last 3 Years | **Beban Modal**<br>Capital Charge | **ATMR**<br>RWA | **Pendapatan Bruto (Rata-rata 3 tahun terakhir)**<br>Average Gross Income in the Last 3 Years | **Beban Modal**<br>Capital Charge | **ATMR**<br>RWA |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
| 1 | Pendekatan Indikator Dasar \| Basic Indicator Approach | 209,406 | 31,411 | 392,636 | 443,686 | 66,553 | 831,911 |
| | Jumlah \| Total | | | | | | |

## 5. Risiko Hukum

Risiko Hukum adalah suatu risiko yang disebabkan karena adanya kelemahan aspek yuridis/hukum atau karena tidak terdokumentasikannya transaksi tersebut dengan baik. Risiko ini tidak terbatas pada risiko yang timbul dari kemungkinan kontrak/perjanjian yang tidak dapat dilaksanakan, tuntutan hukum/gugatan pihak ketiga, ketidaksesuaian dengan peraturan dan perundang-undangan yang berlaku, kelemahan perikatan, pengikatan jaminan yang tidak sempurna, ketidaksanggupan penerapan putusan pengadilan, keputusan pengadilan yang dapat mengganggu atau mempengaruhi operasi atau kondisi Bank.

Pengelolaan Risiko Hukum dilakukan antara lain dengan:

a. Melakukan peninjauan kembali (*review*) atas dokumen hukum, perjanjian maupun kontrak-kontrak dengan pihak ketiga.
b. Inventarisasi atas kasus-kasus hukum yang terjadi termasuk di dalamnya memantau perkembangan dari setiap kasus hukum yang ada. Penanganan kasus hukum disusun berdasarkan skala prioritas dan seluruh perkembangannya terpantau dengan baik dan selalu dilaporkan kepada Manajemen untuk ditindaklanjuti melalui penyelesaian yang mengandung potensi risiko hukum paling sedikit.
c. Fungsi Corporate, Legal & Litigation Division yang memiliki peranan penting dalam memberikan analisis/review dari sudut pandang legal terkait dengan produk atau aktivitas baru Bank, memberikan masukan dari sisi hukum akibat adanya perubahan regulasi, melakukan review atas perjanjian-perjanjian yang dibuat antara Bank dengan pihak ketiga, selain itu juga menangani permasalahan hukum yang terkait dengan litigasi.

## 5. Legal Risk

Legal risk is a risk that due to the weakness of the juridical/legal aspect or due to the improper transaction documentation. This risk is not limited to risks arising from the possibility of a contract/agreement that can not be implemented, litigation/claim from a third-party, non-compliance with regulations and legislation in force, the weakness of the engagement, an imperfect binding guarantees, the inability of the implementation of court decisions, decisions a court may interfere with or affect the operation or condition of the Bank.

Legal Risk Management carried out among others:

a. Reviewing legal documents, agreements or contracts with third parties.
b. Inventory of legal cases that occurred includes monitoring the development of any existing legal cases. Handling of the legal case is based on priorities and the entire development is well monitored and regularly reported to the Management to be followed up through the completion of which contains at least the potential legal risks.
c. Functions Corporate, Legal & Litigation Division, which has an important role in providing analysis/review from the standpoint of legal associated with new product or activity Bank, provide input on the side of the law as a result of regulatory changes, to review the agreements made between the Bank and third parties, while also addressing legal issues related to litigation.

**6. Risiko Stratejik**

Beberapa langkah yang dilakukan untuk mengantisipasi risiko ini dilakukan dengan cara:

a. Penyusunan Rencana Bisnis Bank untuk periode tahun 2021-2023 yang digunakan sebagai pedoman oleh Manajemen dan karyawan.
b. Melakukan pemantauan atas kinerja keuangan dengan membandingkan antara realisasi dengan sasaran/target yang ingin dicapai oleh Bank sesuai dengan Rencana Bisnis Bank tersebut.
c. Fungsi dari *Planning Performance Division* yang secara rutin melakukan pemantauan berkala (performance review) atas pencapaian kinerja dari tiap divisi/kantor wilayah/cabang/capem dan Bank secara keseluruhan.
d. Merevisi pengkinian atas strategi yang ingin dicapai sesuai dengan perkembangan kondisi internal maupun eksternal, sehingga akan menjadi realistis dengan pencapaian sasaran Bank.

**7. Risiko Kepatuhan**

Organisasi manajemen risiko kepatuhan dilakukan seluruh unit kerja sebagai *first line of defense*, Divisi Compliance sebagai *second line of defense* dan Divisi Internal Audit sebagai *third line of defense*.

Pengelolaan risiko kepatuhan yang dilakukan oleh Bank adalah:

a. Menyempurnakan dan monitoring Kebijakan Kepatuhan dan Kebijakan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme.
b. Pemantauan terhadap pengkinian data nasabah dan penerapan single CIF serta penanganan rekening pasif/dormant.
c. Pelaksanaan Program Anti Pencucian Uang dan Pencegahan Pendanaan Teroris sesuai dengan amanat dalam Peraturan Bank Indonesia, di mana Bank secara rutin melakukan sosialisasi kepada unit-unit terkait melalui Divisi Compliance.
d. Penyusunan Laporan Kepatuhan kepada pihak Internal maupun Eksternal.
e. Peningkatan fungsi *Compliance* oleh Divisi *Compliance* dengan memastikan kepatuhan ketentuan internal sesuai/memenuhi dari regulasi, melalui *gapping analysis* dan mendiskusikan hasil *gap analysis* kepada unit kerja serta dilakukan penyempurnaan/perbaikan dari ketentuan internal tersebut.

**6. Strategic Risk**

Some steps taken to anticipate the risk is done by:

a. Preparation of Business Plan for the period 2021-2023 were used as a guidance by management and employees.
b. The monitoring of financial performance by comparing the realization of the objectives/targets to be achieved by the Bank in accordance with the Bank's Business Plan.
c. Function of Performance Planning Division, which routinely conducts regular monitoring (performance review) upon achievement of the performance of each division/regional office/branch/Sub Branch and the Bank as a whole.
d. Revise update on the strategy to be achieved in accordance with the development of internal and external conditions, so it would be realistic to the achievement of the objectives of the Bank.

**7. Compliance Risk**

The compliance risk management organization is conducted by entire working unit as the first line of defense, the Compliance Division as the second line of defense and the Internal Audit Division as the third line of defenses.

Compliance risk management conducted by the Bank are:

a. Improve and monitor Compliance Policy and Anti-Money Laundering Policy and Combating the Financing of Terrorism.
b. Monitor of customer data updating and implementation of single CIF as well as the handling of the passive account/dormant.
c. Implementation of the Anti-Money Laundering and Combating the Financing of Terrorism in accordance with the mandate in the Regulation of Bank Indonesia, where the Bank routinely conduct outreach to relevant units via the Compliance Division.
d. Formulate Compliance Report to Internal and Extenral parties.
e. Enhanced Compliance function by the Compliance Division by ensuring compliance with internal regulations in accordance with/comply with regulation, through gapping analysis and discussing gap analysis result to working units as well as improving/refining from internal provision.

f. Fungsi kepatuhan ini didukung oleh sistem *Compliance Report Monitoring* (CRM) sebagai reminder unit kerja atas kewajiban menyampaian laporan rutin kepada regulator.

**8. Risiko Reputasi**

Pengelolaan risiko reputasi oleh Bank dilakukan dengan cara:

a. Pemantauan terhadap publikasi media, yang bekerja sama dengan jasa pihak ketiga oleh *Corporate Secretary*.
b. Melakukan pemantauan terhadap keluhan nasabah melalui Retail Banking Division guna menangani keluhan dengan segera, serta melakukan optimalisasi fungsi Call Center dalam penanganan keluhan nasabah.
c. Bank juga ikut ambil bagian dalam melaksanakan program *Corporate Social Responsibility*, serta ikut melaksanakan aktivitas-aktivitas sosial lainnya bersama dengan nasabah, termasuk di dalamnya sebagai sponsor dalam berbagai kegiatan masyarakat.
d. Meningkatkan *new corporate image* JTrust Bank melalui penyempurnaan *website* Bank dan melaksanakan *press release* dengan media.

Bank menyakini bahwa setiap aspek efektivitas pelaksanaan manajemen Perseroan yang baik (termasuk manajemen risiko dan sistem pengendalian internal) dalam kaitannya dengan GCG akan memperbaiki reputasi.

**Profil Risiko dan Tingkat Kesehatan Bank**

Penilaian Profil Risiko sesuai dengan POJK No. 4/POJK.3/2016 tanggal 27 Januari 2016 tentang Penilaian Tingkat Kesehatan Bank Umum dan peraturan-peraturan pelaksanaannya, penilaian dilakukan terhadap risiko yang melekat (*inherent risk*) dan kualitas penerapan manajemen risiko melalui proses *self asessmen*t pada seluruh aktivitas bisnis bank yang mencakup 8 (delapan) risiko yaitu risiko kredit, risiko pasar, risiko likuiditas, risiko operasional, risiko kepatuhan, risiko stratejik, risiko hukum, dan risiko reputasi. Penilaian Profil Risiko secara *self assessment* periode Triwulan IV tahun 2021 adalah Moderate (3) dengan peringkat *inherent risk* adalah Moderate dan Kualitas Penerapan Manajemen Risiko (KPMR) adalah Fair.

Sejalan dengan POJK No. 4/POJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank Umum, Bank JTrust juga melakukan penilaian atas Tingkat Kesehatan Bank yang mencakup 4 faktor, yaitu profil risiko, *Good Corporate Governance* (GCG), Rentabilitas (*Earnings*) dan Permodalan (*Capital*) adalah Moderate (3).

f. This compliance function is supported by the Compliance Report Monitoring (CRM) system as a work unit reminder of the obligation to deliver routine reports to regulators.

**8. Reputation Risk**

Reputation risk management by the Bank is carried out by:

a. Monitoring of media publications, which works closely with third-party services by the Corporate Secretary.
b. Monitoring of customer complaints via Retail Banking Division to handle complaints promptly, as well as to optimize the function of Call Center in the handling of customer complaints.
c. The Bank also took part in implementing Corporate Social Responsibility program, as well as participate in implementing other social activities together with customers, including as a sponsor in various community activities.
d. Increase the Bank's new corporate image, by improving the website JTrust Bank and carry out a press release to the media.

The Bank believes that every aspect of the effectiveness in the implementation of the good Company management (including risk management and internal control systems) in relation to GCG would improve the reputation.

**Risk Profile and Bank Soundness Level**

Risk Profile Assessment in accordance with POJK No. 4 / POJK.3 / 2016 dated January 27, 2016 on the Assessment of Commercial Banks and its implementing regulations, the assessment of inherent risks (inherent risk) and the quality of risk management through a process of self-assessment in all business activities of banks that includes 8 (eight) risks such as credit risk, market risk, liquidity risk, operational risk, compliance risk, strategic risk, legal risk, and reputation risk. The self-assessment Risk Profile for the fourth quarter of 2021 is Moderate (3) with the inherent risk rating is Moderate (3) and the Quality of Risk Management Implementation (KPMR) is Fair.

In line with POJK No. 4 / POJK.03 / 2016 concerning Rating of Commercial Bank Soundness, Bank JTrust also assesses Bank Soundness which includes 4 factors, namely risk profile, Good Corporate Governance (GCG), Profitability (Earnings) and Capital (Capital) is Moderate (3).

Penilaian Tingkat Kesehatan Bank berdasarkan hasil penilaian OJK tahun 2020 berada pada peringkat komposit 3 (Cukup Sehat).

Hal ini mencerminkan kondisi Bank yang secara umum Cukup Sehat sehingga dinilai cukup mampu menghadapi pengaruh negatif yang signifikan dari perubahan kondisi bisnis dan faktor eksternal lainnya.

The assessment of the Bank's Health Level based on the results of the 2020 OJK assessment is in a composite rating of 3 (Fairly Healthy).

This reflects the general condition of the Bank Fairly healthy so that it is considered quite capable of dealing with significant negative effects from changes in business conditions and other external factors.

SPEED
CUSTOMER FIRST

## LAPORAN TOTAL EKSPOSUR DALAM RASIO PENGUNGKIT

(dalam juta Rupiah | in million Rupiah)

| No | Keterangan<br>Description | Jumlah<br>Total |
|---|---|---|
| 1 | Total aset di laporan posisi keuangan pada laporan keuangan publikasi (nilai gross sebelum dikurangi CKPN).<br>Total assets on the balance sheet in published financial statement (gross value before deducting impairment provision) | 21,206,477 |
| 2 | Penyesuaian untuk nilai penyertaan pada Bank, lembaga keuangan, perusahaan asuransi, dan/atau entitas lain yang berdasarkan standar akuntansi keuangan harus dikonsolidasikan namun di luar cakupan konsolidari berdasarkan ketentuan Otoritas Jasa Keuangan.<br>Adjustment for investment in Bank, Financial Institution, Insurance Company, and/or other entities that consolidated based on accounting standard yet out of scope consolidation based on Financial Services Authority | - |
| 3 | Penyesuaian untuk nilai kumpulan aset keuangan yang mendasari yang telah dialihkan dalam sekuritisasi aset yang memenuhi persyaratan jual putus sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan mengenai prinsip kehati-hatian dalam aktivitas sekuritisasi aset bagi bank umum.<br>Dalam hal aset keuangan yang mendasari dimaksud telah dikurangkan dari total aset pada laporan posisi keuangan maka angka pada baris ini adalah 0 (nol).<br>Adjustment for portfolio of financial asset that have underlying which already transferred to without recourse securitization asset as stipulated in OJK's statutory regulation related to Prudential Principles in Securitization Asset Activity for General Bank<br>In the case of underlying financial asset mentioned has alredy deducted from the total asset on the financial report position, hence the number in this line is 0 (zero) | - |
| 4 | Penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada).<br>Adjustment to temporary exception of Plancement to Bank Indonesia in accordance Statutory Reserve Requirement (if any) | N/A |
| 5 | Penyesuaian untuk aset fidusia yang diakui sebagai komponen laporan posisi keuangan berdasarkan standar akuntansi keuangan namun dikeluarkan dari perhitungan total eksposur dalam Rasio Pengungkit.<br>Adjustment to fiduciary asset that recognized as balance sheet based on accounting standard yet excluded from total exposure in Leverage Ratio calculation | N/A |
| 6 | Penyesuaian untuk nilai pembelian atau penjualan aset keuangan secara reguler dengan menggunakan metode akuntansi tanggal perdagangan.<br>Adjustment to acquisition cost and sales price of financial assets regularly using trade date accounting method | - |
| 7 | Penyesuaian untuk nilai transaksi cash pooling yang memenuhi persyaratan sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan ini.<br>Adjustment to qualified cash pooling transaction as stipulated in this OJK's regulation | - |
| 8 | Penyesuaian untuk nilai eksposur transaksi derivatif.<br>Adjustment to exposure of derivative transaction | 1,211 |
| 9 | Penyesuaian untuk nilai eksposur SFT sebagai contoh transaksi reverse repo.<br>Adjustment to exposure on Securities Financing Transaction (STF) as example: reverse repo transaction | - |
| 10 | Penyesuaian untuk nilai eksposur TRA yang telah dikalikan dengan Faktor Konversi Kredit (FKK).<br>Adjustment to exposure of Off Balance Sheet transaction that already multiply with Credit Conversion Factor | 333,519 |
| 11 | Penyesuaian penilaian prudensial berupa faktor pengurang modal dan CKPN.<br>Prudent valuation adjustments in form of capital deduction factor and impairment provision | (365,067) |
| 12 | Penyesuaian lainnya. \| Other adjustments | |
| **13** | **Total eksposur dalam perhitungan Rasio Pengungkit. \| Total exposure in Leverage Ratio Calculation** | **21,176,140** |

**Analisa Kualitatif | Qualitative Analysis**

Per posisi 31 Des 2021, Modal Inti Bank sebesar Rp2,23 triliun. Oleh karena itu Rasio Pengungkit (Leverage) posisi 31 Des 2020 adalah sebesar 10,51% dibandingkan dengan total eksposur Bank. J Trust Bank berkomitmen akan selalu menjaga Rasio Pengungkit di atas minimum yang sudah ditentukan oleh OJK yaitu sebesar 3% sesuai dengan Peraturan Otoritas Jasa Keuangan Nomor 31/POJK.03/2019, tanggal 2 Desember 2019.

As per 31 Dec 2021, Core Capital of the Bank was as much as Rp2.23 triliun. Therefore Leverage Ratio as of 31 Dec 2020 was 10.51% compared to the Bank;s total exposure. J Trust Bank is committed to maintaining Leverage Ratio above the minimum amount determined by the OJK of 3% in line with Financial Services Authority Regulation No. 31/POJK.03/2019, dated 2 December 2019.

## LAPORAN PERHITUNGAN RASIO PENGUNGKIT

(dalam juta Rupiah | in million Rupiah)

| | Keterangan<br>Information | Periode<br>Period | |
|---|---|---|---|
| | | T | T-1 |
| Eksposur Aset dalam Laporan Posisi Keuangan \| On Balance Sheet Exposure | | | |
| 1 | Eksposur aset dalam laporan posisi keuangan termasuk aset jaminan, namun tidak termasuk eksposur transaksi derivatif dan eksposur SFT (nilai gross sebelum dikurangi CKPN)<br>On-balance sheet exposures excluding derivatives and securities financing transactions (SFTs) (gross value before deducting impairment provision) | 21,206,477 | 17,948,597 |
| 2 | Nilai penambahan kembali untuk agunan derivatif yang diserahkan kepada pihak lawan yang mengakibatkan penurunan total eksposur aset dalam neraca karena adanya penerapan standar akuntansi keuangan<br>Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the accounting standard | - | - |
| 3 | (Pengurangan atas piutang terkait CVM yang diberikan dalam transaksi derivatif)<br>(Deductions of receivable assets for cash variation margin provided in derivatives transaction) | - | - |
| 4 | (Penyesuaian untuk nilai tercatat surat berharga yang diterima dalam eksposur SFT yang diakui sebagai aset)<br>(Adjustment for securities received under securities financing transactions that are recognised as an asset) | - | - |
| 5 | (CKPN atas aset tersebut sesuai standar akuntansi keuangan)<br>(Impairment provision those assets in line with accounting standard applied) | (103,773) | (102,305) |
| 6 | (Aset yang telah diperhitungkan sebagai faktor pengurang Modal Inti sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan mengenai kewajiban penyediaan modal minimum bagi bank umum)<br>(Asset amounts accounted as a deduction factor of main capital as stipulated in Financial Services Authority's regulation on the obligation of minimum capital for general bank) | (261,294) | (264,787) |
| **7** | **Total eksposur aset dalam laporan posisi keuangan<br>Penjumlahan dari baris 1 sampai dengan baris 6<br>Total asset exposure on the financial report<br>Total from line 1 to 6** | **20,841,410** | **17,581,505** |
| Eksposur Transaksi Derivatif \| Derivative Exposure | | | |
| 8 | Nilai RC untuk seluruh transaksi derivatif baik dalam hal terdapat variation margin yang memenuhi syarat ataupun terdapat perjanjian saling hapus untuk memenuhi persyaratan tertentu<br>Replacement cost associated with all derivatives transaction both with margin variation within the requirement or with billateral netting to comply with particular conditions | - | - |
| 9 | Nilai penambahan yang merupakan PFE untuk seluruh transaksi derivatif<br>Add-on amounts for potential future exposure associated with all derivatives transaction | - | - |
| 10 | (Pengecualian atas eksposur transaksi derivatif yang diselesaikan melalui central counterparty (CCP))<br>(Exempted central counterparty (CCP) leg of client-cleared trade exposures) | N/A | N/A |
| 11 | Penyesuaian untuk nilai nosional efektif dari derivatif kredit<br>Adjusted effective national offsets and add-on deduction for written credit derivatives) | 1,211 | 16 |
| 12 | (Penyesuaian untuk nilai nosional efektif yang dilakukan saling hapus dan pengurangan add-on untuk transaksi penjualan derivatif kredit)<br>(Adjusted effective notional offsets and add-on deductions for written credit derivatives) | - | |
| 13 | Total eksposur transaksi derivatif<br>Penjumlahan baris 8 sampai dengan baris 12<br>Total derivative exposures<br>Total of line 8-12 | 1,211 | 16 |
| Eksposur Securities Financing Transaction (SFT) \| Securities financing transaction exposures | | | |
| 14 | Nilai tercatat aset SFT secara gross \| Gross SFT | - | - |
| 15 | (Nilai bersih antara liabilitas kas dan tagihan kas)<br>(Netted amounts of cash payables and cash receivables of gross SFT assets) | | |
| 16 | Risiko kredit akibat kegagalan pihak lawan terkait aset SFT yang mengacu pada perhitungan current exposure sebagaimana diatur dalam Lampiran Otoritas Jasa Keuangan ini<br>Counterparty credit risk exposure for SFT assets refers to Current Exposure Caltulation stipulated in OJK's regulation annex | | |
| 17 | Eksposur sebagai agen SFT \| Agent Transaction exposures | | |
| 18 | Total Eksposur SFT<br>Penjumlahan baris 14 sampai dengan baris 17<br>Total SFT exposures<br>Total of line 14-17 | - | - |

## LAPORAN PERHITUNGAN RASIO PENGUNGKIT

(dalam juta Rupiah | in million Rupiah)

| | Keterangan<br>Information | Periode<br>Period | |
|---|---|---|---|
| | | T | T-1 |
| Eksposur Transaksi Rekening Administratif (TRA) | Other off-balance sheet exposures | | |
| 19 | Nilai seluruh kewajiban komitmen atau kewajiban kontijensi<br>Nilai gross sebelum dikurangi CKPN<br>Off-balance sheet exposure at gross national amount | 333,519 | 236,201 |
| 20 | (Penyesuaian terhadap hasil perkalian antara nilai kewajiban komitmen atau kewajiban kontijensi dan FKK kemudian dikurangi CKPN)<br>(Adjustment from the result of multiplying commitment payable or contigent payables with credit conversion factor and deducted with impairment provision) | | |
| 21 | (CKPN atas TRA sesuai standar akuntansi keuangan)<br>(Impairment provision for off-balance sheet in line with accounting standard) | | |
| 22 | Total eksposur TRA<br>Penjumlahan dari baris 19 sampai dengan baris 21<br>Total Off-balance sheet<br>Total line 19-21 | 333,519 | 236,201 |
| Modal dan Total Eksposur | Capital and Total Exposures | | |
| 23 | Modal inti \| Tier 1 Capital | 2,225,059 | 1,117,154 |
| 24 | Total Eksposur<br>Penjumlahan baris 7, baris 13, baris 18, dan baris 22<br>Total Exposure<br>Total of line 7, 13, 18, and 22 | 21,176,140 | 17,817,722 |
| Rasio Pengungkit (Leverage) | Leverage Ratio | | |
| 25 | Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset<br>Leverage Ratio, including the impact from adjustment to temporary exemption on the current account placement to Bank Indonesia in fufilling minimum current account provision (if any), that included average value of accounted assets | 10.51% | 6.27% |
| 25a | Nilai rasio pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada)<br>Leverage Ratio, including the impact from adjustment to temporary exemption on the current account placement to Bank Indonesia in fufilling minimum current account provision (if any) | | |
| 26 | Nilai minimum Rasio Pengungkit \| National minimum leverage ratio requirement | 3% | 3% |
| 27 | Bantalan terhadap nilai Rasio Pengungkit \| Applicable leverage buffers | N/A | N/A |
| Pengungkapan nilai rata-rata | Disclosure of mean values | | |
| 28 | Nilai rata-rata dari nilai tercatat aset SFT secara gross, setelah penyesuaian untuk transaksi akuntansi penjualan (sale accounting transaction) yang dihitung secara bersih (nett) dengan liabilitas kas dalam SFT dan tagihan kas dalam SFT<br>Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash | 0 | 0 |
| 29 | Nilai akhir triwulan laporan dari nilai tercatat aset SFT secara gross, setelah penyesuaian untuk transaksi akuntansi penjualan (sale accounting transaction) yang dihitung secara bersih (nett) dengan liabilitas kas dalam SFT dan tagihan kas dalam SFT<br>Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables | 0 | 0 |
| 30 | Total eksposur, tidak termasuk dampak dari penyesuaian giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara gross sebagaimana dimaksud dalam baris 28<br>Total exposures, including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables | 0 | 0 |
| 30a | Total eksposur, tidak termasuk dampak dari penyesuaian giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara gross sebagaimana dimaksud dalam baris 28<br>Total exposures excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables | 0 | 0 |
| 31 | Nilai rasio pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara gross sebagaimana dimaksud dalam baris 28<br>Basel III leverage ratio, including the impact of any applicable temporary exemptionof central bank reserve, incorporating mean values from row 28 of gross SFT assets, after adjustment for sale accounting transaction and netted of amounts of associatted cash payables and cash receiveables. | 0 | 0 |

## LAPORAN PERHITUNGAN RASIO PENGUNGKIT

(dalam juta Rupiah | in million Rupiah)

| | Keterangan<br>Information | Periode<br>Period | |
|---|---|---|---|
| | | T | T-1 |
| 31a | Nilai rasio pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan giro wajib minimum (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara gross sebagaimana dimaksud dalam baris 28<br>Basel III leverage ratio, excluding the impact of any applicable temporary exemptionof central bank reserve, incorporating mean values from row 28 of gross SFT assets, after adjustment for sale accounting transaction and netted of amounts of associatted cash payables and cash receiveables. | 0 | 0 |

**Analisa Kualitatif** | Qualitative Analysis

Faktor utama yang memiliki dampak material terhadap perhitungan Rasio Pengungkit (Leverage ratio) adalah Modal Inti Bank, dimana Bank harus menjaga Modal terhadap total eksposur yang dimiliki oleh Bank. Modal Inti pada posisi Des 2021 adalah Rp 2,23 triliun, meningkat sebesar Rp. 1,11 triliun dibandingkan dengan posisi Sep 2021 yang sebesar Rp. 1,12 triliun. Adapun Total Eksposur Bank naik sebesar Rp 3,36 triliun, sehingga Rasio Pengungkit Bank posisi 31 Des 2021 adalah sebesar 10,51% (naik 424 bps dibandingkan kuartal sebelumnya).
The main factor that has a material impact on the calculation of the Leverage ratio is the Bank's Core Capital, where the Bank must maintain Capital against the Bank's total exposure. Core Capital as of Dec 2021 amounted to Rp2.23 trillion, an increase of Rp1.11 trillion compared to the position in Sep 2021 which amounted to Rp1.12 trillion. The Bank's Total Exposure increased by Rp3.36 trillion, making the Bank's Leverage Ratio at 31 Dec 2021 to be posted at 10.51% (an increase of 424 bps compared to the previous quarter).

## LAPORAN KEWAJIBAN PEMENUHAN LIQUIDITY COVERAGE RATIO (LCR)

| Analisa Kualitatif | Qualitative Analysis |
|---|---|
| Liquidity Coverage Ratio (LCR) Desember2021) Bank Jtrust Indonesia sebesar 168,22%% berada di atas ketentuan minimum Rasio LCR sebesar 85% yang ditetapkan oleh Regulator. Hal ini menunjukkan bahwa komposisi High Quality Liquid Asset (HQLA) Level 1 telah memenuhi kebutuhan likuiditas dengan baik apabila terjadi arus kas keluar. | Liquidity Coverage Ratio (LCR) on December 2021 of Bank Jtrust Indonesia was as much as 168.22%, above the minimum requirement of LCR Ratio of 85% stipulated by Regulator. It shows that the composition of High Qality Liquid Asset (HQLA) Level 1 has meet the liquidity requirement should there are cash outflow. |
| Liquidity Coverage Ratio (LCR) triwulan IV 2020 (Oktober-Desember2020) Bank Jtrust Indonesia sebesar 147,13%% berada di atas ketentuan minimum Rasio LCR sebesar 85% yang ditetapkan oleh Regulator. Hal ini menunjukkan bahwa komposisi High Quality Liquid Asset (HQLA) Level 1 telah memenuhi kebutuhan likuiditas dengan baik apabila terjadi arus kas keluar. | Liquidity Coverage Ratio (LCR) in the fourth quarter of 2020 (October-December 2020) of Bank Jtrust Indonesia was posted at 147.13%%, above the minimum LCR ratio of 85% set by the Regulator. This indicates that the composition of Level 1 High-Quality Liquid Assets (HQLA) has properly met the liquidity needs in the event of cash outflows. |
| Rasio rata-rata LCR Desember 2021 sebesar 168,22% mengalami kenaikan dibandingkan dengan rasio LCR Desember 2020 sebesar 147,13%. Kenaikan rasio rata-rata LCR tersebut disebabkan oleh peningkatan HQLA setelah hair cut sebesar 36,28% (Rp. 1,24 Trilliun) dan peningkatan Net Cash Outflows setelah run-off sebesar 19,20% (Rp. 447 Milyar). | Average ratio of LCR as of December 2021 was 168.22%, increased compare to LCR ratio on December 2020 of 147.13%. The increase is driven by the increase of HQLA after hair cut as much as 36.28% (Rp 1.24 trillion) and a increase of Net Cash Outflows after run-off as much as 19.20% (Rp 447 billion). |
| Komposisi High Quality Liquid Asset (HQLA) yang dimiliki oleh Bank Jtrust Indonesia, adalah HQLA level 1 yang terdiri dari penempatan pada Bank Indonesia dan Surat Berharga yang diterbitkan oleh Pemerintah Indonesia. | Composition of High Quality Liquid Asset (HQLA) owned by Bank Jtrust Indonesia are HQLA Level 1 that consist of placement on Bank Indonesia and Securities issued by the Government of Indonesia. |
| Konsentrasi sumber pendanaan Bank Jtrust Indonesia saat ini cukup memadai dan Bank senantiasa berusaha untuk memperbaiki komposisi pendanaan menjadi lebih baik. Dalam mengelola likuiditas, Bank telah memiliki kebijakan dan standar prosedur pengelolaan likuiditas yang memadai dan telah dikomunikasikan kepada seluruh satuan kerja Bank yang terkait dengan likuiditas. | Funding source concentration of Bank Jtrust Indonesia is currently adequate and the Bank continously strive to improve the funding composition. In managing liquidity, the Bank has adequate policies and standard procedures on liquidity management and has been communicated to entire working units at the Bank related to liquidity. |
| Bank Jtrust Indonesia telah menerapkan Kualitas Manajemen Risiko dengan baik yang meliputi organisasi manajemen risiko likuiditas, pelaporan likuiditas internal, komunikasi strategi risiko likuiditas serta perencanaan darurat likuiditas yang sesuai dengan karakteristik Bank dan telah sejalan dengan ketentuan regulator yang berlaku. | Bank Jtrust Indonesia has implemented Risk Management Quality in a good manner incluidng liquidity risk management organization, internal liquidity report, communication of liquidity risk strategy as well as emergency liquidity planning that in line with the Bank's characteristic and in line with the prevailing regulation from regulators |

## LAPORAN PERHITUNGAN KEWAJIBAN PEMENUHAN RASIO KECUKUPAN LIKUIDITAS (LIQUIDITY COVERAGE RATIO)

(dalam juta Rp | in million Rp)

| No | Komponen<br>Components | Posisi Desember 2021 | Posisi Desember 2020 |
|---|---|---|---|
| | | **Nilai HQLA setelah pengurangan nilai (*haircut*), *outstanding* kewajiban dan komitmen dikalikan tingkat penarikan (*run-off rate*) atau nilai tagihan kontraktual dikalikan tingkat penerimaan (*inflow rate*)**<br>The value of HQLA affter a haircut or outstanding liabilities and commitments multiplied by the run-off rate or the value of contractual invoices times the inflow rate | **Nilai HQLA setelah pengurangan nilai (*haircut*), *outstanding* kewajiban dan komitmen dikalikan tingkat penarikan (*run-off rate*) atau nilai tagihan kontraktual dikalikan tingkat penerimaan (*inflow rate*)**<br>The value of HQLA affter a haircut or outstanding liabilities and commitments multiplied by the run-off rate or the value of contractual invoices times the inflow rate |
| HIGH QUALITY LIQUID ASSET (HQLA) | | | |
| 1 | Total High Quality Liquid Asset (HQLA) | 4,675,499 | 3,430,681 |
| ARUS KAS KELUAR \| CASH OUTFLOW | | | |
| 2 | Simpanan nasabah perorangan dan Pendanaan yang berasal dari nasabah Usaha Mikro dan Usaha Kecil, terdiri dari:<br>Individual customers savings and Fundingg from the Small, Medium, Enterprises customers, consisting: | | |
| | a. Simpanan/Pendanaan stabil \| Savings/stable funding | 964 | 1,017 |
| | b. Simpanan/Pendanaan kurang stabil \| Savings/unstable funding | 444,279 | 471,769 |
| 3 | Pendanaan yang berasal dari nasabah korporasi, terdiri dari:<br>Savings from corporate customers, consisting" | | |
| | a. Simpanan operasional \| Operational savings | 127,894 | 68,720 |
| | b. Simpanan non-operasional dan/atau kewajiban lainnya yang bersifat non-operasional \| Non-operational savings and/or other obligations that are non-operational | 2,242,433 | 1,894,567 |
| 4 | Pendanaan dengan agunan (secured funding) \| Secured funding | - | - |
| 5 | Arus kas keluar lainnya (additional requirement), terdiri dari:<br>Additional requirement, consisting: | | |
| | a. arus kas keluar atas transaksi derivatif \| Cash outflow on derivative transaction | - | - |
| | b. arus kas keluar atas peningkatan kebutuhan likuiditas \| Cash outflow on the increasing liquidity requirement | - | - |
| | c. arus kas keluar atas kehilangan pendanaan \| Cash outflow on the loss of funding | - | - |
| | d. arus kas keluar atas penarikan komitmen fasilitas kredit dan fasilitas likuiditas \| Cash outflow on the retractment of credit facility and liquidity facility | - | - |
| | e. arus kas keluar atas kewajiban kontraktual lainnya terkait penyaluran dana \| Cash outflow on other contractual obligation related to funding delivery | - | - |
| | f. arus kas keluar atas kewajiban kontijensi pendanaan lainnya \| Cash outflow on the contigency obligation for other funding | - | - |
| | g. arus kas keluar kontraktual lainnya \| Cash outflow on other contractuals | - | 55,556 |
| | TOTAL ARUS KAS KELUAR (CASH OUTFLOW) | 2,815,569 | 2,491,628 |
| ARUS KAS MASUK \| CASH INFLOW | | | |
| 6 | Pinjaman dengan agunan Secured lending \| Lending with Secured lending collateral | - | - |
| 7 | Tagihan berasal dari pihak lawan (counterparty) \| Receivables from counterparty | 2 | 8 |
| 8 | Arus kas masuk lainnya \| Other cash inflow | 36,132 | 159,956 |
| | **TOTAL ARUS KAS MASUK**<br>**TOTAL CASH INFLOW** | **36,135** | **159,964** |
| | **TOTAL ADJUSTED VALUE** | **36,135** | **159,964** |
| | **TOTAL HQLA** | **4,675,499** | **3,430,681** |
| | **TOTAL ARUS KAS KELUAR BERSIH**<br>**NET CASH OUTFLOW** | **2,779,435** | **2,331,664** |
| | **LCR (%)** | **168.22%** | **147.13%** |

( dalam jutaan Rupiah | in million Rupiah)

| | a | b | c | d |
|---|---|---|---|---|
| | **Aset Terikat** Binding Assets | **aset yang disimpan atau diperjanjikan dengan bank sentral namun belum digunakan untuk menghasilkan likuiditas** saved assets or agreed with central bank however not being used for liquidity | **Aset tidak terikat** Unbinding assets | **Jumlah** Total |
| Kas dan Setara Kas \| Cash and cash equivalent | - | - | 119,090 | 119,090 |
| Penempatan pada Bank Indonesia<br>Placement on Bank Indonesia | - | 1,330,538 | - | 1,330,538 |
| Surat Berharga (HQLA Level 1)<br>Securities (HQLA Level 1) | - | - | 1,350,113 | 1,350,113 |
| Surat Berharga Korporasi (HQLA Level 2a dan 2b)<br>Corporate Securities (HQLA Level 2a and 2b) | - | - | 463,292 | 463,292 |

## LAPORAN KEWAJIBAN PEMENUHAN RASIO PENDANAAN STABIL (NSFR)

| Analisa Kualitatif | Qualitative Analysis |
|---|---|
| ***Net Stable Funding Ratio* (NSFR)** PT. Bank JTrust Indonesia, Tbk pada bulan Desember 2021 adalah 143,61%, mengalami penurunan dibandingkan dengan posisi bulan Desember 2020 adalah 181,62%. Hal ini dikarenakan kenaikan pada komponen Available Stable Funding (ASF) sebesar Rp. 1,00 triliun lebih kecil jika dibandingkan dengan kenaikan Required Stable Funding (RSF) sebesar Rp. 3,45 triliun. Secara keseluruhan, NSFR Bank JTrust Indonesia selalu berada di atas ketentuan OJK sebesar minimum 85%. | **Net Stable Funding Ratio** (NSFR) PT Bank Jtrust Indonesia Tbk in December 2021 was 143.61%, decreased compared to its position in December 2020 of 181.62%. Overall, NSFR Bank is always above OJK's requirement as much as 100% at the minimum. |
| Total ***Available Stable Fund* (ASF)** Bank untuk posisi bulan Desember 2021 adalah sebesar Rp. 20 triliun (nilai tertimbang) dengan komponen terbesar berasal dari Simpanan yang berasal dari nasabah perorangan dan pendanaan yang berasal dari nasabah usaha mikro dan usaha kecil sebesar Rp. 6,76 triliun (nilai tertimbang), pendanaan yang berasal dari nasabah korporasi sebesar Rp. 907 miliar dan Modal sebesar Rp 12,34 triliun (nilai tertimbang).<br>Dibandingkan dengan posisi bulan Desember 2020 total ASF naik Rp. 1 triliun(nilai tertimbang) dengan komponen terbesar berasal dari Simpanan yang berasal dari nasabah perorangan dan pendanaan yang berasal dari nasabah usaha mikro dan usaha kecil. | Total Available Stable Fund (ASF) of the Bank for December 2021 was Rp 20 trillion (weighted value) with the biggest component originated from Deposits from individual customers as much as Rp6.76 trillion (weighted value), funding from corporate customers as much as Rp907 billion and Capital as much as Rp12.34 trillion (weighted value). Compared to the position as of December 2020, total ASF increased by Rp1 trillion largest component coming from deposits Deposits from individual customers and funding from corporates. |
| Total ***Required Stable Fund* (RSF)** Bank adalah sebesar Rp 13,93 triliun (nilai tertimbang) dengan komponen terbesar berasal dari pinjaman dengan kategori Lancar dan Dalam Perhatian Khusus (performing) sebesar Rp 8,78 triliun (nilai tertimbang) dan Aset lainnya sebesar<br>Rp 4,92 triliun (nilai tertimbang).<br>Dibandingkan dengan posisi Desember 2020 total RSF naik sebesar Rp 3,45 triliun (nilai tertimbang) dengan komponen terbesar berasal dari pinjaman dengan kategori Lancar dan Dalam Perhatian Khusus (performing) dan Aset lainnya. | Total Required Stable Fund (RSF) of the Bank was Rp13.93 trillion (weighted value) with the biggest component from funding within performing category as much as Rp8.78 (weighted value) and other Assets as much as Rp4.92 trillion (weighted value).<br>Compared to the position in December 2020, the total RSF increased by Rp. 3.45 trillion (weighted value). |
| Sampai dengan posisi bulan Desember 2021 Bank tidak memiliki aset maupun liabilitas yang saling bergantung (*interdependent*). | As of December 2021, the Bank does not have any interdependent assets or liabilities. |

## LAPORAN KEWAJIBAN PEMENUHAN RASIO PENDANAAN STABIL (NSFR)

| | Komponen ASF<br>ASF Component | Posisi 31 Desember 2021<br>Nilai Tercatat Berdasarkan Sisa Jangka Waktu<br>Outstanding Value Based on Remaining Period | | |
|---|---|---|---|---|
| | | **Tanpa Jangka Waktu**<br>No Period | **< 6 bulan**<br>< 6 months | **< 6 bulan - 1 tahun**<br><6 months - 1 year |
| **1** | **Modal I Capital:** | | | |
| 1.1 | Modal bagi Bank Umum berkantor pusat di indonesia I Capital for General Bank based in Indonesia: | 12,223,149 | - | - |
| 1.1.1 | Modal inti (Tier 1) I Core Capital (Tier 1) | 12,223,149 | | |
| 1.1.2 | Modal pelengkap (Tier 2) I Complementary Capital (Tier 2) | - | - | - |
| 1.2 | Modal bagi KCBA I Capital for KCBA | | | |
| 1.3 | Instrumen modal lainnya I Other capital instruments | - | - | - |
| **2** | **Simpanan yang berasal dari nasabah perorangan:**<br>**Deposit originating from individual customers:** | | | |
| 2.1 | Simpanan stabil I stable deposits | 7,761 | 100 | 420 |
| 2.1.1 | Simpanan tanpa jangka waktu (contoh: giro, tabungan)<br>Deposits without period (e.g. current account, savings) | 7,761 | | |
| 2.1.2 | Simpanan dengan jangka waktu (contoh: Deposito)<br>Deposits with terms (e.g. time deposits) | - | 100 | 420 |
| 2.2 | Simpanan kurang stabil I Less stable deposits | 1,506,272 | 5,621,520 | 335,365 |
| 2.2.1 | Simpanan tanpa jangka waktu (contoh: giro, tabungan)<br>Deposits without terms (e.g. current account, savings) | 1,506,272 | - | |
| 2.2.2 | Simpanan dengan jangka waktu (contoh: Deposito)<br>Deposits with terms (e.g. time deposits) | - | 5,621,520 | 335,365 |
| **3** | **Pendanaan yang berasal dari nasabah usaha mikro dan usaha kecil:**<br>**Funding originating from micro and small business customers:** | | | |
| 3.1 | Pendanaan stabil I Stable funding | - | - | - |
| 3.1.1 | Pendanaan tanpa jangka waktu (contoh: giro, tabungan)<br>Funding without terms (e.g. current account, savings) | - | | |
| 3.1.2 | Pendanaan dengan jangka waktu (contoh: deposito, surat berharga)<br>Funding with terms (e.g. time deposits, securities) | - | - | - |
| 3.2 | Pendanaan kurang stabil I Less stable funding | - | - | - |
| 3.2.1 | Pendanaan tanpa jangka waktu (contoh: giro, tabungan)<br>Funding without terms (e.g. current account, savings) | | | |
| 3.2.2 | Pendanaan dengan jangka waktu (contoh: deposito, surat berharga)<br>Funding with terms (e.g. time deposits, securities) | | | |
| **4** | **Pendanaan yang berasal dari nasabah korporasi:**<br>**Funding originating from corporate customers:** | | | |
| 4.1 | Simpanan operasional I Operational Deposits | 587,287 | - | - |
| 4.2 | Pendanaan lainnya yang berasal dari nasabah korporasi sebagai berikut:<br>Other funding originating from coprorate customers as follow: | 1,993,875 | 7,629,097 | 187,233 |
| 4.2.1 | perusahaan non-keuangan I non-financial companies | | | |
| 4.2.2 | pemerintah pusat I central government | | | |
| 4.2.3 | pemerintah negara lain I government from other countries | | | |
| 4.2.4 | entitas sektor publik I public sector entities | | | |
| 4.2.5 | bank pembangunan multilateral I multilateral development bank | | | |
| 4.2.6 | Bank Indonesia | | | |
| 4.2.7 | bank sentral negara lain I central banks from other countries | | | |
| 4.2.8 | lembaga keuangan I financial entities | 815,048 | 1,322,577 | 12,693 |
| 4.2.9 | lainnya I others | 1,178,827 | 6,306,520 | 174,539 |
| **5** | **Liabilitas yang memiliki pasangan aset yang saling bergantung**<br>**Liabilities with interdependent asset pairs** | | | |

( dalam jutaan Rupiah | in million Rupiah)

| Posisi 31 Desember 2020 | | | | | | |
|---|---|---|---|---|---|---|
| | Total Nilai Tertimbang Total Weighted Value | Nilai Tercatat Berdasarkan Sisa Jangka Waktu Outstanding Value Based on Remaining Period | | | | Total Nilai Tertimbang Total Weighted Value |
| ≥ 1 tahun ≥ 1year | | Tanpa Jangka Waktu No Period | < 6 bulan < 6 months | < 6 bulan - 1 tahun <6 months - 1 year | ≥ 1 tahun ≥ 1year | |
| | **12,338,993** | | | | | **12,549,930** |
| 115,844 | 12,338,993 | 12,223,149 | - | - | 326,782 | 12,549,930 |
| | 12,223,149 | 12,223,149 | | | | 12,223,149 |
| 115,844 | 115,844 | - | - | - | 326,782 | 326,782 |
| | - | | | | | - |
| - | - | - | - | - | - | - |
| | **6,764,759** | | | | | **6,132,515** |
| - | 7,867 | 22,305 | 1,320 | - | - | 22,444 |
| | 7,373 | 22,305 | | | | 21,190 |
| - | 494 | - | 1,320 | - | - | 1,254 |
| 40,051 | 6,756,892 | 917,235 | 5,707,960 | 127,607 | 32,550 | 6,110,072 |
| | 1,355,644 | 917,235 | - | | | 825,511 |
| 40,051 | 5,401,248 | - | 5,707,960 | 127,607 | 32,550 | 5,284,561 |
| | **-** | | | | | **4** |
| - | - | 4 | - | - | - | 4 |
| | - | 4 | | | | 4 |
| - | - | - | - | - | - | - |
| - | - | - | - | - | - | - |
| | - | | | | | - |
| | - | | | | | - |
| | **907,310** | | | | | **327,136** |
| - | 293,644 | 392,273 | - | - | - | 196,136 |
| 520,050 | 613,666 | 1,290,357 | 5,523,600 | 261,999 | - | 130,999 |
| | - | | | | | - |
| | - | | | | | - |
| | - | | | | | - |
| | - | | | | | - |
| | - | | | | | - |
| | - | | | | | - |
| | - | | | | | - |
| - | 6,347 | 416,570 | 507,002 | 3,655 | - | 1,828 |
| 520,050 | 607,320 | 873,787 | 5,016,598 | 258,344 | - | 129,171.93 |
| | - | | | | | - |

## LAPORAN KEWAJIBAN PEMENUHAN RASIO PENDANAAN STABIL (NSFR)

| | Komponen ASF<br>ASF Component | Posisi 31 Desember 2021<br>Nilai Tercatat Berdasarkan Sisa Jangka Waktu<br>Outstanding Value Based on Remaining Period | | |
|---|---|---|---|---|
| | | Tanpa Jangka Waktu<br>No Period | < 6 bulan<br>< 6 months | < 6 bulan - 1 tahun<br><6 months - 1 year |
| **6** | **Liabilitas dan ekuitas lainnya I Liabilities and other equities :** | | | |
| 6.1 | NSFR liabilitas derivatif I NSFR derivative liabilities | | 0% | |
| 6.2 | liabilitas pajak tangguhan I deffered tax liabilities | | | |
| 6.3 | kepentingan non-pengendali yang tidak memenuhi persyaratan untuk diperhitungkan sebagai modal inti utama (Tier 1)<br>non-controlling interest that does not meet the requirement to be included as the main core capital (Tier 1) | | | |
| 6.4 | utang tanggal perdagangan (trade date payable) | | | |
| 6.5 | ekuitas dan liabilitas lainnya yang tidak masuk dalam kategori di atas, termasuk liabilitas lainnya tanpa jangka waktu*)<br>other equities and liabilities that are not included in above categories, including other liabilities without period | | - | |
| **7** | **Total ASF** | | | |

| | Komponen RSF<br>RSF Component | Posisi 31 Desember 2021<br>Nilai Tercatat Berdasarkan Sisa Jangka Waktu<br>Outstanding Value Based on Remaining Period | | |
|---|---|---|---|---|
| | | Tanpa Jangka Waktu<br>No Period | < 6 bulan<br>< 6 months | < 6 bulan - 1 tahun<br><6 months - 1 year |
| 1 | Total HQLA dalam rangka perhitungan NSFR<br>Total HQLA for NSFR calculation | 365,321 | - | - |
| 1.1 | HQLA Level 1 | 365,321 | - | - |
| 1.1.1 | kas dan setara kas I cash and cash eequivalent | 119,138 | | |
| 1.1.2 | penempatan pada Bank Indonesia I placement on Bank Indonesia | 246,182 | | |
| 1.1.3 | HQLA Level 1 tidak termasuk aset yang mendapatkan faktor RSF 0%<br>HQLA Level 1 not including asset that get 0% RSF factor | - | - | - |
| 1.1.3.1 | bebas dari segala klaim (unencumbered) | | - | - |
| 1.1.3.2 | tidak bebas dari segala klaim (encumbered), berdasarkan sisa jangka waktu pengikatan aset<br>encumbered, based on the remaining period of binding assets | | | |
| 1.2 | HQLA Level 2A | - | - | - |
| 1.2.1 | bebas dari segala klaim (unencumbered) | | | |
| 1.2.2 | tidak bebas dari segala klaim (encumbered), berdasarkan sisa jangka waktu pengikatan aset<br>encumbered, based on the remaining period of binding assets | | | |
| 1.3 | HQLA Level 2B | - | - | - |
| 1.3.1 | bebas dari segala klaim (unencumbered) | | | |
| 1.3.2 | tidak bebas dari segala klaim (encumbered), berdasarkan sisa jangka waktu pengikatan aset<br>encumbered, based on the remaining period of binding assets | | | |
| 2 | Simpanan atau penempatan dana pada lembaga keuangan lain untuk aktivitas operasional<br>Savings or fund placement on other financial entities for operational activities | 344,970 | 90,000 | - |
| 2.1 | bebas dari segala klaim (unencumbered) | 344,970 | 90,000 | - |
| 2.2 | tidak bebas dari segala klaim (encumbered) | - | - | - |
| 2.2.1 | sisa jangka waktu pengikatan aset < 6 bulan<br>remaining period for binding assets < 6 months | | | |
| 2.2.2 | sisa jangka waktu pengikatan aset ≥ 6 bulan s.d 1 tahun<br>remaining period for binding assets ≥ 6 months to 1 year | | | |
| 2.2.3 | sisa jangka waktu pengikatan aset ≥ 1 tahun<br>remaining period for binding assets ≥ 1 year | | | |

( dalam jutaan Rupiah | in million Rupiah)

| | | Posisi 31 Desember 2020 | | | | |
|---|---|---|---|---|---|---|
| | | Nilai Tercatat Berdasarkan Sisa Jangka Waktu<br>Outstanding Value Based on Remaining Period | | | | |
| | Total Nilai Tertimbang<br>Total Weighted Value | Tanpa Jangka Waktu<br>No Period | < 6 bulan<br>< 6 months | < 6 bulan - 1 tahun<br><6 months - 1 year | ≥ 1 tahun<br>≥ 1year | Total Nilai Tertimbang<br>Total Weighted Value |
| | | | | | | |
| | - | | | | | - |
| | - | | | | | - |
| | - | | | | | - |
| | - | | | | | - |
| | **20,011,062** | | | | | **19,009,586** |

( dalam jutaan Rupiah | in million Rupiah)

| | | Posisi 31 Desember 2020 | | | | |
|---|---|---|---|---|---|---|
| | | Nilai Tercatat Berdasarkan Sisa Jangka Waktu<br>Outstanding Value Based on Remaining Period | | | | |
| | Total Nilai Tertimbang<br>Total Weighted Value | Tanpa Jangka Waktu<br>No Period | < 6 bulan<br>< 6 months | < 6 bulan - 1 tahun<br><6 months - 1 year | ≥ 1 tahun<br>≥ 1year | Total Nilai Tertimbang<br>Total Weighted Value |
| - | - | 199,628 | - | - | - | - |
| - | - | 199,628 | - | - | - | - |
| | - | 119,090 | | | | - |
| - | - | 80,538 | | | - | - |
| - | - | - | - | - | - | - |
| - | - | | - | - | - | - |
| | - | | | | | - |
| - | - | - | - | - | - | - |
| | - | | | | | - |
| | - | | | | | - |
| - | - | - | - | - | - | - |
| | - | | | | | - |
| | - | | | | | - |
| - | 217,485 | 385,572 | 30,000 | - | - | 207,786 |
| - | 217,485 | 385,572 | 30,000 | - | - | 207,786 |
| - | - | - | - | - | - | - |
| | - | | | | | - |
| | - | | | | | - |
| | - | | | | | - |

| | Komponen RSF<br>RSF Component | Posisi 31 Desember 2021<br>Nilai Tercatat Berdasarkan Sisa Jangka Waktu<br>Outstanding Value Based on Remaining Period | | |
|---|---|---|---|---|
| | | **Tanpa Jangka Waktu**<br>No Period | **< 6 bulan**<br>< 6 months | **< 6 bulan - 1 tahun**<br><6 months - 1 year |
| 3 | Pinjaman kategori Lancar dan Dalam Perhatian Khusus (performing) dan surat berharga yang tidak gagal bayar (default)<br>Performing loans and defaulted securities | - | 3,095,936 | 1,201,801 |
| 3.1 | Pinjaman kategori Lancar dan Dalam Perhatian Khusus (performing) yang diberikan kepada:<br>Performing loans that delivered to: | - | 3,095,936 | 1,201,801 |
| 3.1.1 | Lembaga keuangan yang dijamin oleh HQLA Level 1 yang memenuhi persyaratan<br>Financial entities guaranteed by HQLA Level 1 that meet requirements | - | - | - |
| 3.1.1.1 | bebas dari segala klaim (unencumbered) | | | |
| 3.1.1.2 | tidak bebas dari segala klaim (encumbered) | - | - | - |
| 3.1.1.2.1 | sisa jangka waktu pengikatan aset < 6 bulan<br>remaining period for binding assets < 6 months | | | |
| 3.1.1.2.2 | sisa jangka waktu pengikatan aset ≥ 6 bulan s.d 1 tahun<br>remaining period for binding assets ≥ 6 months to 1 year | | | |
| 3.1.1.2.3 | sisa jangka waktu pengikatan aset ≥ 1 tahun<br>remaining period for binding assets ≥ 1 year | | | |
| 3.1.2 | Lembaga keuangan yang dijamin dengan non-HQLA Level 1, atau tidak memenuhi persyaratan tertentu atau tanpa agunan<br>Financial entities that guaranteed with non-HQLA Level 1, or do not meet particular requirements or without collaterals | - | - | - |
| 3.1.2.1 | bebas dari segala klaim (unencumbered) | | | |
| 3.1.2.2 | tidak bebas dari segala klaim (encumbered) | - | - | - |
| 3.1.2.2.1 | sisa jangka waktu pengikatan aset < 6 bulan<br>remaining period for binding assets < 6 months | | | |
| 3.1.2.2.2 | sisa jangka waktu pengikatan aset ≥ 6 bulan s.d 1 tahun<br>remaining period for binding assets ≥ 6 months to 1 year | | | |
| 3.1.2.2.3 | sisa jangka waktu pengikatan aset ≥ 1 tahun<br>remaining period for binding assets ≥ 1 year | | | |
| 3.1.3 | Lembaga keuangan dan tanpa agunan, termasuk penempatan dana (tanpa jangka waktu dan dengan jangka waktu) pada lembaga keuangan lain dan bukan untuk aktivitas operasional<br>Financial entities and without collaterals, including fund placement (without period and with period) on other financial entities and not for opetational activities | - | 16,960 | 7,751 |
| 3.1.3.1 | bebas dari segala klaim (unencumbered) | | 16,960 | 7,751 |
| 3.1.3.2 | tidak bebas dari segala klaim (encumbered) | - | - | - |
| 3.1.3.2.1 | sisa jangka waktu pengikatan aset < 6 bulan<br>remaining period for binding assets < 6 months | | | |
| 3.1.3.2.2 | sisa jangka waktu pengikatan aset ≥ 6 bulan s.d 1 tahun<br>remaining period for binding assets ≥ 6 months to 1 year | | | |
| 3.1.3.2.3 | sisa jangka waktu pengikatan aset ≥ 1 tahun<br>remaining period for binding assets ≥ 1 year | | | |
| 3.1.4 | Perusahaan non-keuangan, nasabah perorangan dan nasabah usaha mikro dan usaha kecil, Pemerintah Indonesia, pemerintah negara lain, entitas sektor publik dan pinjaman lain, yang di antaranya:<br>Non-financial entities, individual customers and micro and small businesses customers, the Government of Indonesia, government of other countries, public sector entities and other loans, including: | - | 3,078,695 | 1,192,193 |
| 3.1.4.1 | dikenakan bobot risiko ≤ 35% dalam perhitungan ATMR risiko kredit dengan pendekatan standar<br>risk weighted ≤ 35% on credit risk ATMR calculation with standard approach | - | - | - |
| 3.1.4.1.1 | bebas dari segala klaim (unencumbered) | | | |
| 3.1.4.1.2 | tidak bebas dari segala klaim (encumbered) | - | - | - |
| 3.1.4.1.2.1 | sisa jangka waktu pengikatan aset < 6 bulan<br>remaining period for binding assets < 6 months | | | |
| 3.1.4.1.2.2 | sisa jangka waktu pengikatan aset ≥ 6 bulan s.d 1 tahun<br>remaining period for binding assets ≥ 6 months to 1 year | | | |
| 3.1.4.1.2.3 | sisa jangka waktu pengikatan aset ≥ 1 tahun<br>remaining period for binding assets ≥ 1 year | | | |
| 3.1.4.2 | dikenakan bobot risiko > 35% dalam perhitungan ATMR risiko kredit dengan pendekatan standar<br>risk weighted > 35% on credit risk ATMR calculation with standard approach | - | 3,078,695 | 1,192,193 |
| 3.1.4.2.1 | bebas dari segala klaim (unencumbered) | | 3,078,695 | 1,192,193 |

( dalam jutaan Rupiah | in million Rupiah)

| Posisi 31 Desember 2020 | | | | | | |
|---|---|---|---|---|---|---|
| | Total Nilai Tertimbang Total Weighted Value | Nilai Tercatat Berdasarkan Sisa Jangka Waktu Outstanding Value Based on Remaining Period | | | | Total Nilai Tertimbang Total Weighted Value |
| ≥ 1 tahun ≥ 1year | | Tanpa Jangka Waktu No Period | < 6 bulan < 6 months | < 6 bulan - 1 tahun <6 months - 1 year | ≥ 1 tahun ≥ 1year | |
| 7,783,459 | 8,778,501 | - | 1,995,708 | 1,101,261 | 4,046,598 | 4,955,466 |
| 5,327,658 | 6,691,070 | - | 1,995,708 | 1,101,261 | 3,480,773 | 4,474,515 |
| - | - | - | - | - | - | - |
| | - | | | | | - |
| - | - | - | - | - | - | - |
| | - | | | | | - |
| | - | | | | | - |
| | - | | | | | - |
| - | - | - | - | - | - | - |
| | - | | | | | - |
| - | - | - | - | - | - | - |
| | - | | | | | - |
| | - | | | | | - |
| | - | | | | | - |
| 201,582 | 208,001 | - | - | 32,622 | 26,455 | 42,766 |
| 201,582 | 208,001 | | - | 32,622 | 26,455 | 42,766 |
| - | - | - | - | - | - | - |
| | - | | | | | - |
| | - | | | | | - |
| | - | | | | | - |
| 5,012,045 | 6,395,682 | - | 1,910,608 | 1,026,656 | 3,230,899 | 4,214,896 |
| - | - | - | - | - | - | - |
| | - | | | | | - |
| - | - | - | - | - | - | - |
| | - | | | | | - |
| | - | | | | | - |
| | - | | | | | - |
| 5,012,045 | 6,395,682 | - | 1,910,608 | 1,026,656 | 3,230,899 | 4,214,896 |
| 5,012,045 | 6,395,682 | | 1,910,608 | 1,026,656 | 3,230,899 | 4,214,896 |

| | Komponen RSF<br>RSF Component | Posisi 31 Desember 2021<br>Nilai Tercatat Berdasarkan Sisa Jangka Waktu<br>Outstanding Value Based on Remaining Period | | |
|---|---|---|---|---|
| | | **Tanpa Jangka Waktu**<br>No Period | **< 6 bulan**<br>< 6 months | **< 6 bulan - 1 tahun**<br><6 months - 1 year |
| 3.1.4.2.2 | tidak bebas dari segala klaim (encumbered) | - | - | - |
| 3.1.4.2.2.1 | sisa jangka waktu pengikatan aset < 6 bulan<br>remaining period for binding assets < 6 months | | | |
| 3.1.4.2.2.2 | sisa jangka waktu pengikatan aset ≥ 6 bulan s.d 1 tahun<br>remaining period for binding assets ≥ 6 months to 1 year | | | |
| 3.1.4.2.2.3 | sisa jangka waktu pengikatan aset ≥ 1 tahun<br>remaining period for binding assets ≥ 1 year | | | |
| 3.1.5 | Tagihan (termasuk pinjaman) kepada Bank Indonesia dan bank sentral negara lain dengan sisa jangka waktu kurang dari 1 tahun selain surat berharga yang diterbitkan atau dijamin oleh Bank Indonesia dan bank sentral negara lain<br>Receivables (including loans) to Bank Indonesia and central bank from other countries with the remaining period less than 1 year other than securities issued or guaranteed by Bank Indonesia and central banks from other countries. | - | - | - |
| 3.1.5.1 | bebas dari segala klaim (unencumbered) | | | |
| 3.1.5.2 | tidak bebas dari segala klaim (encumbered) | - | - | - |
| 3.1.5.2.1 | sisa jangka waktu pengikatan aset < 6 bulan<br>remaining period for binding assets < 6 months | | | |
| 3.1.5.2.2 | sisa jangka waktu pengikatan aset ≥ 6 bulan s.d 1 tahun<br>remaining period for binding assets ≥ 6 months to 1 year | | | |
| 3.1.5.2.3 | sisa jangka waktu pengikatan aset ≥ 1 tahun<br>remaining period for binding assets ≥ 1 year | | | |
| 3.1.6 | Tagihan kepada Bank Indonesia dan bank sentral negara lain (contoh: surat berharga yang diterbitkan oleh Bank Indonesia dan bank sentral negara lain)<br>Receivables to Bank Indonesia and central banks form other countries (e.g. securities issued by Bank Indonesia and central banks from other countries) | | - | - |
| 3.1.6.1 | bebas dari segala klaim (unencumbered) | | - | - |
| 3.1.6.2 | tidak bebas dari segala klaim (encumbered) | | - | - |
| 3.1.6.2.1 | sisa jangka waktu pengikatan aset < 6 bulan<br>remaining period for binding assets < 6 months | | | |
| 3.1.6.2.2 | sisa jangka waktu pengikatan aset ≥ 6 bulan s.d 1 tahun<br>remaining period for binding assets ≥ 6 months to 1 year | | | |
| 3.1.6.2.3 | sisa jangka waktu pengikatan aset ≥ 1 tahun<br>remaining period for binding assets ≥ 1 year | | | |
| 3.1.7 | Kredit beragunan rumah tinggal, yang di antaranya I residential loan with collaterals, including : | | 280 | 1,857 |
| 3.1.7.1 | dikenakan bobot risiko ≤ 35% dalam perhitungan ATMR risiko kredit dengan pendekatan standar<br>risk weighted ≤ 35% on credit risk ATMR calculation with standard approach | | 280 | 1,249 |
| 3.1.7.1.1 | bebas dari segala klaim (unencumbered) | | 280 | 1,249 |
| 3.1.7.1.2 | tidak bebas dari segala klaim (encumbered) | | - | - |
| 3.1.7.1.2.1 | sisa jangka waktu pengikatan aset < 6 bulan<br>remaining period for binding assets < 6 months | | | |
| 3.1.7.1.2.2 | sisa jangka waktu pengikatan aset ≥ 6 bulan s.d 1 tahun<br>remaining period for binding assets ≥ 6 months to 1 year | | | |
| 3.1.7.1.2.3 | sisa jangka waktu pengikatan aset ≥ 1 tahun<br>remaining period for binding assets ≥ 1 year | | | |
| 3.1.7.2 | dikenakan bobot risiko > 35% dalam perhitungan ATMR risiko kredit dengan pendekatan standar<br>risk weighted > 35% on credit risk ATMR calculation with standard approach | | - | 608 |
| 3.1.7.2.1 | bebas dari segala klaim (unencumbered) | | - | 608 |
| 3.1.7.2.2 | tidak bebas dari segala klaim (encumbered) | | - | - |
| 3.1.7.2.2.1 | sisa jangka waktu pengikatan aset < 6 bulan<br>remaining period for binding assets < 6 months | | | |
| 3.1.7.2.2.2 | sisa jangka waktu pengikatan aset ≥ 6 bulan s.d 1 tahun<br>remaining period for binding assets ≥ 6 months to 1 year | | | |
| 3.1.7.2.2.3 | sisa jangka waktu pengikatan aset ≥ 1 tahun<br>remaining period for binding assets ≥ 1 year | | | |
| 3.2 | Surat berharga yang tidak mengalami gagal bayar dan non-HQLA serta saham yang diperdagangkan di bursa dan non-HQLA, dengan syarat tertentu<br>Performed securities and non-HQLA and stocks traded in stock exchange and non-HQLA with particular requirements: | - | - | - |

( dalam jutaan Rupiah | in million Rupiah)

| Posisi 31 Desember 2020 | | | | | | |
|---|---|---|---|---|---|---|
| | Total Nilai Tertimbang Total Weighted Value | Nilai Tercatat Berdasarkan Sisa Jangka Waktu Outstanding Value Based on Remaining Period | | | | Total Nilai Tertimbang Total Weighted Value |
| ≥ 1 tahun ≥ 1year | | Tanpa Jangka Waktu No Period | < 6 bulan < 6 months | < 6 bulan - 1 tahun <6 months - 1 year | ≥ 1 tahun ≥ 1year | |
| - | - | - | - | - | - | - |
| | - | | | | | - |
| | - | | | | | - |
| | - | | | | | - |
| - | - | - | - | - | - | - |
| | - | | | | | - |
| - | - | - | - | - | - | - |
| | - | | | | | - |
| | - | | | | | - |
| | - | | | | | - |
| - | - | | - | - | - | - |
| - | - | | - | - | - | - |
| - | - | | - | - | - | - |
| | - | | | | | - |
| | - | | | | | - |
| | - | | | | | - |
| 114,031 | 87,387 | | 85,101 | 41,983 | 223,419 | 216,853 |
| 53,042 | 35,242 | | 29,745 | 3,858 | 182,976 | 135,736 |
| 53,042 | 35,242 | | 29,745 | 3,858 | 182,976 | 135,736 |
| - | - | | - | - | - | - |
| | - | | | | | - |
| | - | | | | | - |
| | - | | | | | - |
| 60,989 | 52,145 | | 55,356 | 38,125 | 40,444 | 81,117 |
| 60,989 | 52,145 | | 55,356 | 38,125 | 40,444 | 81,117 |
| - | - | | - | - | - | - |
| | - | | | | | - |
| | - | | | | | - |
| | - | | | | | - |
| 2,455,801 | 2,087,431 | - | - | - | 565,825 | 480,951 |

| | Komponen RSF<br>RSF Component | Posisi 31 Desember 2021<br>Nilai Tercatat Berdasarkan Sisa Jangka Waktu<br>Outstanding Value Based on Remaining Period | | |
|---|---|---|---|---|
| | | **Tanpa Jangka Waktu**<br>No Period | **< 6 bulan**<br>< 6 months | **< 6 bulan - 1 tahun**<br><6 months - 1 year |
| 3.2.1 | bebas dari segala klaim (unencumbered) | | - | - |
| 3.2.2 | tidak bebas dari segala klaim (encumbered) | - | - | - |
| 3.2.2.1 | sisa jangka waktu pengikatan aset < 6 bulan<br>remaining period for binding assets < 6 months | | | |
| 3.2.2.2 | sisa jangka waktu pengikatan aset ≥ 6 bulan s.d 1 tahun<br>remaining period for binding assets ≥ 6 months to 1 year | | | |
| 3.2.2.3 | sisa jangka waktu pengikatan aset ≥ 1 tahun<br>remaining period for binding assets ≥ 1 year | | | |
| 4 | Aset yang memiliki pasangan liabilitas yang saling bergantung<br>Assets with interdependent liabilities pairs | | | |
| 5 | Aset lainnya I Other assets | 3,925,966 | 702,176 | 668 |
| 5.1 | Komoditas fisik yang diperdagangkan, termasuk emas<br>Physical commodities that are traded, including gold | | | |
| 5.2 | Kas, surat berharga dan aset lainnya yang dicatat sebagai initial margin untuk kontrak derivatif dan kas atau aset lain yang diserahkan sebagai default fund pada central counterparty (CCP)<br>Cash, securities and other assets recorded as initial margin for derivative contracts and cash or other assets submitted as default funds to the central coutnerparty (CCP) | | | |
| 5.3 | NSFR aset derivatif I NSFR derivative assets | | | |
| 5.4 | 20% liabilitas derivatif sebelum dikurangi dengan variation margin Piutang tanggal perdagangan<br>20% derivative liabilities before deducted with variation margin for trade date of receivables | | | |
| 5.5 | Piutang tanggal perdagangan I trade date receivables | | | |
| 5.6 | Kredit atau pinjaman dengan kualitas Kurang Lancar, Diragukan, dan Macet (Non-Performing Loan)<br>Loan or funding with sub-standard, doubtful, and non-performing qualities | | 179,156 | 489 |
| 5.7 | Saham yang tidak diperdagangkan di bursa<br>Stock that are note traded in the stock market | | | |
| 5.8 | Aset tetap I fixed assets | | 497,624 | |
| 5.9 | Faktor pengurang modal I capital deduction factor | | 233 | 178 |
| 5.10 | Surat berharga yang gagal bayar I defaulted securities | | | |
| 5.11 | Aset lainnya yang tidak bebas dari segala klaim (encumbered)<br>Other encumbered assets | | | |
| 5.12 | Aset lainnya yang tidak masuk dalam kategori di atas **)<br>Other assets that are not included in above categories **) | 3,925,966 | 25,163 | - |
| 6 | Total Aset | 4,636,257 | 792,176 | 668 |
| | Transaksi Rekening Administratif I Administrative Account Transaction | | | |
| 7 | Kewajiban komitmen dalam bentuk fasilitas kredit dan fasilitas likuiditas yang bersifat tidak dapat dibatalkan (irrevocable) atau dapat dibatalkan dengan syarat (conditionally revocable)<br>Commitment in a form of credit facility and liquidity facility that are irrevocable or conditionally revocable | | | |
| 8 | Fasilitas kredit dan fasilitas likuiditas yang bersifat dapat dibatalkan tanpa syarat (unconditionally revocable)<br>Credit and liquidity facility that unconditionally revocable | | 88,339 | 75,806 |
| 9 | Kewajiban yang berasal dari instrumen trade finance (termasuk garansi dan letters of credit (L/C)<br>Obligation that originated from trade finance instrument (including guarantee and letters of credit or L/C) | | 256,960 | 19,549 |
| 10 | Letters of credit (L/C) dan garansi yang tidak terkait dengan kewajiban trade finance<br>Letters of credit (L/C) and guarantees that are not related to trade finance obligation | | | |
| 11 | Kewajiban non-kontraktual I Non-contractual obligation | | | |
| 12 | Total Transaksi Rekening Administratif I Total Administrative Account Transaction | | 345,299 | 95,355 |
| 13 | Total RSF | | | |
| 14 | Rasio Pendanaan Stabil Bersih (Net Stable Funding Ratio (%)) | | | |

( dalam jutaan Rupiah | in million Rupiah)

| | | Posisi 31 Desember 2020 | | | | |
|---|---|---|---|---|---|---|
| | | Nilai Tercatat Berdasarkan Sisa Jangka Waktu<br>Outstanding Value Based on Remaining Period | | | | |
| ≥ 1 tahun<br>≥ 1year | Total Nilai Tertimbang<br>Total Weighted Value | Tanpa Jangka Waktu<br>No Period | < 6 bulan<br>< 6 months | < 6 bulan - 1 tahun<br><6 months - 1 year | ≥ 1 tahun<br>≥ 1year | Total Nilai Tertimbang<br>Total Weighted Value |
| 2,455,801 | 2,087,431 | | - | - | 565,825 | 480,951 |
| - | - | - | - | - | - | - |
| | - | | | | | - |
| | - | | | | | - |
| | - | | | | | - |
| | - | | | | | - |
| 299,342 | 4,928,152 | 4,443,416 | 690,129 | 6,174 | 160,053 | 5,299,771 |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| 210,577 | 390,222 | | 190,530 | 5,890 | 61,397 | 257,817 |
| | - | | | | | - |
| | 497,624 | | 487,845 | | | 487,845 |
| 88,765 | 89,176 | | 392 | 285 | 98,655 | 99,332 |
| | - | | | | | - |
| | - | | | | | - |
| - | 3,951,130 | 4,443,416 | 11,362 | - | - | 4,454,778 |
| 8,082,801 | 13,924,139 | 5,028,615 | 2,715,837 | 1,107,435 | 4,206,651 | 10,463,024 |
| | | | | | | |
| | - | | | | | |
| 5,024 | - | | | 91,525 | 93,229 | 45 |
| 57,010 | 10,006 | | | 45,484 | 57,600 | 16,199 |
| | - | | | | | |
| | - | | | | | |
| 62,034 | 10,006 | | | 137,008 | 150,829 | 16,244 |
| | 13,934,144 | | | | | 10,479,268 |
| | 143.61% | | | | | 181.40% |

# 282

## Tata Kelola Perusahaan
## Corporate Governance


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Corporate Governance

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Bank Governance Principles and Commitments

286 **Mekanisme Tata Kelola Bank**
Bank Governance Mechanism

290 **Penerapan Prinsip Tata Kelola**
Implementation of Governance Principles

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GCG Milestone

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General Meeting of Shareholders (GMS), Implementation of the Board of Commissioners and Board of Directors' Tasks

302 **Rapat Umum Pemegang Saham (RUPS)**
General Meeting of Shareholders (GMS)

338 **Dewan Komisaris**
Board of Commissioners

363 **Direksi**
Board of Directors

390 **Kebijakan Nominasi dan Remunerasi**
Nomination And Remuneration Policy

399 **Kebijakan Keberagaman Komposisi Dewan Komisaris dan Direksi**
Diversity Policy of The Composition of Board of Commissioners and Directors

401 **Transaksi yang Mengandung Benturan Kepentingan**
Transactions Involving Conflict of Interest

402 **Kepemilikan Saham Anggota Dewan Komisaris dan Anggota Direksi yang Mencapai ≥5% (Lima Persen) dari Modal Disetor, yang Meliputi Jenis dan Jumlah Lembar Saham pada Bank Tersebut, Bank Lain, Lembaga Keuangan Bukan Bank, dan Perusahaan Lain yang Berkedudukan Baik di dalam Maupun di Luar Negeri**
Share Ownership of Members of The Board of Commissioners and Board of Directors which Reached ≥5% (Five Percent) of The Paid-Up Capital, which includes the type and number of shares in the Bank, other banks, Non-Bank Financial Institutions, and other companies, which domiciled locally or abroad

403 **Hubungan Keuangan dan Hubungan Keluarga Anggota Dewan Komisaris dan Anggota Direksi**
Financial and Family Relations of Members of The Board of Commissioners and Board of Directors

404 **Program Kepemilikan Saham oleh Manajemen (*Management Stock Ownership Program*/MSOP) dan/atau Karyawan (*Employee Stock Ownership Program*/ESOP) yang Dimiliki oleh Bank (Jika Ada)**
Management Stock Ownership Program (MSOP) and/or employee Stock Ownership Program (ESOP) Owned by The Bank (If Any)

406 **Kelengkapan dan Pelaksanaan Tugas Komite-Komite PT Bank J Trust Indonesia Tbk**
Completion and Implementation of Duties of Committees at PT Bank J Trust Indonesia Tbk

406 **Komite-Komite Di Bawah Dewan Komisaris**
Committees Under The Board of Commissioners

407 **Komite Audit**
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418 **Komite Pemantau Risiko**
Risk Oversight Committee

427 **Komite Nominasi dan Remunerasi**
Nomination and Remuneration Committee

Bab
Chapter
06

# Tata Kelola Perusahaan

## Corporate Governance


436 Penilaian Terhadap Kinerja Komite-Komite Di Bawah Dewan Komisaris
Performance Evaluation of Committees Under Board of Commissioners

439 Komite-Komite Di Bawah Direksi
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440 Komite Manajemen Risiko
Risk Management Committee

445 Realisasi Rencana Kerja Tahun 2021
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446 Rencana Kerja Tahun 2022
2022 Work Plan

446 Asset & Liability Committee (ALCO)
Asset & Liability Committee (ALCO)

454 Realisasi Rencana Kerja Tahun 2021
Work Plan Realization In 2021

454 Rencana Kerja Tahun 2022
2022 Work Plan

454 Komite Pengarah Teknologi Informasi
IT Steering Committee

461 Realisasi Rencana Kerja Tahun 2021
Work Plan Realization In 2021

461 Rencana Kerja Tahun 2022
2022 Work Plan

462 Komite Kredit
Credit Committee

474 Realisasi Rencana Kerja Tahun 2021
Work Plan Realization In 2021

474 Rencana Kerja Tahun 2022
2022 Work Plan

475 Komite Kebijakan Perkreditan
Credit Policy Committee

478 Realisasi Rencana Kerja Tahun 2021
Work Plan Realization In 2021

478 Rencana Kerja Tahun 2022
2022 Work Plan

480 Penerapan Fungsi Kepatuhan Bank, Audit Intern dan Audit Ekstern
Implementation of the Bank's Compliance Function, Internal Audit, and External Audit

480 Sekretaris Perusahaan
Corporate Secretary

483 Fungsi Audit Intern
Internal Audit Function

497 Penerapan Fungsi Kepatuhan Bank
Implementation Of The Bank's Compliance Function

513 Fungsi Audit Ekstern
External Audit Function

516 Penerapan Manajemen Risiko Termasuk Sistem Pengendalian Intern
Risk Management and Internal Control System Implementation

516 Penerapan Manajemen Risiko
Risk Management Implementatio

525 Penerapan Sistem Pengendalian Internal (Internal Control System)
Implementation of Internal Control System

530 Perkara Penting
Legal Issue

533 Penyediaan Dana, Rencana Strategis Bank, Transparansi dan Pengungkapan Aspek Lainnya
Provisions of Funds, Strategic Plan of the Bank, Transparency, and the Disclosure of Other Aspects

534 Akses Informasi dan Data Perusahaan
Access to Company Information and Data

536 Kebijakan Pengadaan Barang, Jasa dan Alih Daya
Policy on Procurement of Goods, Services, and Outsourcing

540 Informasi tentang Kode Etik Emiten/ Perusahaan Publik
Information on the Code of Conduct of Issuers/Public Companies

541 Pemberian Dana Untuk Kegiatan Sosial
Donation for Social and Political Activities

542 Pemberian Dana Untuk Kegiatan Politik
Donation for Political Activities

542 Transparansi Kondisi Keuangan dan Non Keuangan Bank yang Belum Diungkap Dalam Laporan Lain
Transparency of Bank Financial and NonFinancial Condition Not Yet Revealed in Other Reports

545 Pembelian Kembali (*Buy Back*) Saham dan/atau Obligasi Bank
Buy Back of Bank Shares and/or Bond

548 Kebijakan dan Kegiatan Penerapan Strategi *Anti Fraud*
Anti Fraud Strategy Implementation Policies and Activities

549 Penyimpangan (*Internal Fraud*)
Internal Fraud

551 Sistem Pelaporan Pelanggaran (*Whistleblowing System*)
Whistleblowing System

552 Rencana Strategis Bank
Bank's Strategic Plans

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558 Penerapan Pedoman Tata Kelola Perusahaan Terbuka
Implementation of Public Company Governance Guidelines

# Tata Kelola Perusahaan

## Corporate Governance

Sepanjang tahun 2021, Bank menyempurnakan penerapan prinsip-prinsip tata kelola perusahaan yang baik (*Good Corporate Governance*/GCG) dalam setiap aktivitas usahanya untuk meningkatkan nilai perusahaan bagi investor dan seluruh pemangku kepentingan serta meningkatkan kepercayaan nasabah guna mencapai kinerja dengan tetap memperhatikan prinsip kehati-hatian dan secara konsisten mengelola sistem manajemen risiko dengan mengacu pada peraturan dan perundang-undangan yang berlaku.

Throughout 2021, the Bank has improved the implementation of Good Corporate Governance (GCG) in all of its business activities to increase the company's value for investors and all stakeholders, as well as customer trust to achieve performance while accounting for prudential principles and consistently managing the risk management system in reference to existing laws and regulations.

PT Bank JTrust Indonesia Tbk juga meningkatkan kepatuhan pada ketentuan yang berlaku dengan melakukan tinjauan dan implementasi atas aturan-aturan yang dikeluarkan oleh Otoritas Jasa Keuangan dan/atau Bank Indonesia agar dalam pelaksanaan kegiatan perbankan sesuai dengan peraturan yang berlaku. Selain itu juga melakukan *self assessment* untuk mengukur kinerja di bidang tata kelola.

PT Bank JTrust Indonesia Tbk also increased compliance to existing regulations by reviewing and implementing regulations issued by the Financial Services Authority and/or Bank Indonesia to ensure bank activities would be in line with existing regulations, as well as performing self-assessment to measure performance in governance.

Sebagai upaya dalam peningkatan kualitas penerapan GCG, secara berkala PT Bank JTrust Indonesia Tbk melakukan penyempurnaan GCG, di antaranya sebagai berikut:

1. Anggaran Dasar Bank JTrust Indonesia yang telah disetujui oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia sesuai surat No. AHU-0076111. AH.01.02 perihal Persetujuan Perubahan Anggaran Dasar PT Bank JTrust Indonesia Tbk tanggal 28 Desember 2021.
2. Pembaharuan Piagam Komite Audit (*Audit Committee Charter*) yang ditetapkan tanggal 30 September 2021.
3. Kebijakan Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU & PPT) Revisi 06 yang berlaku efektif tanggal 03 Mei 2021.
4. Kebijakan Rencana Keberlangsungan Usaha (*Business Continuity Plan*) Revisi 02 yang berlaku efektif tanggal 20 September 2021.
5. Kebijakan Kepatuhan Bank Revisi 02 yang berlaku efektif tanggal 21 Oktober 2021.
6. Kebijakan Penerapan *Whistleblowing System* (WBS) yang berlaku efektif tanggal 29 November 2021.

As an effort to improve the quality of GCG implementation, PT Bank JTrust Indonesia Tbk periodically makes improvements to its GCG Soft Structure, including the following:

1. The Articles of Association of Bank JTrust Indonesia that have been approved by the Minister of Law and Human Rights of the Republic of Indonesia in accordance with letter No. AHU-0076111.AH.01.02 regarding Approval of Amendment to the Articles of Association of PT Bank JTrust Indonesia Tbk dated December 28, 2021.
2. Renewal of the Audit Committee Charter which was set on 30 September 2021.
3. Policy on the Implementation of Anti-Money Laundering and Counter-Terrorism Financing (AML & CFT) Revision 06 which is effective since May 3, 2021.
4. Business Continuity Plan Policy Revision 02 which is effective September 20, 2021.
5. Bank Compliance Policy Revision 02 which is effective on October 21, 2021.
6. Whistleblowing System (WBS) Implementation Policy which is effective on November 29, 2021.

7. Surat Keputusan Bersama Direksi dan Komisaris tentang Kode Etik dan Perilaku Bisnis PT Bank JTrust Indonesia Tbk yang ditetapkan tanggal 01 April 2021;

## PRINSIP DAN KOMITMEN TATA KELOLA BANK

Penerapan prinsip Tata Kelola Perusahaan yang Baik yang efektif merupakan hal yang sangat penting dalam industri perbankan pada khususnya dan perekonomian pada umumnya. Perbankan memiliki peran penting sebagai lembaga penghubung antara para pemilik dana dengan aktivitas-aktivitas usaha yang merupakan faktor pendorong utama pertumbuhan ekonomi. Keamanan dan kesehatan bank merupakan faktor kunci untuk terciptanya stabilitas keuangan dalam sebuah negara. Dengan demikian, pengelolaan bank yang baik merupakan faktor kunci untuk terciptanya perekonomian yang kuat.

Bagi Bank, penerapan Tata Kelola Perusahaan yang baik tidak hanya sekedar mematuhi peraturan dalam menjalankan usaha, tetapi Bank menginternalisasikan GCG sebagai upaya perbaikan dan penyempurnaan organisasi yang terus menerus. Hal ini juga disertai dengan pengembangan dan peningkatan pelaksanaan nilai-nilai dan etika Bank.

7. Joint Decree of the Board of Directors and Commissioners regarding the Code of Ethics and Business Conduct of PT Bank JTrust Indonesia Tbk which was stipulated on April 1, 2021;

## BANK GOVERNANCE PRINCIPLES AND COMMITMENTS

The implementation of effective Good Corporate Governance (GCG) principles is crucial in the banking industry in particular and the economy in general. Banking plays an important role as an intermediary institution between fund owners and business activities which are the main driver of economic growth. Bank health and security are key factors in the creation of financial stability in a country. Therefore, good bank management is a key factor in creating a robust economy.

For the Bank, the implementation of Good Corporate Governance (GCG) is a necessity and the main guidelines in doing business to maximize the benefit and added value for stakeholders as well as maintaining business sustainability.

Dewan Komisaris, Direksi dan seluruh unit kerja Perseroan berkomitmen untuk mengimplementasikan secara menyeluruh penerapan prinsip-prinsip GCG. Prinsip-prinsip tersebut menjadi referensi bagi pengambilan keputusan yang bertanggung jawab, menghindari konflik kepentingan, optimalisasi kinerja, dan peningkatan akuntabilitas. Lebih lanjut, komitmen atas penerapan GCG juga bertujuan untuk melindungi pemangku kepentingan serta meningkatkan kepatuhan terhadap peraturan perundang-undangan.

Dalam rangka mencapai Visi dan Misi, Bank secara konsisten dan berkelanjutan mengimplementasikan prinsip-prinsip Tata Kelola Perusahaan yang baik untuk menciptakan/memaksimalkan manfaat dan nilai tambah serta menjaga tingkat kepercayaan para pemangku kepentingan dan kelangsungan usaha.

### Dasar dan Pedoman Penerapan Good Corporate Governance (GCG)

Dalam menerapkan GCG, Bank merujuk pada beberapa peraturan perundang-undangan yang dijadikan sebagai dasar penerapan tata kelola di Bank sebagai berikut:

1. Undang-Undang Republik Indonesia terkait Pasar Modal, Perseroan Terbatas, dan Perbankan
2. Peraturan Otoritas Jasa Keuangan (POJK) dan Surat Edaran OJK (SEOJK) khususnya mengenai Tata Kelola, Laporan Tahunan, Manajemen Risiko dan berbagai POJK dan SEOJK yang terkait dengan penerapan tata kelola
3. Roadmap Tata Kelola Perusahaan Indonesia yang disampaikan melalui siara pers OJK pada tanggal 4 Februari 2014
4. ASEAN Corporate Governance Scorecard (ACGS) yang dikeluarkan oleh ASEAN Capital Market Forum (ACMF)
5. Pedoman Umum GCG Indonesia yang dikeluarkan oleh Komite Nasional Kebijakan Governance (KNKG)
6. Anggaran Dasar Perusahaan dan Keputusan Rapat Umum Pemegang Saham (RUPS) serta
7. Kebijakan Tata Kelola Bank

## MEKANISME TATA KELOLA BANK

Dasar penerapan Tata Kelola Perusahaan mengacu kepada 4 pilar/aspek Tata Kelola, yaitu komitmen tata kelola, struktur tata kelola, proses tata kelola, dan hasil tata kelola yang merupakan perwujudan tanggung jawab PT Bank JTrust Indonesia Tbk kepada pihak-pihak yang berkepentingan yakni nasabah, karyawan, pemangku kepentingan lainnya serta masyarakat.

The Board of Commissioners, Directors, and all working units of the Company are committed to implement GCG principles thoroughly. The principles are references for accountable decision making, avoiding conflict of interests, performance optimization, and accountability improvement. Moreover, the commitment to implement GCG is also aimed to protect stakeholders and increase compliance in existing regulations.

To achieve its Vision and Mission, the Bank in a consistent and sustainable manner implements Good Corporate Governance principles to create added value and maintain confidence of stakeholders.

### The Basis of Corporate Governance Implementation

GCG implementation by the Bank refers to several regulations issued by the government and regulators including:

1. Indonesia Law on Capital Market, Limited Liability Company, and Banking
2. Financial Services Authority Regulations (POJK) and OJK Circular Letters (SEOJK) on Governance, Annual Reports, Risk Management and various POJK and SEOJK related to the implementation of governance
3. Indonesia's Corporate Governance Roadmap submitted through the OJK press release on February 4, 2014
4. ASEAN Corporate Governance Scorecard (ACGS) issued by the ASEAN Capital Market Forum (ACMF)
5. Indonesian GCG General Guidelines issued by the National Committee on Governance Policy (KNKG)
6. The Company's Articles of Association and Resolutions of the General Meeting of Shareholders (GMS), and
7. Bank Governance Policy).

## BANK GOVERNANCE MECHANISM

The implementation of Corporate Governance refers to 4 Governance pillars/aspects: governance commitment, governance structure, governance process and governance outcome as the form of accountability by PT Bank JTrust Indonesia Tbk to interested parties including customers, employees, other stakeholders and the public.

## Komitmen Tata Kelola

Penerapan Tata Kelola menjadi salah satu faktor determinan yang bersifat strategis bagi Bank agar dapat senantiasa meningkatkan nilai serta memelihara proses pertumbuhan usaha yang berkelanjutan dengan pengelolaan risiko yang termitigasi secara memadai. Oleh karena itu, penerapan prinsip GCG Perseroan secara intens berlandaskan pada komitmen atas penerapan Tata Kelola *(governance commitment*), yang dimulai dari *Top Management* Bank dan seluruh jajaran di bawahnya hingga akhirnya terbentuk menjadi bagian dari budaya perusahaan.

Untuk itu, Perseroan mewujudkannya dalam formulasi Visi dan Misi Bank yang jelas dan realistis, Nilai-nilai utama (*core values*) yang mengilustrasikan sikap dan moral yang baik serta positif, penyusunan infrastruktur internal antara lain tidak terbatas pada Kode Etik & Perilaku Kepegawaian, dan Pedoman & Tata Tertib Kerja (Piagam), penerapan Manajemen Risiko dan Strategi Anti-Fraud berupa *Whistleblowing System,* Pakta Integritas, dan Pernyataan Tahunan, serta pelaksanaan Tanggung Jawab Sosial dan Lingkungan (TJSL) Perusahaan.

## Struktur Tata Kelola

Perseroan memiliki struktur Tata Kelola yang terdiri dari organ utama, organ pendukung, dan infrastruktur GCG.

Berikut struktur tata kelola perusahaan di PT Bank JTrust Indonesia Tbk.

## Governance Commitment

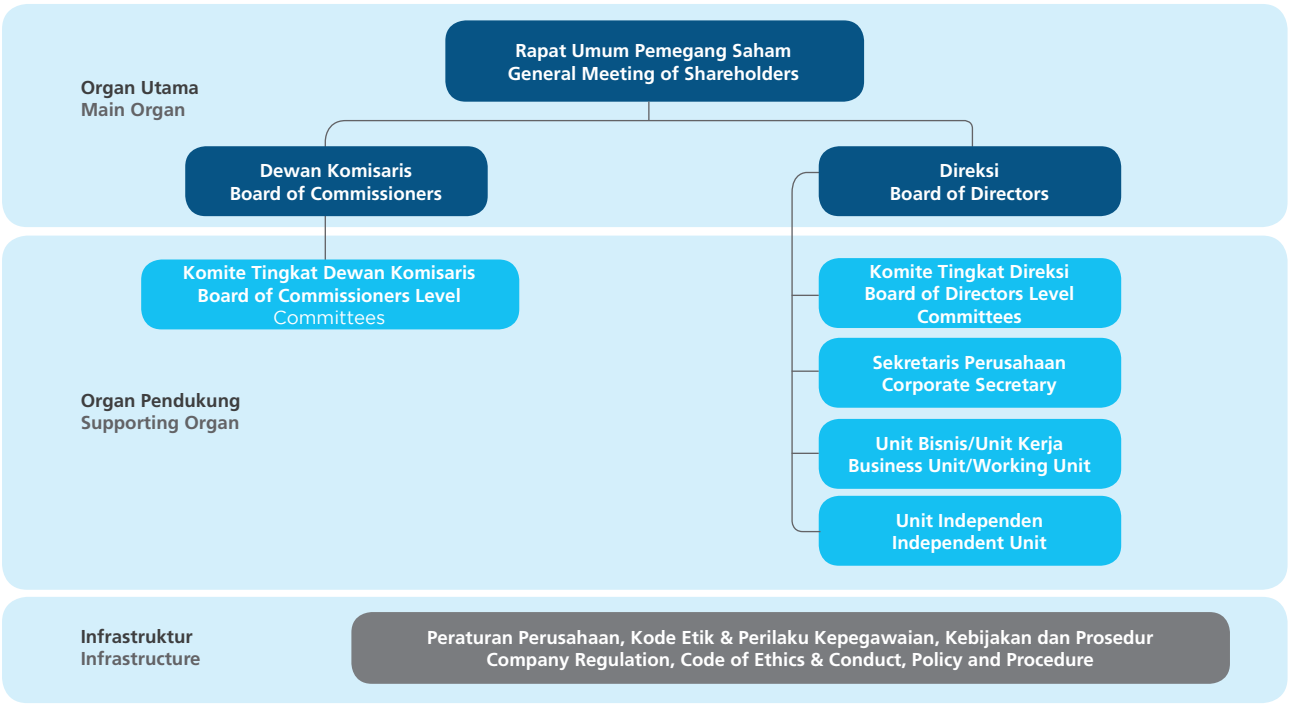
The implementation of Good Corporate Governance is one of the strategic determinants for the Bank in order to continuously increase value and maintain a sustainable business growth process with adequate risk management. Therefore, the implementation of the GCG principles of the Company is intensely based on a commitment to the implementation of Governance (governance commitment), which starts from the Bank's Top Management and all levels below it until it becomes part of the corporate culture.

For this reason, the Company creates a manifestation by formulating a clear and realistic Vision and Mission, core values that illustrate good and positive attitudes and morals, preparation of internal infrastructure, including but not limited to the Code of Ethics & Conduct. Staffing, and Work Guidelines & Orders (Charter), the implementation of Risk Management and Anti-Fraud Strategies in the form of a Whistleblowing System, Integrity Pact, and Annual Statements, as well as the implementation of Corporate Social and Environmental Responsibility (TJSL).

## Governance Structure

The Company has a Governance structure consisting of main organs, supporting organs, and GCG infrastructure.

This is the corporate governance structure in PT Bank JTrust Indonesia Tbk.



Sejalan dengan Undang-Undang Republik Indonesia nomor 40 tahun 2007 tentang Perseroan Terbatas (UU PT), penerapan tata kelola perusahaan terwujud dari interaksi seluruh organ Bank, dimana organ utama dalam struktur tata kelola Perseroan terdiri dari Rapat Umum Pemegang Saham (RUPS), Dewan Komisaris dan Direksi, dengan kedudukan tertinggi adalah RUPS.

Untuk memaksimalkan fungsi organ utama dalam struktur tata kelola Perseroan, maka dalam pelaksanaannya dibantu oleh organ pendukung yang terdiri dari Komite di tingkat Dewan Komisaris, Sekretaris Perusahaan, Audit Internal dan Komite di tingkat Direksi.

Komite di tingkat Dewan Komisaris dibentuk untuk membantu dan meningkatkan fungsi pengawasan yang dijalankan oleh Dewan Komisaris, terdiri dari:

1. Komite Audit
2. Komite Pemantau Risiko
3. Komite Nominasi dan Remunerasi

Direksi bersama jajaran manajemen bank bertugas untuk mengelola, mengendalikan, serta bertanggung jawab atas implementasi tata kelola di PT Bank JTrust Indonesia Tbk, dibantu oleh Sekretaris Perusahaaan, Komite di tingkat Direksi dan Internal Audit. Berikut komite di tingkat Direksi yang terdiri dari:

1. Komite Manajemen Risiko
2. Komite *Asset & Liability* (ALCO)
3. Komite Pengarah Teknologi Informasi
4. Komite Kredit
5. Komite Kebijakan Perkreditan

Adapun yang termasuk infrastruktur GCG antara lain Peraturan Perusahaan, Kode Etik & Perilaku Kepegawaian, Kebijakan dan Prosedur Tata Kelola.

In line with the Law of the Republic of Indonesia No. 40/2007 concerning Limited Liability Companies, the implementation of corporate governance is realized from the interaction of entire organs of the Bank, where the main organ in the governance structure of the Company consists of General Meeting of Shareholders (GMS), the Board of Commissioners and Directors, with the highest level in the GMS.

To maximize the function of the main organ in governance structure of the Company, it will be assisted by the supporting organ that consists of Committees in the Board of Commissioners level, Corporate Secretary, Internal Audit and Committees in the Board of Directors level.

Committees in the Board of Commissioners level (BOC Committees) are formed to assist and increase supervisory function implemented by the Board of Commissioners, comprising:

1. Audit Committee
2. Risk Oversight Committee
3. Nomination and Remuneration Committee

The Board of Directors with the Bank management is tasked to manage, control, and be accountable to governance implementation in PT Bank JTrust Indonesia Tbk, assisted by Corporate Secretary, Committees at the Board of Directors level, and Internal Audit. Below are committees under the Board of Directors (BOD Committees):

1. Risk Management Committee
2. Asset & Liability Committee (ALCO)
3. Information Technology Committee
4. Credit Committee
5. Credit Policy Committee

GCG infrastructure includes the Company's Regulation, Code of Ethics and Code of Conduct, Policies and Governance Procedures.

## Kebijakan/Pedoman Pendukung

Dalam menjalankan kegiatan usahanya, Bank memiliki berbagai kebijakan/pedoman yang bertujuan:

a. Melengkapi kebijakan pendukung dalam penerapan GCG.
b. Menjadi pedoman dalam menjalankan aktivitas sehari-hari sesuai dengan budaya perusahaan yang diharapkan.
c. Merupakan bentuk komitmen tertulis bagi seluruh jajaran dan tingkatan organisasi Bank dalam rangka meningkatkan disiplin dan tanggung jawab organ perusahaan serta menjaga hak para pemangku kepentingan sesuai dengan tanggung jawab masing-masing.

## Supporting Guidelines/Policy

In implementing business activities, the Bank has various guidelines/policy aimed to:

a. Complement supporting policy in GCG implementation.
b. Become guidelines running daily activities according to the expected corporate culture.
c. In form of written commitment for all ranks and levels of the Bank's organization in improving discipline and responsibility of company organs while maintaining the interest of stakeholders according to the respective responsibility.

## Proses Tata Kelola

Proses tata kelola di lingkungan Bank dilakukan melalui prosedur dan mekanisme yang terstruktur dan sistematis, serta didukung oleh kecukupan struktur dan infrastruktur Tata Kelola untuk menghasilkan *outcome* yang sesuai dengan harapan pemangku kepentingan.

## Governance Process

The governance process within the Bank is carried out through structured and systematic procedures and mechanisms, and supported by adequate governance structures and infrastructure to produce outcomes that are in line with stakeholder expectations.

## Hasil Tata Kelola

Perseroan berkomitmen untuk senantiasa menerapkan tata kelola sebagai pedoman utama dalam menjalankan bisnis, serta untuk memastikan keberlanjutan bisnis Bank dalam menghadapi tantangan dan persaingan usaha dalam industri perbankan.

Hasil tata kelola mencakup aspek kualitatif dan aspek kuantitatif, antara lain:

a. kecukupan transparansi laporan;
b. kepatuhan terhadap peraturan perundang-undangan;
c. perlindungan konsumen;
d. objektivitas dalam melakukan penilaian (*assessment*) atau audit;
e. kinerja Bank seperti rentabilitas, efisiensi, dan permodalan; dan/atau
f. peningkatan atau penurunan kepatuhan terhadap ketentuan yang berlaku dan penyelesaian permasalahan yang dihadapi Bank seperti *fraud*, pelanggaran BMPK, pelanggaran ketentuan terkait laporan bank kepada Otoritas Jasa Keuangan.

## Governance Outcome

The Company is committed to always implement governance as main guidelines in running business, as well as to ensuring the sustainability of the Bank's business in facing challenges and business competition in the banking industry.

The results of governance include qualitative and quantitative aspects such as:

a. adequacy of report transparency;
b. compliance to laws and regulations;
c. consumer protection;
d. objectiveness in making assessment or audit;
e. Bank performance such as rentability, efficiency, and capital; and/or
f. increase or decrease of compliance to existing provisions and solution to issues faced by the Bank such as fraud, violation of BMPK, violation to provisions related to bank reports to the Financial Services Authority.

## PENERAPAN PRINSIP TATA KELOLA

PT Bank JTrust Indonesia Tbk senantiasa menerapkan seluruh prinsip tata kelola yang dikenal dengan istilah "TARIF" yaitu: Transparansi (*Transparency*), Akuntabilitas (*Accountability*), Pertanggungjawaban (*Responsibility*), Independensi (*Independency*), serta Kewajaran dan kesetaraan (*Fairness)* yang diuraikan dalam tabel berikut ini:

## IMPLEMENTATION OF GOVERNANCE PRINCIPLES

PT Bank JTrust Indonesia Tbk always implements governance principles known as "TARIF": Transparency, Accountability, Responsibility, Independency, and Fairness as elaborated in the table below:

| **Prinsip Tata Kelola**<br>Governance Principle | **Bentuk Penerapan** | **Implementation** |
|---|---|---|
| **Transparansi (Transparency)**<br>yaitu keterbukaan dalam mengemukakan informasi yang material dan relevan serta keterbukaan dalam proses pengambilan keputusan.<br><br>**Transparency**<br>Is a disclosure in presenting material and relevant information and being open in the decision-making process. | 1. Bank mengungkapkan informasi secara tepat waktu, memadai, jelas, akurat dan dapat diperbandingkan serta dapat diakses oleh para pemangku kepentingan sesuai dengan haknya.<br>2. Bank mengungkapkan informasi yang meliputi tetapi tidak terbatas pada visi, misi, sasaran usaha, strategi Bank, kondisi keuangan, susunan dan kompensasi pengurus, Pemegang Saham Pengendali, pejabat eksekutif, pengelolaan risiko, sistem pengawasan dan pengendalian intern, status kepatuhan, sistem dan implementasi Tata Kelola Perusahaan yang baik serta informasi dan fakta material yang dapat mempengaruhi keputusan pemodal.<br>3. Prinsip keterbukaan tetap memperhatikan ketentuan rahasia bank, rahasia jabatan, dan hak-hak pribadi sesuai peraturan yang berlaku.<br>4. Kebijakan Bank harus tertulis dan dikomunikasikan kepada para pemangku kepentingan dan yang berhak memperoleh informasi tentang kebijakan tersebut. | 1. The Bank discloses information in a timely, adequate, clear, accurate, and comparable as well as accessible manner for stakeholders according to their rights.<br>2. The Bank discloses information that covers but not limited to its vision, mission, business targets, Bank strategy, financial conditions, composition and remuneration of management, Controlling Shareholders, executive officers, risk management, supervision system and internal control, compliance status, good corporate governance implementation and system as well as information and material facts that can affect investor decisions.<br>3. Disclosure principles take into account bank secrecy, job secrecy, and private rights according to existing provisions.<br>4. Bank policy must be in written form and communicated to stakeholders and those who have the rights to obtain information regarding the policy. |
| **Akuntabilitas (Accountability)**<br>yaitu kejelasan fungsi dan pelaksanaan pertanggungjawaban organ Bank sehingga pengelolaannya berjalan secara efektif.<br><br>**Accountability**<br>is clarification of functions and implementation of the responsibilities of the Bank's organs so that their management runs effectively. | 1. Bank menetapkan sasaran usaha dan strategi untuk dapat dipertanggungjawabkan kepada para pemangku kepentingan.<br>2. Bank menetapkan *check and balance system* dalam pengelolaan Bank.<br>3. Setiap direktur, karyawan dan divisi di bank memiliki peran dan tanggung jawab yang telah ditentukan dengan jelas dan selaras dengan strategi bisnis, visi dan misi Bank.<br><br>4. Setiap direktur dan karyawan memiliki seperangkat Indikator Kinerja Utama yang diformulasikan menjadi komponen dalam *Balanced Scorecard* yang diselaraskan dengan strategi bisnis dan disepakati. Pertanggungjawaban atas pencapaian Indikator Kinerja Utama dievaluasi minimal dua kali dalam satu tahun. | 1. The Bank determines business targets and strategy to be accountable toward stakeholders.<br><br>2. The Bank determines the check and balance system in the Bank's management.<br>3. The Bank owns performance metrics from all organs of the organization based on agreed metrics in line with Corporate Values, business targets and the Bank's strategy as well as the rewards and punishment system.<br>4. The Bank must ensure all organs of the Bank's organization have competence according to the responsibility and understand the role in implementing good corporate governance |

| Prinsip Tata Kelola<br>Governance Principle | Bentuk Penerapan | Implementation |
|---|---|---|
| **Responsibilitas (Responsibility)**<br>yaitu kesesuaian pengelolaan Bank dengan peraturan perundang-undangan yang berlaku dan prinsip-prinsip pengelolaan Bank yang sehat.<br><br>**Responsibility**<br>is the conformity of Bank's management with applicable laws and regulations and sound Bank management principles. | 1. Bank berpegang pada prinsip kehati-hatian (*prudential bank principle*) dan menjaga kepatuhan terhadap Peraturan yang berlaku.<br>2. Bank sebagai *good corporate citizen* peduli terhadap lingkungan dan melaksanakan tanggung jawab sosial secara wajar. | 1. Bank berpegang pada prinsip kehati-hatian (*prudential bank principle*) dan menjaga kepatuhan terhadap Peraturan yang berlaku.<br>2. Bank sebagai *good corporate citizen* peduli terhadap lingkungan dan melaksanakan tanggung jawab sosial secara wajar. |
| **Independensi (Independency)**<br>yaitu pengelolaan Bank secara profesional tanpa pengaruh/ tekanan dari pihak manapun.<br><br>**Independency**<br>is the professional management of the Bank without any influence/pressure from any party. | 1. Bank menghindari terjadinya dominasi yang tidak wajar oleh pemangku kepentingan manapun dan tidak terpengaruh oleh kepentingan sepihak serta terbebas dari benturan kepentingan.<br>2. Bank mengambil keputusan secara objektif dan bebas dari segala tekanan pihak manapun. | 1. The Bank avoids unfair domination by any stakeholders and is not influenced by certain interest and is free of conflict of interest.<br>2. The Bank makes decisions objectively and freely without any pressure. |
| **Kewajaran dan Kesetaraan (Fairness and Equal Treatment)**<br>yaitu kewajaran dan kesetaraan dalam memenuhi hak-hak *stakeholders* yang timbul berdasarkan perjanjian dan peraturan perundang-undangan yang berlaku.<br><br>**Fairness and Equal Treatment**<br>is fairness and equality in fulfilling the rights of stakeholders that arise based on agreements and applicable laws and regulations. | 1. Bank memperhatikan kepentingan seluruh pemangku kepentingan berdasarkan asas kewajaran dan kesetaraan.<br>2. Bank memberikan kesempatan kepada seluruh pemangku kepentingan untuk memberikan masukan dan menyampaikan pendapat bagi kepentingan Bank serta membuka akses terhadap informasi sesuai dengan prinsip keterbukaan. | 1. The Bank cares for all stakeholders' interests based on fairness and equal treatment.<br><br>2. The Bank gives chances to all stakeholders to give input and opinion for the Bank's interest while giving access to information according to the transparency principle. |

## Tujuan/Manfaat Akhir Penerapan Tata Kelola Bank

Penerapan prinsip-prinsip Tata Kelola pada Perseroan yang konsisten bertujuan/bermanfaat baik secara langsung maupun dalam jangka panjang untuk:

- Melindungi dan memperhatikan kepentingan semua pihak/pemangku kepentingan.
- Meningkatkan perilaku kerja dalam menerapkan prinsip-prinsip tata kelola yang baik dan kehati-hatian dalam pengelolaan Bank sehingga menciptakan landasan bagi Bank guna bertumbuh dan berkembang untuk jangka panjang.
- Memperbaiki dan meningkatkan citra Bank dalam meningkatkan daya saing/ kinerja Bank, efisiensi dan pelayanan kepada pemangku kepentingan.
- Menarik minat, meningkatkan kepercayaan investor maupun mitra usaha lainnya.
- Memaksimalkan nilai tambah bagi pemegang saham atau memenuhi kepentingan pemegang saham atas peningkatan nilai saham dan dividen Bank.

## Penerapan Prisip dan Aspek Tata Kelola Perusahaan Sesuai Ketentuan Otoritas Jasa Keuangan

Penerapan *Good Corporate Governance* (GCG) di Bank sebagaimana tercantum dalam Memo tentang Kebijakan Tata Kelola Yang Baik (*Good Corporate Governance*) Rev. 02 mengacu pada POJK No. 55/POJK.03/2016 dan SE OJK No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola Bagi Bank Umum, serta pada POJK No. 4/POJK.03/2016 dan SE OJK No. 14/SEOJK.03/2017 tentang Penilaian Tingkat Kesehatan Bank Umum.

## Objectives/Benefits in Implementing Good Corporate Governance

The implementation of Good Corporate Governance in the Company consistently that has good aims/benefits directly or in the long term to:

- Protect and take care of the interests of all stakeholders and keep the Bank away from political intervention and lawsuit.
- Improve the seriousness of management/work behavior in applying the basic principles of good corporate governance and prudence in the Bank's management to create a basis for the Bank to grow and expand in the long term.
- Improve and increase the Bank's image in enhancing the Bank's competitiveness/performance, efficiency and service to stakeholders.
- Create interest, trust from investors and other business partners.
- Maximize shareholder values or meet the interests of shareholders on increasing shareholder values (share value and dividends) of the Bank.

## Implementation of Corporate Governance Aspects and Principles according to Financial Services Authority Regulations

The implementation of Good Corporate Governance (GCG) in the Bank as stated in Memo on Good Corporate Governance Policy Rev. 02 in reference to POJK No. 55/POJK.03/2016 and SE OJK No. 13/SEOJK.03/2017 on Governance Implementation for Commercial Banks, and POJK No. 4/POJK.03/2016 and SE OJK No. 14/SEOJK.03/2017 on the Assessment of Commercial Banks Soundness Level.

Dalam melaksanakan kegiatannya PT Bank JTrust Indonesia Tbk telah menerapkan Tata Kelola yang diwujudkan dalam 11 faktor yaitu:

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 Bank;
6. Penerapan fungsi Audit Intern;
7. Penerapan fungsi Audit Ekstern;
8. Penerapan Manajemen Risiko termasuk Sistem Pengendalian Intern;
9. Penyediaan dana kepada pihak terkait (*related party)* dan penyediaan dana besar (*large exposure*);
10. Transparansi kondisi keuangan dan non keuangan Perusahaan, laporan pelaksanaan Tata Kelola Bank dan pelaporan internal; dan
11. Rencana strategis Bank

In carrying out its activities, PT Bank JTrust Indonesia Tbk has implemented Governance through 11 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. Resolution of Conflict of Interest
5. Implementation of Compliance function;
6. Implementation of Internal Audit function;
7. Implementation of External Audit function;
8. Implementation of Risk Management including Internal Control System;
9. Fund provision to related parties and provision of large exposures;
10. Transparency of the Company's financial and non-financial conditions, Bank Governance implementation report and internal reporting; and
11. The Bank's strategic plan

# GCG Milestone

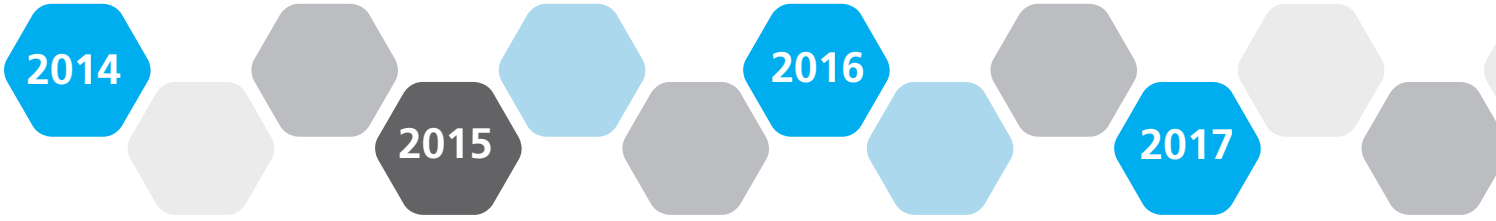
## GCG Milestone

### 2014

1. J Trust Co.,Ltd sebagai pemegang saham baru dari PT Bank Mutiara Tbk
2. Penguatan kualitas kebijakan manajemen maupun keputusan mengenai produk, jasa dan layanan
3. Penerapan prinsip mengenai nasabah terkait program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme
4. Penguatan pelaksanaan program budaya perusahaan
1. J Trust Co.,Ltd as the new shareholder of PT Bank Mutiara Tbk
2. Strengthening the quality of management policies and decisions regarding products and services
3. Application of the know-your-customer principle related to the Anti-Money Laundering and Counter Financing of Terrorism program
4. Strengthening the implementation of corporate culture programs

### 2016

1. Mempertajam visi, misi,dan nilai-nilai perusahaan serta mensosialisasikan pada internal dan eksternal
2. Memiliki Pedoman dan Tata Tertib Kerja (Piagam) Dewan Komisaris serta Pedoman dan Tata Tertib Kerja Direksi
3. Memiliki rumusan Etika Bisnis dan Pedoman Perilaku Perusahaan
4. Menjalankan program tanggung jawab sosial perusahaan
5. Memiliki *whistle blowing system*
6. Meraih penghargaan GCG Terbaik Sektor Keuangan Bank Buku II dari *Economic Review*
1. Sharpening the vision, mission, and values of the company as well as disseminating them internally and externally
2. Established the Work Guidelines and Procedures (Charter) of the Board of Commissioners as well as Work Guidelines and Procedures of the Board of Directors
3. Established the formulation for Business Ethics and Corporate Code of Conduct
4. Carrying out corporate social responsibility programs
5. Established a whistle blowing system
6. Received the Best GCG award in the Financial Sector for Buku II Banks from Economic Review




### 2015

1. Pengumuman perubahan nama dari PT Bank Mutiara Tbk menjadi PT Bank JTrust Indonesia Tbk
2. *Grand launching* PT Bank JTrust Indonesia Tbk beserta produk dan layanan
3. Penguatan implementasi dual control dan peningkatan kualitas melalui penerapan RCSA (*Risk Control Self-Assessment*) dan penerapan JSOX Based komponen
4. Pengembangan dan perbaikan delapan jenis profil risiko manajemen yang terpisah dengan pengelola bisnis
1. Announcement on the change of name from PT Bank Mutiara Tbk to TP Bank JTrust Indonesia Tbk
2. Grand launching of PT Bank JTrust Indonesia Tbk along with the products and services
3. Strengthening the implementation of dual control and quality improvement through the implementation of RCSA (Risk Control Self-Assessment) and the implementation of JSOX-based components
4. Development and enhancement of eight types of risk management profiles that are separated from business managers

### 2017

1. Memiliki *Good Corporate Governance Charter*
2. Pemenuhan jumlah dan komposisi Dewan Komisaris, Direksi, dan Komite-Komite di bawah Dewan Komisaris dan Direksi
3. Penyempurnaan struktur organisasi untuk pelaksanaan *check* and *balance*
4. Penegakan *reward* dan *punishment*
5. Transparansi kondisi keuangan dan non keuangan, informasi Produk Bank dan penggunaan data pribadi nasabah.
1. Established the Good Corporate Governance Charter
2. Fulfilling the number and composition of the Board of Commissioners, Board of Directors, and Committees under the Board of Commissioners and Board of Directors
3. Improvement to the organizational structure for the implementation of check and balance
4. Enforcement of reward and punishment
5. Transparency of financial and non-financial conditions, information on Bank Products, and use of customers' personal data.

## 2018

1. Penguatan *Risk Management, Compliance* dan *Internal Control*
2. Transparansi tata cara pengaduan nasabah dan penyelesaian sengketa kepada nasabah
1. Strengthening of Risk Management, Compliance, and Internal Control
2. Transparency of procedures for customer complaints and dispute resolution to customers

## 2019

1. Mengadakan sosialisasi dan pelatihan bagi karyawan terkait Keuangan Berkelanjutan
2. Menetapkan unit kerja *Corporate Secretary Division* sebagai penanggung jawab pelaksanaan program Rencana Aksi Keuangan Berkelanjutan
3. Penerbitan perdana Laporan Tahunan perusahaan yang dilengkapi dengan Laporan Keberlanjutan
1. Conducting socialization and training for employees related to Sustainable Finance
2. Determining the Corporate Secretary Division as the unit in charge of Sustainable Finance Action Plan program
3. First publication of the Company's Annual Report accompanied by the Sustainability Report

## 2020

1. Membangun dan menyempurnakan infrastruktur GCG
2. Mengangkat satu orang Direktur Treasury, Bisnis, dan Retail
3. Mengangkat satu orang Pihak Independen untuk melengkapi komposisi Direksi
4. Pengembangan aplikasi sistem informatika dalam penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (*New Smart* AML *System*)
5. Mengembangkan sistem pelaporan transaksi keuangan baru (GoAML *System*)
1. Build and improve the GCG infrastructure
2. Appoint one Director of Treasury, Business, and Retail
3. Appoint one person as an Independent Party to complete the composition of the Board of Directors
4. Development of an information system application in the implementation of the Anti-Money Laundering and Counter Financing of Terrorism program (New Smart AML System)
5. Develop a new financial transaction reporting system (GoAML System)

## 2021

1. Merekrut 1 (satu) orang Direktur Credit Risk & Management All Delinquencies, 1 (satu) orang Direktur Bisnis, serta 1 (satu) orang Pihak Independen yang berpengalaman dan profesional untuk melengkapi komposisi Direksi dan keanggotaan Komite Di bawah Dewan Komisaris
2. Memiliki Gugus Tugas Keuangan Berkelanjutan dan menetapkan unit kerja Performance and Planning Division sebagai penanggung jawab pelaksanaan program Rencana Aksi Keuangan Berkelanjutan
3. Pembaharuan (revamping) situs web Bank, khususnya terkait GCG dan Hubungan Investor
4. Penerbitan Manual Handbook untuk Dewan Komisaris dan Direksi
5. Penerbitan Internal Audit Charter
6. Memiliki Kebijakan Komunikasi Pemegang Saham dan/atau Investor
7. Pemegang saham dapat melakukan pengambilan suara (voting) secara individual
8. Meraih penghargaan di ajang The 12th IICD Corporate Governance Award untuk "Best Right of Shareholders" untuk kapitalisasi pasar menengah (MidCap)
9. Meraih penghargaan di ajang Indonesia Corporate Secretary and Corporate Communication Award (ICCA) - VI- 2021 untuk "1st The Best Informative Website 2021 Bank Buku II
1. Recruit 1 (one) Director of Credit Risk & Management All Delinquencies, 1 (one) Director of Business, as well as 1 (one) Independent Party that are experienced and professional to complete the composition of the Board of Directors and the membership of Committees under the Board of Commissioners
2. Established the Sustainable Finance Task Force and determined the Performance and Planning Division as the unit in charge of the Sustainable Finance Action Plan program implementation
3. Revamping of the Bank's website, particularly related to GCG and Investor Relations
4. Issuance of Manual Handbook for the Board of Commissioners and Board of Directors
5. Issuance of the Internal Audit Charter
6. Established the Shareholder and/or Investor Communication Policy
7. Shareholders can vote individually
8. Received an award in the 12th IICD Corporate Governance Award event for "Best Right of Shareholders" for middle market capitalization (MidCap)
9. Received an award in the Indonesia Corporate Secretary and Corporate Communication Ward (ICCA) – VI – 2021 event for "1st The Best Informative Website 2021 for Buku II Banks"

## Fokus Penerapan Tata Kelola Bank di Tahun 2021

Dalam rangka mengoptimalkan penerapan tata kelola Bank untuk mencapai tata kelola yang berkelanjutan (*sustainable governance*), selama tahun 2021 Perseroan telah melaksanakan berbagai inisiatif dalam upaya penyempurnaan dan pengembangan penerapan tata kelola Bank yang baik (GCG), antara lain:

a. Terus menumbuhkan komitmen Manajemen dalam penerapan Tata Kelola Bank secara menyeluruh pada setiap lini organisasi untuk memberikan nilai tambah bagi Bank dan seluruh pemangku kepentingan.
b. Membangun dan menyempurnakan infrastruktur GCG, antara lain:
   - Pembaharuan Piagam Komite Audit (*Audit Committee Charter*).
   - Menerbitkan, mengkaji ulang/*review* dan mengkinikan Kebijakan, SOP, Surat Keputusan Direksi, dan regulasi internal lainnya secara berkala sesuai dengan ketentuan regulator terbaru dan/atau kebutuhan kebijakan internal Bank yang berlaku serta mudah diakses oleh seluruh pegawai melalui media komunikasi *e-mail* maupun aplikasi internal Bank yang tersedia.
   - Merekrut 1 (satu) orang Direktur Credit Risk & Management All Delinquencies, 1 (satu) orang Direktur Bisnis, serta 1 (satu) orang Pihak Independen yang berpengalaman dan profesional untuk melengkapi komposisi Direksi dan keanggotaan Komite Di bawah Dewan Komisaris.
   - Perubahan Struktur Organisasi Bank disesuaikan dengan kondisi dan strategi Bank saat ini, lingkup kewenangan dan deskripsi pekerjaan di masing-masing unit kerja/divisi.
   - Reorganisasi berkesinambungan dalam upaya meningkatkan daya saing dengan tetap berpedoman pada prinsip kehati-hatian, dan *governance process*.
   - Penerbitan Manual Handbook untuk Dewan Komisaris dan Direksi.
   - Penerbitan Internal Audit Charter.
   - Memiliki Kebijakan Komunikasi Pemegang Saham dan/atau Investor.
   - Pemegang saham dapat melakukan pengambilan suara (voting) secara individual.
   - Meraih penghargaan di ajang The 12th IICD Corporate Governance Award untuk "Best Right of Shareholders" untuk kapitalisasi pasar menengah (MidCap).
   - Meraih penghargaan di ajang Indonesia Corporate Secretary and Corporate Communication Award (ICCA) - VI- 2021 untuk "1st The Best Informative Website 2021 Bank Buku II.

## Focus on the Implementation of Bank Governance in 2021

To optimize the implementation of the Bank's governance to achieve sustainable governance in 2021 the Company has carried out several initiatives as part of efforts to improve and develop the implementation of good corporate governance (GCG). The initiatives include:

a. Continue fostering the commitment of Management in the implementation of Governance thoroughly in every organization line to provide added value for the Bank and all stakeholders.
b. Establish and improve GCG infrastructure, including:
   - Renew the Audit Committee Charter,
   - Publish, review, and update policies, SOP's, Directors' Decrees, and other internal regulations periodically in accordance with the latest regulatory provisions and/or the Bank's internal policy requirements and are easily accessible by all employees through e-mail communication media and internal applications. Available banks.
   - Recruit 1 (one) Credit Risk Director & Management All Delinquencies, and 1 (one) experienced and professional Independent Party to complement the composition of the Board of Directors and the membership of the Committee under the Board of Commissioners,
   - Change the Bank's Organizational Structure in accordance with the current conditions and strategies of the Bank, scope of authority and job descriptions in each work unit/division.
   - Sustainable reorganization to improve competitiveness by upholding the prudential principle, and governance process.
   - Issuance of Manual Handbook for the Board of Commissioners and Board of Directors.
   - Issuance of the Internal Audit Charter.
   - Established the Shareholder and/or Investor Communication Policy.
   - Shareholders can vote individually.
   - Received an award in the 12th IICD Corporate Governance Award event for "Best Right of Shareholders" for middle market capitalization (MidCap).
   - Received an award in the Indonesia Corporate Secretary and Corporate Communication Ward (ICCA) – VI – 2021 event for "1st The Best Informative Website 2021 for Buku II Banks".

c. Peningkatan kompetensi dan kualitas sumber daya manusia yang berkesinambungan dengan melaksanakan uji kompetensi/sertifikasi manajemen risiko (berkelanjutan), sertifikasi Treasury, sertifikasi Auditor, dan uji kompetensi/sertifikasi kepatuhan Bank sesuai ketentuan regulasi yang berlaku. Pelaksanaan *training* secara internal (*inhouse training*) berupa pelatihan *risk awareness* baik perkreditan dan operasional, sosialisasi dan *e-learning*, *Performance Culture Meeting*, *service quality awareness*, *Operational Risk*, IT *risk awareness*, Anti Fraud *awareness, Compliance awareness,* APU-PPT, *study session* di kantor cabang, penerapan pengisian *Coaching Form* oleh divisi/unit kerja secara periodik dan implementasi *Performance Management System* untuk menilai KPI karyawan yang dikoordinasikan oleh Human Capital & General Services Division (HCGD). Sedangkan pelaksanaan *training* secara eksternal berupa pembekalan terkait *Bancassurance*, kepatuhan, dan sertifikasi manajemen risiko.

d. Melakukan edukasi dan sosialisasi kepada karyawan di divisi/unit kerja dan kantor cabang atas ketentuan internal Bank melalui e-mail blast, garoon blast, dan program video di aplikasi J Trust U untuk meningkatkan kesadaran risiko (*risk awareness*) dan kesadaran kepatuhan (*compliance awareness*) dalam rangka meningkatkan pemahaman dan *awareness* terhadap budaya kepatuhan (*compliance culture*) yang merupakan bagian dari budaya perusahaan (*corporate culture*).

e. Penguatan fungsi Quality Control (QC) - RMD di masing-masing Kantor Cabang dan Kantor Pusat untuk memastikan dan monitoring pelaksanaan transaksi telah sesuai dengan kebijakan & SOP yang berlaku.

f. Penguatan Teknologi Informasi Bank (TI) dan beberapa perbaikan IT Security serta berkelanjutan menyempurnakan dan perbaikan implementasi *Core Banking System* (*Finacle*) bekerja sama dengan *vendor* sebagai peningkatan kualitas ketersediaan layanan teknologi informasi.

g. Bank memiliki *DMS Reminder Internal Regulation Application* sebagai sistem internal yang berfungsi monitoring dan *reminder* secara otomatis melalui e-mail untuk melakukan pengkinian (*review/update*) ketentuan internal 3 bulan sebelum jatuh tempo masa *review* 2 tahunan kepada seluruh PIC Divisi yang bertanggung jawab terhadap ketentuan internal Bank.

c. Continuous improvement in competency and quality of human resources by carrying out competency test/ risk management certification (continuously), Treasury certification, Auditor certification, and competency test/ certification for the Bank's compliance towards applicable regulations. In-house training includes risk awareness training for credit and operational, dissemination and e-learning, Performance Culture Meeting, service quality awareness, Operational Risk, IT risk awareness, Anti Fraud awareness, Compliance awareness, AML-CFT, and study sessions at branch offices, the implementation of Coach Form filing by related division/work unit periodically and implementation of Performance Management System to assess employees' KPI, by coordinating with Human Capital & General Services Division (HCGD). Meanwhile, external training is held in the form of briefing on Bancassurance, compliance, and risk management certification.

d. Provide education and conduct socialization for employees in division/work units and branch offices on the Bank's internal provisions through e-mail blast, garoon blast, and video program in J Trust U application to increase risk awareness and compliance awareness in an effort to enhance understanding and awareness of compliance culture, which is part of the corporate culture.

e. Strengthen the Quality Control (QC) function – RMD at each branch office and head office to ensure and monitor the implementation of transaction that is in accordance with applicable policies and SOP.

f. Strengthen the Bank's Information Technology (IT) and improve IT security as well as continuously enhance and develop the implementation of Core Banking System (Finacle) by working together with vendor, as part of efforts to improve the quality of information technology services availability.

g. The Bank has DMS Reminder Internal Regulation Application as an internal system that functions as an automatic monitoring and reminder via e-mail to update/ review internal provisions 3 months before 2-year review period is due to all division PICs, who are responsible for the Bank's internal provisions.

h. Pembaharuan terhadap aplikasi *New Smart AML System* yaitu aplikasi Sistem Informasi dalam mendukung Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme sebagai upaya penyesuaian terhadap pengembangan sistem pelaporan transaksi keuangan baru milik PPATK (*Go AML System*) serta untuk meningkatkan efektivitas pemantauan transaksi dan perbaikan kualitas data pelaporan.
i. Bank aktif berpartisipasi dalam acara sosialisasi yang diselenggarakan oleh OJK, PPATK, *UNODC, FATF* dan lembaga lainnya yang terkait dengan penerapan APU & PPT.
j. Pembaharuan fungsi *screening system* untuk memastikan calon nasabah tidak masuk ke dalam daftar negatif (*sanctions list*). Selain itu Bank juga telah menyediakan perangkat E-KTP *Card Reader* ke seluruh Cabang untuk digunakan sebagai alat pendukung dalam melakukan verifikasi dokumen E-KTP calon Nasabah.

Atas kesungguhan Bank dalam upaya penyempurnaan dan pengembangan penerapan tata kelola Bank yang baik (GCG), pada tahun 2021 PT Bank JTrust Indonesia Tbk meraih beberapa penghargaan (*award)* dari pihak eksternal yang independen, antara lain:

- Penghargaan yang diberikan oleh *Indonesian Institute for Corporate Directorship* (IICD) dalam acara *The 12th IICD Corporate Governance Award* pada kategori "Best Right of Shareholders" untuk kapitalisasi pasar menengah (MidCap) dan masuk dalam "Top 50 Perusahaan MidCap dengan Praktik Tata Kelola Perusahaan Terbaik di Indonesia".
- Penghargaan dari Economic Review salah satu majalah bisnis terkemuka menobatkan J Trust Bank sebagai "1st The Best Informative Website 2021 Bank Buku 2 - Public Company" pada ajang Indonesia Corporate Secretary and Corporate Communication Award VI-2021.
- Bank mendapat peringkat Sangat Baik dari PPATK dalam penerapan program APU & PPT berdasarkan *assessment* dalam kegiatan *Financial Integrity Rating on Money Laundering/Terorist Financing* tahun 2021.
- Direktur Utama menerima penghargaan "The Best Indonesia Leaders 2021" untuk kategori "CEO Public Bank Company – Asset dibawah Rp.25T" pada acara Indonesia Leaders Award II 2021 yang diselenggarakan oleh Economic Review Bersama para mitra kerja pada tanggal 23 Desember 2021.

h. Update on New Smart AML System, which is an Information System application to support the Implementation of Anti-Money Laundering and Counter-Terrorist Financing as an effort to adjust to the development of PPATK's new financial transaction reporting system (Go AML System), as well as to increase effectiveness of transaction monitoring and improve reporting data quality.
i. The Bank actively participate in disseminations held by OJK, PPATK, UNODC, FATF, and other institutions related to the implementation of AML & CTF.

j. Update the screening system function to make sure that potential customers are not included in the sanctions lists. Moreover, the Bankalso provides electronic ID card reader in all Branches as a supporting tool in verifying electronic ID of prospective customers.

For the Bank's efforts in improving and developing Good Corporate Governance (GCG), PT Bank JTrust Indonesia Tbk has received several awards in 2021 from external and independent parties, including:

- Award from the Indonesian Institute for Corporate Directorship (IICD) at the 12th IICD Corporate Governance Award on the category "Best Right of Shareholders" for mid market capitalization (MidCap) and the Bank was listed in the "Top 50 MidCap Companies with the Best Corporate Governance Practices in Indonesia."
- Award from Economic Review of one of the leading business magazine, which named J Trust Bank as the "1st the Best Informative Website 2021 Bank Buku II – Public Company" at the Indonesian Corporate Secretary and Corporate Communication Award VI-2021.
- The Bank was ranked Very Good from PPATK in the implementation of AML & CTF based on assessment on the Financial Integrity Rating on Money Laudering/ Terrorist Financing in 2021.
- The President Director received an award for "The Best Indonesia Leaders 2021" for the category "CEO of Public Bank Company – Assets below Rp25 trillion at the Indonesia Leaders Awards II in 2021, which was held by Economic Review with partners on December 23, 2021.

## Laporan Hasil Penilaian Sendiri (Self Assessment) Penerapan GCG Bank

Bank secara telah melaksanakan penilaian sendiri atas penerapan prinsip-prinsip Tata Kelola sesuai dengan ketentuan POJK No. 55/POJK.03/2016 dan SEOJK No. 13/ POJK.03/ 2017 tentang Penerapan Tata Kelola Bagi Bank Umum. Penilaian GCG juga ditujukan untuk menghasilkan Peringkat Tata Kelola yang menjadi faktor dalam menentukan Tingkat Kesehatan Bank sesuai dengan ketentuan POJK No.4/ POJK.03/2016.

## Prosedur Penilaian

Berdasarkan ketentuan OJK tersebut, Bank berkomitmen melakukan penilaian sendiri secara komprehensif dan terstruktur yang diintegrasikan menjadi 3 (tiga) aspek dalam sistem Tata Kelola, yaitu:

1. **Struktur Tata Kelola**
   Penilaian struktur Tata Kelola bertujuan untuk menilai kecukupan struktur dan infrastruktur Tata Kelola Bank agar proses prinsip Tata Kelola yang baik menghasilkan hasil (*outcome*) yang sesuai dengan harapan para pemangku kepentingan.
2. **Proses Tata Kelola**
   Penilaian proses Tata Kelola bertujuan untuk menilai efektivitas proses penerapan prinsip Tata Kelola yang baik yang didukung oleh kecukupan struktur dan infrastruktur Tata Kelola Bank sehingga menunjukkan hasil yang sesuai dengan harapan para pemangku kepentingan.
3. **Hasil Tata Kelola**
   Penilaian hasil tata kelola bertujuan untuk menilai kualitas *outcome* Bank (mencakup aspek kualitatif dan kuantitatif), yang merupakan hasil proses penerapan prinsip Tata Kelola yang baik yang didukung oleh kecukupan struktur dan infrastruktur Tata Kelola Bank.

## Self-Assessment Report on GCG Implementation of the Bank

The holds self-assessment on the implementation of Governance principles according to POJK No.55/ POJK.03/2016 and SEOJK No.13/POJK.03/2017 on Governance Implementation for Commercial Banks. The GCG assessment also aims to produce a Governance Rank that becomes a factor in determining the Bank's Soundness Level according to POJK No.4/POJK.03/2016.

## Assessment Procedure

Based on OJK regulations, The Bank is committed to conducting a comprehensive and structured self-assessment which is integrated into 3 (three) aspects of the Governance system, namely:

1. **Governance Structure**
   Assessment on Governance structure aims to evaluate the adequacy of structure and infrastructure of Bank Governance to ensure good Governance principles process results in an outcome in line with stakeholders' expectation.
2. **Governance Process**
   Assessment on Governance process aims to evaluate the effectiveness of Governance principles implementation process, supported by adequate Bank Governance structure and infrastructure to produce an outcome in line with stakeholders' expectation.
3. **Governance Outcome**
   Assessment on governance outcome aims to evaluate the Bank's outcome quality (covering qualitative and quantitative aspects), which is the result of good Governance principles implementation process supported by adequate structure and infrastructure of Bank Governance.

## Kriteria Penilaian

Penilaian sendiri yang dilakukan Bank mencakup 11 (sebelas) Faktor Penilaian Penerapan Tata Kelola, yaitu:

1. Pelaksanaan tugas dan tanggung jawab Direksi.
2. Pelaksanaan tugas dan tanggung jawab Dewan Komisaris.
3. Kelengkapan dan pelaksanaan tugas Komite.
4. Penanganan benturan kepentingan.
5. Penerapan fungsi kepatuhan Bank.
6. Penerapan fungsi audit intern.
7. Penerapan fungsi audit ekstern.
8. Penerapan manajemen risiko termasuk sistem pengendalian intern.
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.

Serta informasi lain yang terkait penerapan Tata Kelola Bank di luar 11 faktor penilaian penerapan Tata Kelola. Hasil akhir penilaian implementasi Tata Kelola Bank didasarkan kepada hasil verifikasi atas *self assessmen*t pada Kertas Kerja 11 faktor penilaian penerapan Tata Kelola yang diberikan oleh Divisi/unit kerja terkait dan Komite Di bawah Dewan Komisaris sebagai responden terpilih dan memperhatikan temuan-temuan signifikan yang terdapat di Bank, seperti *Internal Audit, Risk Management, Human Resources, Compliance* dan data/informasi lainnya, termasuk temuan yang berasal dari regulator.

## Assessment Criteria

The Bank's self-assessment includes 11 (eleven) Governance Implementation Assessment Factors, namely:

1. Implementation of Board of Directors' duties and responsibilities.
2. Implementation of Board of Commissioners' duties and responsibilities.
3. Completeness and implementation of Committee's duties.
4. Resolution of conflict of interest.
5. Implementation of Bank compliance function.
6. Implementation of internal audit function,
7. Implementation of external audit function.
8. Implementation of risk management including internal control system.
9. Fund provision to related parties and provision of large exposures.
10. Transparency of the Bank's financial and non-financial conditions, governance implementation report and internal reporting.
11. The Bank's strategic plan.

There are other information related to the Bank Governance out of the 11 factors of Governance implementation assessment. Final outcome of Bank Governance implementation assessment is based on the verification of self-assessment on Working Paper 11 assessment factors of Governance principles given by related Divisions/working units and Committees under the Board of Commissioners as selected respondents by factoring significant findings in the Bank, such as Internal Audit, Risk Management, Human Resources, Compliance and other data/information, including findings from regulator.

## Pihak yang Melakukan Penilaian

Hasil akhir penilaian implementasi Tata Kelola Bank didasarkan kepada hasil verifikasi atas *self assessment* pada Kertas Kerja 11 faktor penilaian penerapan Tata Kelola yang diberikan oleh Divisi/unit kerja terkait dan Komite Di bawah Dewan Komisaris sebagai responden terpilih dan memperhatikan temuan-temuan signifikan yang terdapat di Bank, seperti *Internal Audit, Risk Management, Human Resources, Compliance* dan data/informasi lainnya, termasuk temuan yang berasal dari regulator.

## Parties Conducting Assessment

The final result of the assessment on the implementation of Bank Governance is based on the verification results of the self-assessment in the Working Paper on 11 assessment factors for Governance implementation that was provided by the relevant Divisions/ work units and Committees under the Board of Commissioners as respondents and taking into account the significant findings in the Bank, such as Internal Audit, Risk Management, Human Resources, Compliance and other data/information, including findings from regulators.

## Hasil dan Peringkat Penilaian

Hasil dan Peringkat Penilaian Sendiri Penerapan Tata Kelola PT Bank JTrust Indonesia Tbk pada Tahun 2021 adalah:

## Assessment Result and Ranking

The results and self-assessment ratings for the implementation of PT Bank JTrust Indonesia Tbk's Governance in 2021 are:

**Hasil Penilaian Sendiri (Self Assessment) Penerapan Tata Kelola Semester II/ Posisi Desember 2021**
Self-Assessment Result on the Governance Implementation 2nd Semester (December 2021)

| | **Peringkat** Rank | **Definisi Peringkat** | **Ranking Definition** |
|---|---|---|---|
| Individual | 2 | **Baik** | **Good** |

# Rapat Umum Pemegang Saham (RUPS), Pelaksanaan Tugas Dewan Komisaris dan Direksi

## General Meeting of Shareholders (GMS), Implementation of the Board of Commissioners and Board of Directors' Tasks

### RAPAT UMUM PEMEGANG SAHAM (RUPS)

Rapat Umum Pemegang Saham (RUPS) secara hirarki merupakan organ tertinggi dalam struktur tata Kelola Perseroan yang mempunyai hak dan kewenangan yang tidak dimiliki Direksi dan Dewan Komisaris dalam batasan yang ditentukan dalam ketentuan peraturan perundangan dan Anggaran Dasar PT Bank JTrust Indonesia Tbk.

Penyelenggaraan RUPS Perseroan dilakukan dengan mengacu pada ketentuan antara lain:

1. Undang-Undang No. 40 tahun 2007 tentang Perseroan Terbatas.
2. Peraturan Otoritas Jasa Keuangan (POJK) No. 15/POJK.04/2020 tanggal 20 April 2020 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka.
3. Anggaran Dasar PT Bank JTrust Indonesia Tbk

### Hak, Wewenang dan Tanggung Jawab Pemegang Saham

Saham Perseroan terdiri dari Saham Seri A, Saham Seri B dan Saham Seri C. Baik pemegang Saham Seri A, Seri B maupun Seri C memiliki hak yang sama. Masing-masing saham memiliki hak atas 1 (satu) suara.

**Hak yang dimiliki oleh pemegang saham antara lain:**

1. Pemegang Saham memiliki hak atas saham yang dimilikinya sehingga hak pemegang saham terlindungi dan dapat dilaksanakan sesuai dengan peraturan perundang-undangan dan Anggaran Dasar Bank.
2. Kesempatan untuk mengajukan permintaan penyelenggaraan RUPS oleh 1 (satu) orang atau lebih pemegang saham yang bersama-sama mewakili 1/10 (satu persepuluh) atau lebih dari jumlah saham dengan hak suara.

### GENERAL MEETING OF SHAREHOLDERS (GMS)

The General Meeting of Shareholders (GMS) hierarchically is the highest organ in the Company governance structure that has rights and authorities that not granted to the Board of Directors and the Board of Commissioners subject to limitations stipulated in the provisions and the Articles of Association of PT Bank JTrust Indonesia Tbk.

The implementation of the Company's GMS is conducted by referring to these provisions:

1. Law of the Republic of Indonesia No. 40/2007 on Limited Liability Companies.
2. Financial Services Authority (POJK) No. 15/POJK.04/2020 dated 20 April 2020 on the Planning and Holding of GMS for Limited Liability Companies.
3. The latest PT Bank JTrust Indonesia Tbk's Article of Association.

### Rights, Authorities and Responsibility of Shareholders

The Company's stock consists of class A and B shares. Both shareholders class A and B have the same rights. Each share has 1 (one) voting rights.

**The rights owned by shareholders include:**

1. Shareholders have the rights to their shares so that the rights of shareholders are protected and can be implemented in accordance with the laws and regulations and the Bank's Articles of Association.
2. The opportunity to request GMS by 1 (one) person or more of shareholders together represent 1/10 (on tenth) or more from the number of shares or voting rights.

3. Kesempatan untuk mengusulkan mata acara rapat, anggota Komisaris, dan anggota Direksi oleh 1 (satu) pemegang saham atau lebih yang mewakili 1/20 (satu per dua puluh) atau lebih dari jumlah seluruh saham dengan hak suara.
4. Dalam RUPS, pemegang saham baik sendiri atau diwakili berhak menghadiri RUPS, mengajukan pertanyaan dan/atau memberikan pendapat dan memberikan hak suara dalam proses pengambilan keputusan.
5. Mendapat perlakuan yang sama dari PT Bank JTrust Indonesia Tbk.

**Wewenang Pemegang Saham antara lain adalah:**

1. Menyetujui dan menerima Laporan Tahunan Perseroan serta mengesahkan Laporan Keuangan Tahunan Perseroan
2. Mengangkat dan memberhentikan anggota Dewan Komisaris dan Direksi Perseroan.
3. Menetapkan gaji atau honorarium dan tunjangan lain serta *tantiem* Direksi dan Dewan Komisaris Perseroan.
4. Menetapkan Kantor Akuntan Publik (KAP) dan Akuntan Publik yang terdaftar di Otoritas Jasa Keuangan (OJK) untuk mengaudit Laporan Keuangan Tahunan Perseroan beserta menetapkan jumlah honorarium dan persyaratan lainnya.

3. The opportunity to propose meeting agenda, the member of the Board of Commissioners, and the member of the Board of Directors by 1 (one) shareholder or more that represents 1/20 (one twentieth) or more from all shares with voting rights.
4. In GMS, shareholders both themselves or represented have the rights to attend GMS, ask questions and/or give opinion and give voting rights in the decision-making process.
5. Is treated equally by the PT Bank JTrust Indonesia Tbk.

**Authority owned by shareholders include:**

1. Approve and accept the Company's Annual Report as well as confirm the Company's Annual Financial Report.
2. Appoint and Discharge the members of the Board of Commissioner and the Board of Directors of the Company.
3. Determine salary or compensation and or other allowance as well as annual bonus of the Board of Directors and the Board of Commissioner of the Company.
4. Determine Public Accounting Office (KAP) and Public Accountant listed in the Financial Services Authority (OJK) to audit the Company's Annual Financial Report as well as determine the compensation and other requirements.

5. Mengambil keputusan-keputusan yang menyangkut perubahan Anggaran Dasar, penggabungan, peleburan, pengambilalihan, pemisahan, pembubaran, dan likuidasi Perseroan.

**Tanggung Jawab Pemegang Saham antara lain adalah:**

1. Pemegang saham pengendali harus dapat:
   a. Menaruh perhatian kepada kepentingan pemegang saham minoritas dan para pemangku kepentingan sesuai dengan ketentuan dan peraturan perundang-undangan yang berlaku.
   b. Dalam hal terdapat dugaan terjadinya pelanggaran terhadap peraturan perundang-undangan atau diminta oleh otoritas terkait, maka nama-nama pemegang saham pengendali sampai pemilik individu (*ultimate shareholders*) wajib diungkapkan kepada instansi penegak hukum tentang pemegang saham pengendali yang utama (*ultimate shareholders*) atau dalam hal diminta oleh otoritas terkait.
2. Pemegang saham pengendali yang memiliki saham pada beberapa Perusahaan Terbuka, perlu adanya transparansi dalam hal akuntabilitas dan hubungan antar Perusahaan Terbuka.
3. Penggunaan hak dengan baik dari pemegang saham minoritas sesuai dengan Anggaran Dasar Perseroan dan peraturan perundang-undangan.
4. Pemegang saham harus dapat:
   a. Melakukan pemisahan antara kepemilikan harta Perusahaan Terbuka dengan kepemilikan harta pribadi.
   b. Melakukan pemisahan fungsi sebagai pemegang saham dan sebagai anggota Dewan Komisaris atau Direksi apabila pemegang saham menjabat pada salah satu dari kedua organ tersebut.

## Penyelenggaraan RUPS Tahun 2021

Selama tahun 2021, Perseroan telah menyelenggarakan 4 (empat) kali RUPS yaitu:

1. RUPS Tahunan (RUPST) pada tanggal 23 Juli 2021, dan
2. RUPS Luar Biasa (RUPSLB) pada tanggal 3 Mei 2021, 15 Oktober 2021 dan 17 Desember 2021.

5. Make decisions related to the amendment of the Article of Association, merger, takeover, separation, dissolution, and liquidation of the Company.

**Responsibilities of the Shareholders include:**

1. Controlling shareholders should be able to:
   a. Give attention to minority shareholders' and stakeholders' interest and in accordance with prevailing laws and regulations.
   b. In the event of any alleged violation of laws and regulations or as requested by the relevant authorities, the names of the controlling shareholders up to the ultimate shareholders shall be disclosed to law enforcement agencies, concerning the ultimate shareholders, or in case requested by the relevant authorities.

2 Controlling shareholders, who own shares in several Public Companies, shall be transparent in terms of accountability and relationships among the said Public Companies.

3 Proper use of the rights of minority shareholders is conducted in accordance with the Company's Articles of Association and the laws and regulations.

4 Shareholders should be able to:
   a. Separate the ownership of assets of Public Company with ownership of his/her personal assets.
   b. Separate functions as shareholders and as members of the Board of Commissioners or the Board of Directors, if the said shareholders serve as members on one of the two organs.

## General Meeting of Shareholders in 2021

In 2021, the Company held 4 (four) GMS, namely:

1. Annual GMS (AGMS) on July 23, 2021, and
2. Extraordinary GMS (EGMS) on 3 May 2021, 15 October 2021 and 17 December 2021.

## Proses Penyelenggaraan RUPST 23 Juli 2021
Annual GMS on 23 July 2021

| | | |
|---|---|---|
| **Tanggal & Waktu**<br>Date & Time | 23 Juli 2021 pukul 14.29 WIB s.d 15.21 WIB | 23 July 2021 at 14.29 WIB to 15.21 WIB |
| **Lokasi**<br>Location | Gedung Sahid Sudirman Center, Lantai 35<br>PT BANK JTRUST INDONESIA TBK<br>Jalan Jenderal Sudirman Nomor 86, Jakarta Pusat 10220 | Gedung Sahid Sudirman Center, Lantai 35<br>PT BANK JTRUST INDONESIA TBK<br>Jalan Jenderal Sudirman Nomor 86, Jakarta Pusat 10220 |
| **Kuorum**<br>Attendees | RUPST dihadiri oleh Pemegang Saham serta perwakilan/kuasa dari pemegang saham sebanyak 9.730.319.551 saham atau merupakan 97,18% dari jumlah seluruh saham dengan hak suara yang sah yang telah dikeluarkan oleh Perseroan. | AGMS was attended by the Shareholders as well as representative of shareholders as many as 9,730,319,551 shares or 97.18% of total shares issued with valid voting rights issued by the Company. |
| **Pimpinan RUPSLB**<br>Pimpinan RUPSLB | Sutirta Budiman selaku Komisaris Independen | Sutirta Budiman as an Independent Commissioner |
| **Kehadiran Dewan Komisaris, termasuk Komisaris Utama**<br>Presence of the Board of Commissioners, including the President Commissioner | Seluruh anggota Dewan Komisaris hadir baik secara fisik maupun via konferensi video yang terdiri dari:<br><br>- Nobiru Adachi<br>- Nobuiku Chiba<br>- Sutirta Budiman | Entire member of the Board of Commissioner are present both physically or via video conference that consist of:<br>- Nobiru Adachi<br>- Nobuiku Chiba<br>- Sutirta Budiman |
| **Kehadiran Direksi, termasuk Direktur Utama**<br>Presence of the Board of Directors, including the President Director | Seluruh anggota Direksi hadir secara fisik yang terdiri dari:<br>- Ritsuo Fukadai<br>- Felix I Hartadi<br>- Helmi A Hidayat<br>- Cho Won June<br>- Bijono Waliman | Entire member of the Board of Director are present physically that consist of:<br>- Ritsuo Fukadai<br>- Felix I Hartadi<br>- Helmi A Hidayat<br>- Cho Won June<br>- Bijono Waliman |
| **Kehadiran Komite Audit**<br>Presence of the Audit Committee | Ketua Komite Audit hadir via konferensi video | Head of the Audit Committee present via video conference |
| **Jumlah pemegang saham yang mengajukan pertanyaan dan/atau Pendapat**<br>Number of shareholders raised questions and/or give opinions | Seluruh pemegang saham atau kuasa dari pemegang saham diberikan kesempatan untuk mengajukan pertanyaan dan /atau pendapat atas setiap mata acara RUPST, namun tidak ada pemegang saham yang mengajukan pertanyaan dan/atau menyampaikan pendapat. | All shareholders were given the opportunity to ask questions and/or give opinions on every AGMS agenda, but there were no shareholders who asked questions and/or give opinions. |

## Tahapan Pelaksanaan RUPS Tahunan (RUPST)

Pada tanggal 23 Juli 2021 telah diadakan RUPST, dengan jadwal pemberitahuan, pengumuman, pemanggilan, pelaksanaan dan penyampaian hasil RUPST sebagai berikut:

## Implementation of the Annual GMS (AGMS)

On 23 July 2021, the AGMS was held, with the schedule for notification, announcement, summons, implementation and delivery of the results of the AGMS as follows:

| **Keterangan**<br>Description | **Pelaksanaan**<br>Implementation | **Ketentuan**<br>Provision |
|---|---|---|
| Pemberitahuan RUPST kepada Regulator | Tanggal 9 Juni 2021 Perseroan menyampaikan surat Pemberitahuan rencana RUPST ke OJK. | Pemberitahuan mengenai tanggal pelaksanaan dan mata acara RUPS yang diungkapkan secara jelas dan rinci serta disampaikan paling lambat 5 (lima) hari kerja sebelum tanggal pengumuman RUPS kepada Publik. |
| Notification of AGMS to Regulator | On 9 June 2021, the Bank submitted a notification letter on AGMS to OJK | Notification on the date of implementation and agendas of GMS stipulated clearly and in detail and submitted 5 (five) working days at the latest before the GMS announcement date to the public. |

| **Keterangan**<br>Description | **Pelaksanaan**<br>Implementation | **Ketentuan**<br>Provision |
|---|---|---|
| Pengumuman RUPST | Tanggal 16 Juni 2021 diumumkan dalam Bahasa Indonesia dan Bahasa Inggris melalui situs web Bursa Efek Indonesia (melalui *e-Reporting*), situs web PT Kustodian Sentral Efek Indonesia ("KSEI") melalui aplikasi eASY.KSEI, dan situs web Perseroan www.jtrustbank.co.id | Disampaikan melalui situs Bursa Efek dan situs resmi Perseroan paling lambat 14 (empat belas) hari sebelum tanggal panggilan RUPS. Bukti Iklan Pengumuman disampaikan kepada OJK paling lambat 2 (dua) hari kerja setelah pengumuman RUPS dan disampaikan kepada BEI pada hari yang sama dengan tanggal pemasangan iklan. |
| AGMS Announcement | On 16 June 2021, announced in Indonesian and English through the Indonesia Stock Exchange website (via e-Reporting), PT Kustodian Sentral Efek Indonesia ("KSEI") website through the eASY. KSEI application, and the Company's website www. jtrustbank. co.id | Submitted through the Stock Exchange website and the Company's official website no later than 14 (fourteen) days before the date of the GMS invitation. Proof of the Announcement dvertisement is submitted to OJK no later than 2 (two) working days after the announcement of the GMS and submitted to the IDX on the same day as the date of the advertisement. |
| Pemanggilan beserta penjelasan mata acara RUPST | Tanggal 1 Juli 2021 diumumkan dalam Bahasa Indonesia dan Bahasa Inggris melalui situs web Bursa Efek Indonesia (melalui *e-Reporting*), situs web KSEI melalui aplikasi eASY.KSEI, dan situs web Perseroan www.jtrustbank.co.id | Disampaikan paling lambat 21 (dua puluh satu) hari sebelum penyelenggaraan RUPS. Bukti iklan panggilan disampaikan kepada OJK paling lambat 2 (dua) hari kerja setelah Panggilan RUPS dan disampaikan kepada BEI pada hari yang sama dengan tanggal pemasangan iklan. |
| Summon and explanations of AGMS agenda | On 1 July 2021, announced in Indonesian and English through the Indonesia Stock Exchange website (via e-Reporting), KSEI website through the eASY.KSEI application, and the Company's website www.jtrustbank.co.id. | Submitted no later than 21 (twenty one) days prior to the holding of the GMS. Proof of Announcement Advertisement is submitted to OJK within 2 (two) working days at the latest after AGMS announcement and submitted to IDX on the date of advertisement. |
| Penyelenggaraan RUPST | Tanggal 23 Juli 2021 bertempat di Gedung Sahid Sudirman Center, Lantai 35<br>PT BANK JTRUST INDONESIA TBK<br>Jalan Jenderal Sudirman No. 86, Jakarta Pusat 10220 | - |
| Implementation of AGMS | On 23 July 2021 EGMS was held on Gedung Sahid Sudirman Center, 35th floor<br>PT BANK JTRUST INDONESIA TBK<br>Jalan Jenderal Sudirman No. 86, Jakarta Pusat 10220 | - |
| Ringkasan Risalah (Hasil) RUPST | Tanggal 26 Juli 2021 diumumkan dalam Bahasa Indonesia dan Bahasa Inggris melalui situs web Bursa Efek Indonesia (melalui *e-Reporting*), situs web KSEI melalui aplikasi eASY.KSEI, dan situs web Perseroan www.jtrustbank.co.id | Pengumuman ringkasan risalah RUPS diumumkan paling lambat 2 (dua) hari kerja setelah RUPS diselenggarakan. |
| Summary of Minutes (Result) of AGMS | On 26 July 2021 announced in Bahasa and English through the IDX website (via e-Reporting), KSEI website through the eASY.KSEI application, and the Company's website www.jtrustbank.co.id | Announcement of summary of minutes of GMS is announced at the latest 2 (two) working days after the GMS was held. |
| Laporan ke Regulator dan penyampaian bukti iklan Ringkasan Risalah RUPST | Tanggal 26 Juli 2021 melalui situs web OJK dan BEI (melalui *e-Reporting*) dan situs web Bank www. jtrustbank.co.id | Laporan hasil RUPS disampaikan kepada OJK dan BEI paling lambat 2 (dua) hari kerja setelah Penyelenggaraan RUPS dilengkapi dengan *resume* keputusan RUPS yang dikeluarkan oleh Notaris.<br>Bukti publikasi Ring-kasan Risalah RUPS disampaikan kepada OJK paling lambat 2 (dua) hari kerja setelah pengumuman ringkasan risalah RUPS dan disam-paikan kepada BEI pada hari yang sama dengan tanggal pemasangan iklan. |

| Keterangan<br>Description | Pelaksanaan<br>Implementation | Ketentuan<br>Provision |
|---|---|---|
| Report to Regulator and submission of proof of advertisement of AGMS Minutes of Meeting | On 26 July 2021 was submitted through OJK and IDX website (through e-Reporting) and the Bank's website www.jtrustbank.co.id. | Report of GMS result is submitted to OJK and IDX at the latest 2 (two) working days after the GMS implementation and completed with resume of GMS decisions as issued by Notary.<br>Proof of publication of GMS Summary of Minutes is submitted to OJK at the latest 2 (two) working days after the announcement of GMS summary of minutes and submitted to IDX at the same day with the date of advertisement. |
| Risalah RUPST | Akta Risalah RUPST disampaikan ke OJK tanggal 19 Agustus 2021. | Akta Risalah RUPS disampaikan ke OJK paling lambat 30 (tiga puluh) hari kerja setelah RUPS diselenggarakan. |
| Minutes of AGMS | Act of AGMS Minutes is submitted to OJK on 2 November 2021. | Act of GMS Minutes is submitted to OJK at the latest 30 (thirty) working days after the GMS was held. |

## Mekanisme Pemungutan dan Perhitungan Suara

Mekanisme pengambilan keputusan dalam RUPST dilakukan secara musyawarah untuk mufakat. Namun apabila musyawarah untuk mufakat tidak tercapai, maka pengambilan keputusan dalam RUPST dilakukan dengan cara pemungutan suara. Pelaksanaan pemungutan suara dilakukan oleh para Pemegang Saham atau kuasanya.

Pemungutan suara dilakukan pada setiap agenda RUPST. Pengungkapan prosedur pemungutan dan perhitungan suara pada RUPST telah secara lengkap dituangkan dalam Tata Tertib Rapat yang diumumkan/diunggah dalam situs web Bank bersamaan dengan Pemanggilan RUPST dan dibacakan oleh pembawa acara sebelum RUPST dimulai.

## Voting Mechanism

Decision making mechanism on AGMS is conducted by deliberation. However, if the deliberation is not achieved, hence the decision making in EGMS is conducted by voting. The voting is conducted by the Shareholders or their legal representation.

Voting is conducted in each agenda at AGMS. The explanation of voting procedures at AGMS has thoroughly stipulated on the Meeting's Code of Conduct announced/uploaded on the Bank's website at the same time as the AGMS Announcement and read by the MC before the AGMS is started.

## Pihak Independen Penghitung Suara

Pada RUPST 23 Juli 2021, Bank telah menunjuk pihak-pihak independen yaitu:

(i) Notaris Jose Dima Satria, S.H., M.Kn., selaku Notaris Publik, dan
(ii) PT Sharestar Indonesia selaku Biro Administrasi Efek

untuk melakukan perhitungan dan/atau melakukan validasi kuorum serta pengambilan suara dalam RUPST baik secara langsung ataupun elektronik sesuai dengan POJK No.16/POJK.04/2020 tentang Pelaksanaan RUPS Perusahaan Terbuka Secara Elektronik.

## Independent Party on Vote Counting

In AGMS on 23 July 2021, the Bank has appointed independent parties such as:

(i) Notary Jose Dima Satria, S.H., M.Kn., as Public Notary, and
(ii) PT Sharestar Indonesia as Security Administration Bureau

to calculate voting and/or validating quorum as voting in AGMS both directly and electronically according to POJK No. 16/POJK.04/2020 on Implementation of GMS for Public Entities Electronically.

## Keputusan RUPST 23 Juli 2021

Seluruh keputusan telah disahkan dalam:

1. Akta No. 82 tanggal 23 Juli 2021 yang dibuat oleh dan di hadapan Notaris Jose Dima Satria S.H., M.Kn., Notaris di Kota Administrasi Jakarta Selatan ("Notaris"),

## Decisions from AGMS on 23 July 2021

Entire decisions are confirmed in:

1. Act No. 82 dated 23 July 2021 made in front of Notary Jose Dima Satria S.H., M.Kn., Notary at South Jakarta City ("Notary"),

2. Akta No. 83 tanggal 23 Juli 2021, yang dibuat di hadapan Notaris tersebut dan telah memperoleh penerimaan pemberitahuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia ("Menkumham") berdasarkan Surat No. AHU--0045155.AH.01.02 tanggal 23 Agustus 2021, serta
3. Akta No. 294 tanggal 30 Desember 2021, yang dibuat di hadapan Notaris tersebut dan telah memperoleh penerimaan pemberitahuan dari Menkumham berdasarkan Surat No. AHU-AH.01.03-0006032 tanggal 5 Januari 2022.

2. Act No. 83 dated 23 July 2021, made in front of said Notary and received confirmation announcement from the Ministry of Law and Human Rights of the Republic of Indonesia ("Menkumham") according to the Letter No. AHU--0045155.AH.01.02 dated 23 August 2021, also
3. Act No. 294 dated 30 December 2021, made in front of the said Notary and received confirmation announcement from Menkumham based on the Letter No. AHU-AH.01.03-0006032 dated 5 January 2022.

RUPST tahun 2021 memiliki beberapa agenda dengan hasil Keputusan yang direalisasikan sebagai berikut:

The 2021 AGMS has several agendas with the results of the decisions realized as follows:

| **Hasil Perhitungan Suara**<br>Voting Calculation | **Keputusan Rapat**<br>Meeting Result | **Realisasi**<br>Realization |
|---|---|---|
| **Agenda ke-1 I** First Agenda<br>**Persetujuan Laporan Tahunan Direksi mengenai keadaan dan jalannya Perseroan selama Tahun Buku 2020 termasuk Laporan Pelaksanaan Tugas Pengawasan Dewan Komisaris selama Tahun Buku 2020 dan Pengesahan Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2020**<br>Approval of the Board of Directors' Annual Report regarding the condition and operation of the Company during the 2020 Fiscal Year including the Report on the Implementation of the Supervisory Duties of the Board of Commissioners during the 2020 Fiscal Year and the Ratification of the Company's Financial Statements for the financial year ending 31 December 2020. | | |
| **Setuju**<br>9.730.319.551 saham atau 100% dari seluruh saham dengan hak suara yang hadir dalam Rapat<br><br>**Tidak Setuju**<br>0 saham atau 0%<br><br>**Abstain/Tidak Memberikan Suara**<br>0 saham atau 0% | 1. Menyetujui dan menerima baik Laporan Tahunan Perseroan Tahun Buku 2020, termasuk Laporan Tugas Pengawasan Dewan Komisaris Perseroan, dan mengesahkan Laporan Keuangan Perseroan Tahun Buku 2020 yang telah diaudit oleh Kantor Akuntan Publik Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan (a member of Crowe) dengan opini Audit Tanpa Modifikasian (dahulu "Wajar Tanpa Pengecualian") sebagaimana dinyatakan dalam laporannya tertanggal 22 April 2021.<br>2. Menyetujui untuk memberikan kuasa kepada Direksi Perseroan dengan hak substitusi untuk menyatakan keputusan Rapat ini, termasuk untuk menyusun dan menyatakan kembali susunan pemegang saham Perseroan dalam Akta Notaris dan mengajukan permohonan penerimaan pemberitahuan atas perubahan data Perseroan tersebut kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dan melakukan segala tindakan yang diperlukan sehubungan dengan perubahan data Perseroan tersebut. | Telah direalisasikan pada tahun 2021.<br>Laporan Keuangan dan Laporan Tahunan Perseroan tahun buku 2020 telah disampaikan kepada Otoritas Jasa Keuangan (OJK) dan Bursa Efek Indonesia pada tanggal 23 April 2021 untuk Laporan Keuangan dan 30 Juni 2021 untuk Laporan Tahunan Perseroan. |
| **Agree**<br>9,730,319,551 votes or 100% of all shares with voting rights present at the Meeting<br><br>**Disagree**<br>0 share or 0%<br><br>**Abstain/Not Voting**<br>0 share or 0% | 1. Approve and accept the Company's Annual Report for Fiscal Year 2020, including the Supervisory Report of the Company's Board of Commissioners, and ratified the Company's Financial Statements for Fiscal Year 2020 which had been audited by the Public Accounting Firm of Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan (a member of Crowe) with Unmodified Audit opinion (formerly "Unqualified") as stated in its report dated April 22, 2021.<br>2. Approve authorization to the Company's Board of Directors with substitute rights to state the decision of this Meeting, including to formulate and restate entire provisions of the Company's shareholders in a Notary Deed and propose approval and acceptance of the notification of the amendment of the Company's data to the Minister of Law and Human Rights of the Republic of Indonesia and and carry out every act needed related to the amendment of the Company's data. | Has been realized in 2021. The Financial Statements and Annual Report of the Company for the financial year 2020 have been submitted to the Financial Services Authority (OJK) and the Indonesia Stock Exchange on 23 April 2021 for the Financial Statements and 30 June 2021 for the Company's Annual Report. |

| Hasil Perhitungan Suara<br>Voting Calculation | Keputusan Rapat<br>Meeting Result | Realisasi<br>Realization |
|---|---|---|
| **Agenda ke-2 I** Second Agenda<br>**Penetapan gaji/honorarium berikut fasilitas dan tunjangan Tahun Buku 2021 untuk anggota Direksi dan Dewan Komisaris Perseroan**<br>Determination of salary/honorarium along with facilities and allowances for the 2021 Fiscal Year for members of the Board of Directors and Board of Commissioners of the Company | | |
| **Setuju**<br>9.730.319.551 saham atau 100% dari seluruh saham dengan hak suara yang hadir dalam Rapat<br><br>**Tidak Setuju**<br>0 saham atau 0%<br><br>**Abstain/Tidak Memberikan Suara**<br>0 saham atau 0% | Menyetujui penetapan besarnya total gaji atau honorarium dan tunjangan lainnya bagi anggota Direksi dan Dewan Komisaris untuk tahun buku 2021 dengan estimasi sebesar Rp 27.200.000.000,- (dua puluh tujuh miliar dua ratus juta Rupiah), mempertimbangkan hasil evaluasi dan rekomendasi dari Komite Nominasi dan Remunerasi Perseroan. | Telah direalisasikan pada tahun 2021. Berdasarkan hasil keputusan RUPS yang memberi kuasa kepada Dewan Komisaris Perseroan melalui rekomendasi Komite Remunerasi dan Nominasi untuk menetapkan besarnya gaji anggota Direksi, honorarium anggota Dewan Komisaris, dan tantiem serta penetapan benefit lainnya untuk Tahun Buku 2021 sebesar Rp 19.342.820.444 ,-. |
| **Agree**<br>9,730,319,551 votes or 100% of all shares with voting rights present at the Meeting<br><br>**Disagree**<br>0 share or 0%<br><br>**Abstain/Not Voting**<br>0 share or 0% | Approved the determination of the total salary or honorarium and other allowances for members of the Board of Directors and Board of Commissioners for the 2021 financial year with an estimate of Rp 27,200,000,000,- (twenty seven billion two hundred million Rupiah), taking into account the evaluation results and recommendations from the Company's Nomination and Remuneration Committee. | Has been realized in 2021. Based on the decision of the GMS which authorized the Company's Board of Commissioners through the recommendation of the Remuneration and Nomination Committee to determine the amount of salary for members of the Board of Directors, honorarium for members of the Board of Commissioners, and bonuses as well as the determination of other benefits for the 2021 Fiscal Year amounting to Rp 19,342,820,444 ,-. |

| Hasil Perhitungan Suara<br>Voting Calculation | Keputusan Rapat<br>Meeting Result | Realisasi<br>Realization |
|---|---|---|
| **Agenda ke-3 I** Third Agenda<br>**Persetujuan penunjukan Kantor Akuntan Publik untuk mengaudit Laporan Keuangan Perseroan Tahun Buku 2021.**<br>Approval for the appointment of a Public Accounting Firm to audit the Company's Financial Statements for the 2021 Fiscal Year. | | |
| **Setuju**<br>9.730.319.551 saham atau 100% dari seluruh saham dengan hak suara yang hadir dalam Rapat<br><br>**Tidak Setuju**<br>0 saham atau 0%<br><br>**Abstain/Tidak Memberikan Suara**<br>0 saham atau 0% | 1. Menyetujui mendelegasikan kewenangan kepada Dewan Komisaris untuk menetapkan Akuntan Publik dan Kantor Akuntan Publik yang mengaudit laporan keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2021 berdasarkan rekomendasi dari Komite Audit serta menetapkan Akuntan Publik dan Kantor Akuntan Publik pengganti dalam hal Akuntan Publik dan Kantor Akuntan Publik yang telah ditunjuk dan ditetapkan tersebut, karena sebab apapun tidak dapat menyelesaikan audit laporan keuangan Perseroan untuk tahun 2021.<br>2. Menyetujui untuk memberi kuasa dan wewenang kepada Dewan Komisaris untuk menunjuk Akuntan Publik dan Kantor Akuntan Publik atau Akuntan Publik dan Kantor Akuntan Publik pengganti beserta honorarium dan persyaratan lainnya. | Telah direalisasikan pada tahun 2021.<br>Pada tanggal 30 September 2021, Dewan Komisaris dengan rekomendasi dari Komite Audit menunjuk kembali Kantor Akuntan Publik (KAP) Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan (*An Independent Member Firm of Crowe Global*) dengan Akuntan Publik (AP) *partner* penanggung jawab (*partner in charge*) adalah Darmenta Pinem, SE,CPA untuk melakukan audit atas Laporan Keuangan Perseroan per 31 Desember 2021. Berdasarkan persetujuan RUPS telah dilakukan penunjukan Akuntan Publik (AP) yaitu Darmenta Pinem, SE, CPA dengan Nomor Registrasi AP dari Menteri Keuangan No.AP.0519 dan/atau Kantor Akuntan Publik yaitu Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan (Crowe Global) dengan Nomor Surat Tanda Terdaftar STTD.KAP-00036/PM.22/2017 dalam rangka audit informasi keuangan historis tahunan pada 31 Desember 2021 untuk tahun buku 2021. |

| **Hasil Perhitungan Suara**<br>Voting Calculation | **Keputusan Rapat**<br>Meeting Result | **Realisasi**<br>Realization |
|---|---|---|
| **Agree**<br>9,730,319,551 votes or 100% of all shares with voting rights present at the Meeting<br><br>**Disagree**<br>0 share or 0%<br><br>**Abstain/Not Voting**<br>0 share or 0% | 1. Approved the delegation of authority to the Board of Commissioners to appoint a Public Accountant and Public Accounting Firm to audit the Company's financial statements for the financial year ending 31 December 2021 based on the recommendation of the Audit Committee and to determine a Public Accountant and a substitute Public Accountant Firm in the case of a Public Accountant and The appointed and appointed Public Accounting Firm, for whatever reason, was unable to complete the audit of the Company's financial statements for 2021.<br>2. Approved to grant power and authority to the Board of Commissioners to appoint a Public Accountant and a Public Accounting Firm or a substitute Public Accountant and Public Accounting Firm along with the honorarium and other requirements. | Has been realized in 2021. On September 30, 2021, the Board of Commissioners with a recommendation from the Audit Committee reappointed the Public Accounting Firm (KAP) of Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan (An Independent Member Firm of Crowe Global) with a Public Accountant (AP) the partner in charge (partner) in charge) is Darmenta Pinem, SE, CPA to audit the Company's Financial Statements as of December 31, 2021. Based on the approval of the GMS, the appointment of a Public Accountant (AP) namely Darmenta Pinem, SE, CPA with AP Registration Number from the Minister of Finance No. AP.0519 and/or a Public Accounting Firm namely Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Partners (Crowe Global) with Registered Certificate Number STTD. KAP-00036/PM.22/2017 in the context of auditing the annual historical financial information on 31 December 2021 for the 2021 financial year. |

| Hasil Perhitungan Suara<br>Voting Calculation | Keputusan Rapat<br>Meeting Result | Realisasi<br>Realization |
|---|---|---|
| **Agenda ke-4 I** Fourth Agenda<br>**Perubahan Anggaran Dasar Perseroan termasuk peningkatan Modal Dasar dan penambahan Saham Seri C dengan nilai nominal Rp. 100,- (seratus Rupiah) per saham dengan demikian merubah pasal 4 ayat (1) Anggaran Dasar Perseroan terkait dengan Modal Dasar**<br>Amendments to the Company's Articles of Association include an increase in Authorized Capital and additional Series C Shares with a nominal value of Rp. 100,- (one hundred Rupiah) per share thereby amending article 4 paragraph (1) of the Company's Articles of Association related to Authorized Capital | | |
| **Setuju**<br>9.730.319.551 saham atau 100% dari seluruh saham dengan hak suara yang hadir dalam Rapat<br><br>**Tidak Setuju**<br>0 saham atau 0%<br><br>**Abstain/Tidak Memberikan Suara**<br>0 saham atau 0% | 1. Menyetujui mengubah seluruh saham portepel Perseroan menjadi Saham Seri C serta meningkatkan Modal Dasar Perseroan menjadi Rp. 20.000.000.000.000,- (dua puluh triliun Rupiah) yang terbagi atas:<br>a. 10.011.841.000 (sepuluh miliar sebelas juta delapan ratus empat puluh satu ribu) Saham Seri A dengan nilai nominal masing-masing Rp. 1.000,- (seribu Rupiah);<br>b. 283.501 (dua ratus delapan puluh tiga ribu lima ratus satu) Saham Seri B dengan nilai nominal masing-masing Rp. 7.800.000,- (tujuh juta delapan ratus ribu Rupiah);<br>c. 77.768.512.000 (tujuh puluh tujuh miliar tujuh ratus enam puluh delapan juta lima ratus dua belas ribu) Saham Seri C dengan nilai nominal masing-masing Rp.100,- (seratus Rupiah).<br>2. Menyetujui untuk mendelegasikan wewenang kepada Dewan Komisaris Perseroan untuk menyatakan hasil dari pelaksanaan PHMETD yang akan mengubah struktur permodalan Perseroan.<br>3. Menyetujui pemberian kuasa kepada Direksi Perseroan untuk melakukan penyesuaian pada pasal-pasal lain yang terkait dengan perubahan Modal Dasar serta penambahan Seri Saham termaksud. Serta untuk menyusun dan menyatakan kembali seluruh ketentuan Anggaran Dasar Perseroan dalam Akta Notaris dan mengajukan permohonan persetujuan dan penerimaan pemberitahuan atas perubahan Anggaran Dasar Perseroan tersebut kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia. | Telah direalisasikan pada tahun 2021.<br>Perubahan Anggaran Dasar Perseroan telah disahkan dalam Akta No. 83 tanggal 23 Juli 2021 yang dibuat di hadapan Jose Dima Satria, S.H., M.Kn., Notaris di Jakarta. |
| **Agree**<br>9,730,319,551 votes or 100% of all shares with voting rights present at the Meeting<br><br>**Disagree**<br>0 share or 0%<br><br>**Abstain/Not Voting**<br>0 share or 0% | 1. Approved to convert all of the Company's portfolio shares into Series C Shares and increase the Company's Authorized Capital to Rp 20,000,000,000,000,- (twenty trillion Rupiah) which is divided into:<br>a. 10,011,841,000 (ten billion eleven million eight hundred forty one thousand) Series A Shares with a nominal value of Rp. 1,000, - (one thousand Rupiah);<br>b. 283,501 (two hundred eighty-three thousand five hundred one) Series B Shares with a nominal value of Rp. 7.800,000, - (seven million eight hundred thousand Rupiah);<br>c. 77,768,512,000 (seventy-seven billion seven hundred sixty-eight million five hundred and twelve thousand) Series C Shares with a nominal value of Rp.100,- (one hundred Rupiah each).<br>2. Approved to delegate authority to the Board of Commissioners of the Company to declare the results of the implementation of the PHMETD which will change the capital structure of the Company.<br>3. Approved the granting of power of attorney to the Board of Directors of the Company to make adjustments to other articles related to changes in Authorized Capital and the addition of the said Series of Shares. As well as to compile and restate all provisions of the Company's Articles of Association in the Notary Deed and submit a request for approval and receipt of notification of the amendment to the Company's Articles of Association to the Minister of Law and Human Rights of the Republic of Indonesia. | Has been realized in 2021.<br>The amendment of the Company's Article of Association is ratified in Deed No. 83 dated 23 July 2021 made before Jose Dima Satria, S.H., M.Kn., Notary in Jakarta. |

| Hasil Perhitungan Suara<br>Voting Calculation | Keputusan Rapat<br>Meeting Result | Realisasi<br>Realization |
|---|---|---|
| **Agenda ke-5 I** Fifth Agenda<br>**Persetujuan Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu ("PMHMETD") sebagaimana dimaksud dalam POJK No. 32/POJK.04/2015 juncto POJK No. 14/POJK.04/2019 dan Pemberian Kuasa dan wewenang kepada Direksi Perseroan untuk hal-hal sebagai berikut:**<br>**a. Menetapkan jumlah saham yang ditawarkan dalam PMHMETD;**<br>**b. Menetapkan harga pelaksanaan PMHMETD;**<br>**c. Melakukan segala tindakan untuk pelaksanaan PMHMETD dengan memperhatikan peraturan perundangan yang berlaku;**<br>**d. Melakukan peningkatan Modal ditempatkan dan disetor penuh setelah pelaksanaan PMHMETD.**<br>Approve of Capital Increase with Pre-emptive Rights ("PMHMETD") as referred to in POJK No. 32/POJK.04/2015 in conjunction with POJK No. 14/POJK.04/2019 and the granting of power of attorney and authority to the Company's Board of Directors for the following matters:<br>a. Determine the number of shares offered in the PMHMETD;<br>b. Determine the price for the exercise of the PMHMETD;<br>c. Take all actions for the implementation of the PMHMETD with due observance of the applicable laws and regulations;<br>d. Increase the issued and fully paid capital after the PMHMETD implementation. | | |
| **Setuju**<br>9.730.319.551 saham atau 100% dari seluruh saham dengan hak suara yang hadir dalam Rapat<br><br>**Tidak Setuju**<br>0 saham atau 0%<br><br>**Abstain/Tidak Memberikan Suara**<br>0 saham atau 0% | 1. Menyetujui PMHMETD sebagaimana dimaksud dalam Peraturan OJK No. 32/POJK.04/2015 *juncto* Peraturan OJK No. 14/POJK.04/2019 dengan jumlah sebanyak-banyaknya 4.665.700.000 (empat miliar enam ratus enam puluh lima juta tujuh ratus ribu) saham dengan nilai nominal Rp. 100,- (seratus Rupiah) per saham.<br>2. Menyetujui penyetoran saham oleh Pemegang Saham Utama Perseroan yakni J Trust Co., Ltd., Jepang, J Trust Asia Pte. Ltd., Singapura dan PT JTrust Investments Indonesia bersama-sama dalam pelaksanaan HMETD yang dilakukan dengan kompensasi Komponen Ekuitas Lain dan Konversi Hak Tagih dari Pinjaman Subordinasi seluruhnya bersama-sama senilai Rp. 1.362.124.750.000,- (satu triliun tiga ratus enam puluh dua miliar seratus dua puluh empat juta tujuh ratus lima puluh ribu Rupiah) dalam PMHMETD.<br>3. Menyetujui dan memberikan wewenang dan kuasa kepada Direksi Perseroan untuk melaksanakan sebagai berikut:<br>a. Menetapkan jumlah saham yang ditawarkan dalam PMHMETD;<br>b. Menetapkan harga pelaksanaan PMHMETD;<br>c. Melakukan segala tindakan untuk pelaksanaan PMHMETD dengan memperhatikan peraturan perundangan yang berlaku.<br>4. Menyetujui dan memberikan delegasi wewenang kepada Dewan Komisaris Perseroan untuk menyatakan hasil dan perubahan atas Modal Ditempatkan dan Disetor Penuh Perseroan setelah pelaksanaan PMHMETD | Telah direalisasikan pada tahun 2021. Pelaksanaan PMHMETD telah disahkan dalam Akta No. 294 tanggal 30 Desember 2021 yang dibuat di hadapan Jose Dima Satria, S.H., M.Kn., Notaris di Jakarta. |
| **Agree**<br>9,730,319,551 votes or 100% of all shares with voting rights present at the Meeting<br><br>**Disagree**<br>0 share or 0%<br><br>**Abstain/Not Voting**<br>0 share or 0% | 1. Approved PMHMETD as referred to in OJK Regulation No. 32/POJK.04/2015 in conjunction with OJK Regulation No. 14/POJK.04/2019 with a maximum number of 4,665.700.000 (four billion six hundred sixty five million seven hundred thousand) shares with a nominal value of Rp. 100,- (one hundred Rupiah) per share.<br>2. Approved the payment of shares by the Company's Major Shareholders, namely J Trust Co., Ltd., Japan, J Trust Asia Pte. Ltd., Singapore and PT JTrust Investments Indonesia jointly in the exercise of the Preemptive Rights carried out with compensation for Other Equity Components and Conversion of Claims from Subordinated Loans totaling Rp. 1.362.124.750.000,- (one trillion three hundred sixty two billion one hundred twenty four million seven hundred fifty thousand Rupiah) in PMHMETD.<br>3. Approved and granted authority and power to the Board of Directors of the Company to carry out the following:<br>a. Determine the number of shares offered in the PMHMETD;<br>b. Determine the price for the exercise of the PMHMETD;<br>c. Take all actions for the implementation of the PMHMETD by taking into account the applicable laws and regulations.<br>4. Approved and delegated authority to the Company's Board of Commissioners to declare the results and changes to the Company's Issued and Fully Paid Capital after the implementation of the PMHMETD | Has been realized in 2021. The implementation of the PMHMETD is ratified in Deed No. 294 dated 30 December 2021 made before Jose Dima Satria, S.H., M.Kn., Notary in Jakarta. |

| Hasil Perhitungan Suara<br>Voting Calculation | Keputusan Rapat<br>Meeting Result | Realisasi<br>Realization |
|---|---|---|
| **Agenda ke-6 I** Sixth Agenda<br>**Perubahan susunan pengurus Perseroan**<br>Changes of the Company's management | | |
| **Setuju**<br>9.730.319.551 saham atau 100% dari seluruh saham dengan hak suara yang hadir dalam Rapat<br><br>**Tidak Setuju**<br>0 saham atau 0%<br><br>**Abstain/Tidak Memberikan Suara**<br>0 saham atau 0% | 1. Sehubungan dengan berakhirnya masa jabatan anggota Direksi Perseroan yang terdiri dari Bapak Ritsuo Fukadai sebagai Direktur Utama, Bapak Helmi A. Hidayat sebagai Direktur, Bapak Felix I. Hartadi sebagai Direktur, Bapak Bijono Waliman sebagai Direktur, dan Bapak Cho Won June sebagai Direktur, dengan ini menyetujui pengangkatan kembali Bapak Ritsuo Fukadai sebagai Direktur Utama, Bapak Helmi A. Hidayat sebagai Direktur, Bapak Felix I. Hartadi sebagai Direktur, Bapak Bijono Waliman sebagai Direktur, dan Bapak Cho Won June sebagai Direktur, serta menyetujui pengunduran diri Bapak Yohanes Santoso Wibowo dari proses penilaian dan kepatutan OJK sebagai Komisaris Independen Perseroan, efektif sejak ditutupnya Rapat ini.<br>2. Dengan demikian, maka susunan anggota Dewan Komisaris Perseroan dan anggota Direksi Perseroan terhitung sejak ditutupnya Rapat ini adalah sebagai berikut:<br>DEWAN KOMISARIS:<br>Komisaris Utama : Bapak Nobiru Adachi<br>Komisaris : Bapak Nobuiku Chiba<br>Komisaris Independen : Bapak Sutirta Budiman<br><br>DIREKSI:<br>Direktur Utama : Bapak Ritsuo Fukadai<br>Direktur : Bapak Felix Istyono Hartadi<br>Direktur : Bapak Helmi Arief Hidayat<br>Direktur : Bapak Cho Won June<br>Direktur : Bapak Bijono Waliman<br>Direktur : Bapak R. Djoko Prayitno<br>Dengan ketentuan pengangkatan Bapak R. Djoko Prayitno selaku Direktur Perseroan berlaku efektif sejak dinyatakan lulus penilaian kelayakan dan kepatutan oleh OJK serta memenuhi peraturan perundang-undangan yang berlaku.<br>3. Memberikan kuasa dan wewenang kepada Direksi Perseroan dengan hak substitusi untuk menyatakan perubahan Pengurus Perseroan dalam Akta Notaris tersendiri dan menyampaikan pemberitahuan perubahan data Perseroan kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia. | Telah direalisasikan pada tahun 2021.<br>Perubahan AD No. 83 tanggal 23 Juli 2021 yang telah didaftarkan kepada Kemenkumham dan perubahan susunan Pengurus Perseroan telah disahkan yang keduanya dibuat di hadapan Jose Dima Satria, S.H.,M.Kn., Notaris di Jakarta. |
| **Agree**<br>9,730,319,551 votes or 100% of all shares with voting rights present at the Meeting<br><br>**Disagree**<br>0 share or 0%<br><br>**Abstain/Not Voting**<br>0 share or 0% | 1. Considering the end of appointment period of the members of the Board of Directors of the Company that consist of Mr. Ritsuo Fukada as the President of Director, Mr. Helmi A. Hidayat as Director, Mr. Felix I. Hartadi as Director, Mr. Bijono Waliman as Director, and Mr. Cho won June as Director, hereby approved the reappointment of Mr. Ritsuo Fukada as the President of Director, Mr. Helmi A. Hidayat as Director, Mr. Felix I. Hartadi as Director, Mr. Bijono Waliman as Director, and Mr. Cho won June as Director, and approve the resignation of Mr. Yohanes Santoso Wibowo from the OJK fit and proper assessment process as the Company's Independent Commissioner, effective as per the closing of this meeting.<br>2. Therefore, the composition of the Board of Commissioners and Directors after the closing of the Meeting are as follow:<br>BOARD OF COMMISSIONERS:<br>President Commissioner : Bapak Nobiru Adachi<br>Commissioner : Bapak Nobuiku Chiba<br>Independent Commissioner : Bapak Sutirta Budiman<br><br>BOARD OF DIRECTORS:<br>President Director : Bapak Ritsuo Fukadai<br>Director : Bapak Felix Istyono Hartadi<br>Director : Bapak Helmi Arief Hidayat<br>Director : Bapak Cho Won June<br>Director : Bapak Bijono Waliman<br>Director : Bapak R. Djoko Prayitno<br>With the appointment of Mr. R. Djoko Prayitno as the Company's Director effective since passed the fit and proper test by OJK and comply with the prevailing laws and regulations.<br>3. Giving power and authority to the Company's Board of Directors with substitute rights to state changes of the Company's Management in a separate Notarial Deed and submit changes of the Company's data to the Law and Human Rights Ministry of the Republic of Indonesia. | Has been realized in 2021<br>The amendment of AD No. 83 dated 23 July 2021 that registered to the Ministry of Law and Human Rights and amendment of the composition of the Company has been ratified which both made before Jose Dima Satria, S.H, M.Kn., Notary in Jakarta. |

## Proses Penyelenggaraan RUPSLB 3 Mei 2021
Extraordinary GMS on 3 May 2021

| | | |
|---|---|---|
| **Tanggal & Waktu**<br>Date & Time | 3 Mei 2021 pukul 14.22 WIB s.d 14.37 WIB | 3 May 2021 at 14.22 WIB to 14.37 WIB |
| **Lokasi**<br>Location | Gedung Sahid Sudirman Center, Lantai 35<br>PT BANK JTRUST INDONESIA TBK<br>Jalan Jenderal Sudirman Nomor 86, Jakarta Pusat 10220 | Gedung Sahid Sudirman Center, Lantai 35<br>PT BANK JTRUST INDONESIA TBK<br>Jalan Jenderal Sudirman Nomor 86, Jakarta Pusat 10220 |
| **Kuorum**<br>Attendees | RUPSLB dihadiri oleh Pemegang Saham serta perwakilan/kuasa dari pemegang saham sebanyak 9.730.318.556 saham atau merupakan 97,185% dari seluruh saham dengan hak suara yang sah yang telah dikeluarkan oleh Perseroan. | EGMS was attended by the Shareholders as well as representative of shareholders as many as 9,730,318,556 shares or 97.185% of total shares issued with valid voting rights issued by the Company. |
| **Pimpinan RUPSLB**<br>Pimpinan RUPSLB | Sutirta Budiman selaku Komisaris Independen | Sutirta Budiman as an Independent Commissioner |
| **Kehadiran Dewan Komisaris, termasuk Komisaris Utama**<br>Presence of the Board of Commissioners, including the President Commissioner | Anggota Dewan Komisaris hadir baik secara fisik maupun via konferensi video yang terdiri dari:<br>- Nobuiku Chiba<br>- Mahdi Mahmudy<br>- Sutirta Budiman | Members of the Board of Commissioner are present both physically or via video conference that consist of:<br>- Nobuiku Chiba<br>- Mahdi Mahmudy<br>- Sutirta Budiman |
| **Kehadiran Direksi, termasuk Direktur Utama**<br>Presence of the Board of Directors, including the President Director | Seluruh anggota Direksi hadir secara fisik yang terdiri dari:<br>- Ritsuo Fukadai<br>- Felix I. Hartadi<br>- Helmi A. Hidayat<br>- Cho Won June<br>- Bijono Waliman<br>- R. Djoko Prayitno | Entire member of the Board of Director are present physically that consist of:<br>- Ritsuo Fukadai<br>- Felix I. Hartadi<br>- Helmi A. Hidayat<br>- Cho Won June<br>- Bijono Waliman<br>- R. Djoko Prayitno |
| **Kehadiran Komite Audit**<br>Presence of the Audit Committee | Ketua Komite Audit hadir via konferensi video | Head of the Audit Committee present via video conference |
| **Jumlah pemegang saham yang mengajukan pertanyaan dan/atau Pendapat**<br>Number of shareholders raised questions and/or give opinions | Seluruh pemegang saham diberikan kesempatan untuk mengajukan pertanyaan dan /atau pendapat atas setiap mata acara RUPSLB, namun tidak ada pemegang saham yang mengajukan pertanyaan dan/atau menyampaikan pendapat. | All shareholders were given the opportunity to ask questions and/or give opinions on every EGMS agenda, but there were no shareholders who asked questions and/or give opinions. |

## Tahapan Pelaksanaan RUPSLB 3 Mei 2021
Agendas of EGMS on 3 May 2021

| **Keterangan**<br>Description | **Pelaksanaan**<br>Implementation | **Ketentuan**<br>Provision |
|---|---|---|
| Pemberitahuan RUPSLB kepada Regulator | Tanggal 18 Maret 2021 Perseroan menyampaikan surat Pemberitahuan rencana RUPSLB ke OJK. | Pemberitahuan mengenai tanggal pelaksanaan dan mata acara RUPS yang diungkapkan secara jelas dan rinci serta disampaikan paling lambat 5 (lima) hari kerja sebelum tanggal pengumuman RUPS kepada Publik. |
| Notification of EGMS to Regulator | On 18 March 2021, the Bank submitted a notification letter on EGMS to OJK | Notification on the date of implementation and agendas of AGMS stipulated clearly and in detail and submitted 5 (five) working days at the latest before the AGMS announcement date to the public. |

## Tahapan Pelaksanaan RUPSLB 3 Mei 2021
Agendas of EGMS on 3 May 2021

| Keterangan<br>Description | Pelaksanaan<br>Implementation | Ketentuan<br>Provision |
|---|---|---|
| Pengumuman RUPSLB | Tanggal 25 Maret 2021 diumumkan dalam Bahasa Indonesia dan Bahasa Inggris melalui situs web Bursa Efek Indonesia (melalui *e-Reporting*), situs web PT Kustodian Sentral Efek Indonesia ("KSEI") melalui aplikasi eASY.KSEI, dan situs web Perseroan www.jtrustbank.co.id | Disampaikan melalui situs Bursa Efek dan situs resmi Perseroan paling lambat 14 (empat belas) hari sebelum tanggal panggilan RUPS. Bukti Iklan Pengumuman disampaikan kepada OJK paling lambat 2 (dua) hari kerja setelah pengumuman RUPS dan disampaikan kepada BEI pada hari yang sama dengan tanggal pemasangan iklan. |
| EGMS Announcement | On 25 March 2021, announced in Indonesian and English through the Indonesia Stock Exchange website (via e-Reporting), PT Kustodian Sentral Efek Indonesia ("KSEI") website through the eASY. KSEI application, and the Company's website www. jtrustbank. co.id | Submitted through the Stock Exchange website and the Company's official website no later than 14 (fourteen) days before the date of the GMS invitation. Proof of the Announcement Advertisement is submitted to OJK no later than 2 (two) working days after the announcement of the GMS and submitted to the IDX on the same day as the date of the advertisement. |
| Pemanggilan beserta penjelasan mata acara RUPSLB | Tanggal 9 April 2021 diumumkan dalam Bahasa Indonesia dan Bahasa Inggris melalui situs web Bursa Efek Indonesia (melalui *e-Reporting*), situs web KSEI melalui aplikasi eASY.KSEI, dan situs web Perseroan www.jtrustbank.co.id | Disampaikan paling lambat 21 (dua puluh satu) hari sebelum penyelenggaraan RUPS. Bukti iklan panggilan disampaikan kepada OJK paling lambat 2 (dua) hari kerja setelah Panggilan RUP dan disampaikan kepada BEI pada hari yang sama dengan tanggal pemasangan iklan. |
| Summon and explanations of EGMS agenda | April 9, 2021, announced in Indonesian and English through the Indonesia Stock Exchange website (via e-Reporting), KSEI website through the eASY. KSEI application, and the Company's website www. jtrustbank.co.id. | Submitted no later than 21 (twenty one) days prior to the holding of the GMS. Proof of Announcement Advertisement is submitted to OJK within 2 (two) working days at the latest after AGMS announcement and submitted to IDX on the date of advertisement. |
| Penyelenggaraan RUPSLB | Tanggal 3 Mei 2021 RUPSLB bertempat di Gedung Sahid Sudirman Center, Lantai 35<br>PT BANK JTRUST INDONESIA TBK<br>Jalan Jenderal Sudirman No. 86, Jakarta Pusat 10220 | - |
| **Implementation of EGMS** | **On 3 May 2021 EGMS was held on Gedung Sahid Sudirman Center, 35th floor<br>PT BANK JTRUST INDONESIA TBK<br>Jalan Jenderal Sudirman No. 86, Jakarta Pusat 10220** | - |
| Ringkasan Risalah (Hasil) RUPSLB, | Tanggal 4 Mei 2021 diumumkan dalam Bahasa Indonesia dan Bahasa Inggris melalui situs web Bursa Efek Indonesia (melalui *e-Reporting*), situs web KSEI melalui aplikasi eASY.KSEI, dan situs web Perseroan www.jtrustbank.co.id | Pengumuman ringkasan risalah RUPS diumumkan paling lambat 2 (dua) hari kerja setelah RUPS diselenggarakan. |
| Summary of Minutes (Result) of EGMS | On 4 May 2021 announced in Bahasa and English through the IDX website (via e-Reporting), KSEI website through the eASY.KSEI application, and the Company's website www.jtrustbank.co.id | Announcement of summary of minutes of GMS is announced at the latest 2 (two) working days after the GMS was held. |

### Tahapan Pelaksanaan RUPSLB 3 Mei 2021
Agendas of EGMS on 3 May 2021

| Keterangan<br>Description | Pelaksanaan<br>Implementation | Ketentuan<br>Provision |
|---|---|---|
| Laporan ke Regulator dan penyampaian bukti iklan Ringkasan Risalah RUPSLB | Tanggal 4 Mei 2021 melalui situs web OJK dan BEI (melalui *e-Reporting*) dan situs web Bank www.jtrustbank.co.id | Laporan hasil RUPS disampaikan kepada OJK dan BEI paling lambat 2 (dua) hari kerja setelah Penyelenggaraan RUPS di-lengkapi dengan *resume* keputusan RUPS yang dikeluarkan oleh Notaris.<br>Bukti publikasi Ring-kasan Risalah RUPS disampaikan kepada OJK paling lambat 2 (dua) hari kerja setelah pengumuman ringkasan risalah RUPS dan disam-paikan kepada BEI pada hari yang sama dengan tanggal pemasangan iklan. |
| Report to Regulator and submission of proof of advertisement of EGMS Minutes of Meeting | On 4 May 2021 was submitted through OJK and IDX website (through e-Reporting) and the Bank's website www.jtrustbank.co.id. | Report of GMS result is submitted to OJK and IDX at the latest 2 (two) working days after the GMS implementation and completed with resume of GMS decisions as issued by Notary.<br>Proof of publication of GMS Summary of Minutes is submitted to OJK at the latest 2 (two) working days after the announcement of GMS summary of minutes and submitted to IDX at the same day with the date of advertisement. |
| Risalah RUPSLB | Akta Risalah RUPSLB disampaikan ke OJK tanggal 27 Mei 2021. | Akta Risalah RUPS disampaikan ke OJK paling lambat 30 (tiga puluh) hari kerja setelah RUPS diselenggarakan. |
| Minutes of EGMS | Act of EGMS Minutes is submitted to OJK on 27 May 2021. | Act of GMS Minutes is submitted to OJK at the latest 30 (thirty) working days after the GMS was held. |

### Mekanisme Pemungutan dan Perhitungan Suara

Mekanisme pengambilan keputusan dalam RUPSLB dilakukan secara musyawarah untuk mufakat. Namun apabila musyawarah untuk mufakat tidak tercapai, maka pengambilan keputusan dalam RUPSLB dilakukan dengan cara pemungutan suara. Pelaksanaan pemungutan suara dilakukan oleh para Pemegang Saham atau kuasanya.

Pemungutan suara dilakukan pada setiap agenda RUPSLB. Pengungkapan prosedur pemungutan dan perhitungan suara pada RUPSLB telah secara lengkap dituangkan dalam Tata Tertib Rapat yang diumumkan/diunggah dalam situs web Bank bersamaan dengan Pemanggilan RUPSLB dan dibacakan oleh pembawa acara sebelum RUPSLB dimulai.

### Voting Mechanism

Decision making mechanism on EGMS is conducted by deliberation. However, if the deliberation is not achieved, hence the decision making in EGMS is conducted by voting. The voting is conducted by the Shareholders or their legal representation.

Voting is conducted in each agenda at EGMS. The explanation of voting procedures at AGMS has thoroughly stipulated on the Meeting's Code of Conduct announced/uploaded on the Bank's website at the same time as the EGMS Announcement and read by the MC before the EGMS is started.

### Pihak Independen Penghitung Suara

Pada RUPSLB 3 Mei 2021, Bank telah menunjuk pihak-pihak independen yaitu:

(i) Notaris Jose Dima Satria, S.H., M.Kn., selaku Notaris Publik, dan
(ii) PT Sharestar Indonesia selaku Biro Administrasi Efek

untuk melakukan perhitungan dan/atau melakukan validasi kuorum serta pengambilan suara dalam RUPST baik secara langsung ataupun elektronik sesuai dengan POJK No.16/POJK.04/2020 tentang Pelaksanaan RUPS Perusahaan Terbuka Secara Elektronik.

### Keputusan RUPSLB 3 Mei 2021

Seluruh keputusan telah disahkan dalam:

1. Akta No. 04 tanggal 3 Mei 2021 yang dibuat oleh dan di hadapan Notaris Jose Dima Satria S.H., M.Kn., Notaris di Kota Administrasi Jakarta Selatan ("Notaris"),
2. Akta No. 05 tanggal 3 Mei 2021, yang dibuat di hadapan Notaris tersebut dan telah memperoleh penerimaan pemberitahuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia ("Menkumham") berdasarkan Surat No. AHU-AH.01.03-0313327tanggal 19 Mei 2021, serta
3. Akta No. 51 tanggal 12 Oktober 2021, yang dibuat di hadapan Notaris tersebut dan telah memperoleh penerimaan pemberitahuan dari Menkumham berdasarkan Surat No. AHU-AH.01.03-0460010 tanggal 12 Oktober 2021.

### Independent Party on Vote Counting

In EGMS on 3 May 2021, the Bank has appointed independent parties such as:

(i) Notary Jose Dima Satria, S.H., M.Kn., as Public Notary, and
(ii) PT Sharestar Indonesia as Security Administration Bureau

to calculate voting and/or validating quorum as voting in AGMS both directly and electronically according to POJK No. 16/POJK.04/2020 on Implementation of GMS for Public Entities Electronically.

### Decisions from EGMS on 3 May 2021

Entire decisions are confirmed in:

1. Act No. 04 dated 3 May 2021 made in front of Notary Jose Dima Satria S.H., M.Kn., Notary at South Jakarta City ("Notary"),
2. Act No. 05 dated 3 May 2021, made in front of said Notary and received confirmation announcement from the Ministry of Law and Human Rights of the Republic of Indonesia ("Menkumham") according to the Letter No. AHU-AH.01.03-0313327 dated 19 May 2021, also
3. Act No. 51 dated 12 October 2021, made in front of the said Notary and received confirmation announcement from Menkumham based on the Letter No. AHU-AH.01.03-0460010 dated 12 October 2021.

| Hasil Perhitungan Suara<br>Voting Calculation | Keputusan Rapat<br>Meeting Result | Realisasi<br>Realization |
|---|---|---|
| **Agenda Rapat** I Meeting Agenda<br>**Perubahan Susunan Pengurus Perseroan** I Changes of the Company's Management | | |
| **Setuju**<br>9.730.318.556 suara atau 100% dari seluruh saham dengan hak suara yang hadir dalam Rapat<br><br>**Tidak Setuju**<br>0 saham atau 0%<br><br>**Abstain/Tidak Memberikan Suara**<br>0 saham atau 0% | 1. Menyetujui penggantian Bapak Mahdi Mahmudy sebagai Komisaris Independen Perseroan efektif sejak ditutupnya Rapat ini dengan Bapak Yohanes Santoso Wibowo sebagai Komisaris Independen Perseroan yang baru, efektif sejak dinyatakan lulus uji kelayakan dan kepatutan OJK serta memenuhi peraturan perundang-undangan yang berlaku. Perseroan mengucapan terima kasih kepada Bapak Mahdi Mahmudy atas kontribusi yang telah diberikan selama menjabat di Perseroan dan semoga sukses selalu.<br>2. Menyetujui pengangkatan Bapak R. Djoko Prayitno sebagai Direktur Perseroan, efektif sejak dinyatakan lulus uji kelayakan dan kepatutan oleh OJK serta memenuhi peraturan perundang-undangan yang berlaku.<br>3. Menyetujui pengunduran diri Ibu Fransisca Rita Gosal selaku Direktur Perseroan, efektif sejak ditutupnya Rapat ini. Perseroan mengucapan terima kasih kepada Ibu Fransisca Rita Gosal atas kontribusi yang telah diberikan selama menjabat di Perseroan dan semoga sukses selalu.<br>4. Memberikan pelunasan dan pembebasan tanggung jawab kepada Bapak Mahdi Mahmudy atas tindakan pengawasan yang telah dijalankan serta Ibu Fransisca Rita Gosal atas tindakan pengurusan yang telah dijalankan, sejauh tindakan tersebut tercermin dalam Laporan Tahunan dan Laporan Keuangan Perseroan yang akan disetujui dan disahkan dalam Rapat Umum Pemegang Saham Tahunan Perseroan dan bukan merupakan tindak pidana yang merugikan Perseroan serta terpenuhinya syarat-syarat sebagai berikut:<br>a. Telah melakukan pengurusan Perseroan sebagai anggota Direksi dengan itikad baik dan kehati-hatian untuk kepentingan dan sesuai dengan maksud dan tujuan Perseroan, atau telah menjalankan tugas pengawasan dan pemberian nasihat sebagai anggota Dewan Komisaris kepada Direksi untuk kepentingan Perseroan dengan itikad baik, kehati-hatian dan sesuai dengan maksud dan tujuan Perseroan.<br>b. Tidak ada pelanggaran atas SOP Perseroan ataupun peraturan perundang-undangan yang berlaku.<br>c. Kerugian Perseroan bukan karena kesalahan atau kelalaiannya (apabila ada kerugian Perseroan).<br>5. Dengan demikian, maka susunan anggota Dewan Komisaris dan anggota Direksi Perseroan terhitung sejak ditutupnya Rapat ini adalah sebagai berikut:<br><br>DEWAN KOMISARIS:<br>Komisaris Utama : Nobiru Adachi<br>Komisaris : Nobuiku Chiba<br>Komisaris Independen : Sutirta Budiman<br>Komisaris Independen: Yohanes Santoso Wibowo<br><br>DIREKSI:<br>Direktur Utama : Ritsuo Fukadai<br>Direktur : Felix Istyono Hartadi<br>Direktur : Helmi Arief Hidayat<br>Direktur : Cho Won June<br>Direktur : Bijono Waliman<br>Direktur : R. Djoko Prayitno<br><br>Pengangkatan Bapak Yohanes Santoso Wibowo sebagai Komisaris Independen Perseroan dan Bapak R. Djoko Prayitno sebagai Direktur Perseroan berlaku efektif sejak dinyatakan lulus uji kelayakan dan kepatutan oleh OJK serta memenuhi peraturan perundang-undangan yang berlaku.<br>6. Memberikan kuasa dan wewenang kepada Direksi Perseroan dengan hak substitusi untuk menyatakan perubahan Pengurus Perseroan dalam Akta Notaris tersendiri dan menyampaikan pemberitahuan perubahan data Perseroan kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia. | Telah direalisasikan pada tahun 2021. |

| Hasil Perhitungan Suara<br>Voting Calculation | Keputusan Rapat<br>Meeting Result | Realisasi<br>Realization |
|---|---|---|
| **Agree**<br>9,730,318,556 votes or 100% of all shares with voting rights present at the Meeting<br><br>**Disagree**<br>0 share or 0%<br><br>**Abstain/Not Voting**<br>0 share or 0% | 1. Approved the replacement of Mr. Mahdi Mahmudy as the Company's Independent Commissioner effective as of the closing of this Meeting with Mr. Yohanes Santoso Wibowo as the new Independent Commissioner of the Company, effective since he was declared to have passed the fit and proper test of the OJK and complied with the applicable laws and regulations. The Company would like to thank Mr. Mahdi Mahmudy for the contribution that has been given during his tenure in the Company and wish him success always.<br>2. Approve the appointment of Mr. R. Djoko Prayitno as the Company's Director effective since passed the fit and proper test by OJK and comply with the prevailing laws and regulations.<br>3. Approved the resignation of Mrs. Fransisca Rita Gosal as Director of the Company, effective as of the closing of this Meeting. The Company would like to thank Mrs. Fransisca Rita Gosal for the contribution that has been given during her tenure in the Company and wish you all the best.<br>4. Provide discharge and release of responsibility to Mr. Mahdi Mahmudy for the supervisory actions that have been carried out and Mrs. Fransisca Rita Gosal for the management actions that have been carried out, as long as these actions are reflected in the Annual Report and Financial Statements of the Company which will be approved and ratified at the Annual General Meeting of Shareholders the Company and is not a criminal act that is detrimental to the Company and the following conditions are met:<br>a. Has managed the Company as a member of the Board of Directors in good faith and with prudence for the benefit and in accordance with the purposes and objectives of the Company, or has carried out the task of supervising and providing advice as a member of the Board of Commissioners to the Board of Directors for the benefit of the Company in good faith, prudence and in accordance with with the aims and objectives of the Company.<br>b. There are no violations of the Company's SOPs or applicable laws and regulations.<br>c. The Company's loss is not due to its fault or negligence (if there is a Company loss).<br>5. Therefore, the composition of the Board of Commissioners and Directors after the closing of the Meeting are as follow:<br><br>BOARD OF COMMISSIONERS:<br>President Commissioner : Nobiru Adachi<br>Komisaris : Nobuiku Chiba<br>Independent Commissioner : Sutirta Budiman<br>Independent Commissioner : Yohanes Santoso Wibowo<br><br>BOARD OF DIRECTORS:<br>President Director : Ritsuo Fukadai<br>Director : Felix Istyono Hartadi<br>Director : Helmi Arief Hidayat<br>Director : Cho Won June<br>Director : Bijono Waliman<br>Director : R. Djoko Prayitno<br><br>The appointment of Mr. Yohanes Santoso Wibowo as Independent Commissioner of the Company and Mr. R. Djoko Prayitno as Director of the Company is effective since it was declared that he had passed the fit and proper test by the OJK and complied with the applicable laws and regulations.<br>6. Giving power and authority to the Company's Board of Directors with substitute rights to state changes of the Company's Management in a separate Notarial Deed and submit changes of the Company's data to the Law and Human Rights Ministry of the Republic of Indonesia. | Has been realized in 2021. |

## Proses Penyelenggaraan RUPSLB 15 Oktober 2021
Extraordinary GMS on 15 October 2021

| | | |
|---|---|---|
| **Tanggal & Waktu**<br>Date & Time | 15 Oktober 2021 pukul 14.24 WIB s.d 14.48 WIB | 15 October 2021 at 14.24 WIB to 14.48 WIB |
| **Lokasi**<br>Location | Gedung Sahid Sudirman Center, Lantai 35<br>PT BANK JTRUST INDONESIA TBK<br>Jalan Jenderal Sudirman Nomor 86, Jakarta Pusat 10220 | Gedung Sahid Sudirman Center, Lantai 35<br>PT BANK JTRUST INDONESIA TBK<br>Jalan Jenderal Sudirman Nomor 86, Jakarta Pusat 10220 |
| **Kuorum**<br>Attendees | RUPSLB dihadiri oleh Pemegang Saham serta perwakilan/kuasa dari pemegang saham sebanyak 9.730.399.551 saham atau merupakan 97,186% dari seluruh jumlah saham dengan hak suara yang sah yang telah dikeluarkan Perseroan. | EGMS was attended by the Shareholders as well as representative of shareholders as many as 9,730,399,551 shares or 97.186% of total shares issued with valid voting rights issued by the Company. |
| **Pimpinan RUPSLB**<br>Pimpinan RUPSLB | Sutirta Budiman selaku Komisaris Independen | Sutirta Budiman as an Independent Commissioner |
| **Kehadiran Dewan Komisaris, termasuk Komisaris Utama**<br>Presence of the Board of Commissioners, including the President Commissioner | Anggota Dewan Komisaris hadir baik secara fisik maupun via konferensi video yang terdiri dari:<br><br>- Nobiru Adachi<br>- Sutirta Budiman | Members of the Board of Commissioner are present both physically or via video conference that consist of:<br>- Nobiru Adachi<br>- Sutirta Budiman |
| **Kehadiran Direksi, termasuk Direktur Utama**<br>Presence of the Board of Directors, including the President Director | Seluruh anggota Direksi hadir secara fisik yang terdiri dari:<br>- Ritsuo Fukadai<br>- Felix I. Hartadi<br>- Helmi A. Hidayat<br>- Cho Won June<br>- Bijono Waliman<br>- R. Djoko Prayitno | Entire member of the Board of Director are present physically that consist of:<br>- Ritsuo Fukadai<br>- Felix I. Hartadi<br>- Helmi A. Hidayat<br>- Cho Won June<br>- Bijono Waliman<br>- R. Djoko Prayitno |
| **Kehadiran Komite Audit**<br>Presence of the Audit Committee | Ketua Komite Audit hadir via konferensi video | Head of the Audit Committee present via video conference |
| **Jumlah pemegang saham yang mengajukan pertanyaan dan/atau Pendapat**<br>Number of shareholders raised questions and/or give opinions | Seluruh pemegang saham diberikan kesempatan untuk mengajukan pertanyaan dan /atau pendapat atas setiap mata acara RUPSLB, namun tidak ada Pemegang Saham yang mengajukan pertanyaan dan/atau menyampaikan pendapat | All shareholders were given the opportunity to ask questions and/or give opinions on every EGMS agenda, but there were no shareholders who asked questions and/or give opinions. |

## Tahapan Pelaksanaan RUPSLB 15 Oktober 2021
Agendas of EGMS 15 October 2021

| **Keterangan**<br>Description | **Pelaksanaan**<br>Implementation | **Ketentuan**<br>Provision |
|---|---|---|
| Pemberitahuan RUPSLB kepada Regulator | Tanggal 1 September 2021 Perseroan menyampaikan surat Pemberitahuan rencana RUPSLB ke OJK. | Pemberitahuan mengenai tanggal pelaksanaan dan mata acara RUPS yang diungkapkan secara jelas dan rinci serta disampaikan paling lambat 5 (lima) hari kerja sebelum tanggal pengumuman RUPS kepada Publik. |
| Notification of EGMS to Regulator | On 1 September 2021, the Bank submitted a notification letter on EGMS to OJK | Notification on the date of implementation and agendas of GMS stipulated clearly and in detail and submitted 5 (five) working days at the latest before the GMS announcement date to the public. |

## Tahapan Pelaksanaan RUPSLB 15 Oktober 2021
Agendas of EGMS 15 October 2021

| Keterangan<br>Description | Pelaksanaan<br>Implementation | Ketentuan<br>Provision |
|---|---|---|
| Pengumuman RUPSLB | Tanggal 8 September 2021 diumumkan dalam Bahasa Indonesia dan Bahasa Inggris melalui situs web Bursa Efek Indonesia (melalui *e-Reporting*), situs web PT Kustodian Sentral Efek Indonesia ("KSEI") melalui aplikasi eASY.KSEI, dan situs web Perseroan www.jtrustbank.co.id | Disampaikan melalui situs Bursa Efek dan situs resmi Perseroan paling lambat 14 (empat belas) hari sebelum tanggal panggilan RUPS. Bukti Iklan Pengumuman disampaikan kepada OJK paling lambat 2 (dua) hari kerja setelah pengumuman RUPS dan disampaikan kepada BEI pada hari yang sama dengan tanggal pemasangan iklan. |
| EGMS Announcement | On 8 September 2021, announced in Indonesian and English through the Indonesia Stock Exchange website (via e-Reporting), PT Kustodian Sentral Efek Indonesia ("KSEI") website through the eASY. KSEI application, and the Company's website www. jtrustbank. co.id | Submitted through the Stock Exchange website and the Company's official website no later than 14 (fourteen) days before the date of the GMS invitation. Proof of the Announcement dvertisement is submitted to OJK no later than 2 (two) working days after the announcement of the GMS and submitted to the IDX on the same day as the date of the advertisement. |
| Pemanggilan beserta penjelasan mata acara RUPSLB | Tanggal 23 September 2021 diumumkan dalam Bahasa Indonesia dan Bahasa Inggris melalui situs web Bursa Efek Indonesia (melalui *e-Reporting*), situs web KSEI melalui aplikasi eASY.KSEI, dan situs web Perseroan www.jtrustbank.co.id | Disampaikan paling lambat 21 (dua puluh satu) hari sebelum penyelenggaraan RUPS.<br>Bukti iklan panggilan disampaikan kepada OJK paling lambat 2 (dua) hari kerja setelah Panggilan RUPS dan disampaikan kepada BEI pada hari yang sama dengan tanggal pemasangan iklan. |
| Summon and explanations of EGMS agenda | September 23, 2021, announced in Indonesian and English through the Indonesia Stock Exchange website (via e-Reporting), KSEI website through the eASY.KSEI application, and the Company's website www.jtrustbank.co.id. | Submitted no later than 21 (twenty one) days prior to the holding of the GMS. Proof of Announcement Advertisement is submitted to OJK within 2 (two) working days at the latest after AGMS announcement and submitted to IDX on the date of advertisement. |
| Penyelenggaraan RUPSLB | Tanggal 15 Oktober 2021 RUPSLB bertempat di Gedung Sahid Sudirman Center, Lantai 35<br>PT BANK JTRUST INDONESIA TBK<br>Jalan Jenderal Sudirman No. 86, Jakarta Pusat 10220 | - |
| Implementation of EGMS | On 15 October 2021 EGMS was held on Gedung Sahid Sudirman Center, 35th floor<br>PT BANK JTRUST INDONESIA TBK<br>Jalan Jenderal Sudirman No. 86, Jakarta Pusat 10220 | - |
| Ringkasan Risalah (Hasil) RUPSLB, | Tanggal 18 Oktober 2021 diumumkan dalam Bahasa Indonesia dan Bahasa Inggris melalui situs web Bursa Efek Indonesia (melalui *e-Reporting*), situs web KSEI melalui aplikasi eASY.KSEI, dan situs web Perseroan www.jtrustbank.co.id | Pengumuman ringkasan risalah RUPS diumumkan paling lambat 2 (dua) hari kerja setelah RUPS diselenggarakan. |
| Summary of Minutes (Result) of EGMS | On 18 October 2021 announced in Bahasa and English through the IDX website (via e-Reporting), KSEI website through the eASY.KSEI application, and the Company's website www.jtrustbank.co.id | Announcement of summary of minutes of GMS is announced at the latest 2 (two) working days after the GMS was held. |

### Tahapan Pelaksanaan RUPSLB 15 Oktober 2021
Agendas of EGMS 15 October 2021

| Keterangan<br>Description | Pelaksanaan<br>Implementation | Ketentuan<br>Provision |
|---|---|---|
| Laporan ke Regulator dan penyampaian bukti iklan Ringkasan Risalah RUPSLB | Tanggal 18 Oktober 2021 melalui situs web OJK dan BEI (melalui *e-Reporting*) dan situs web Bank www.jtrustbank.co.id | Laporan hasil RUPS disampaikan kepada OJK dan BEI paling lambat 2 (dua) hari kerja setelah penyelenggaraan RUPS dilengkapi dengan *resume* keputusan RUPS yang dikeluarkan oleh Notaris.<br>Bukti publikasi Ring-kasan Risalah RUPS disampaikan kepada OJK paling lambat 2 (dua) hari kerja setelah pengumuman ringkasan risalah RUPS dan disampaikan kepada BEI pada hari yang sama dengan tanggal pemasangan iklan. |
| Report to Regulator and submission of proof of advertisement of EGMS Minutes of Meeting | On 18 October 2021 was submitted through OJK and IDX website (through e-Reporting) and the Bank's website www.jtrustbank.co.id. | Report of GMS result is submitted to OJK and IDX at the latest 2 (two) working days after the GMS implementation and completed with resume of GMS decisions as issued by Notary.<br>Proof of publication of GMS Summary of Minutes is submitted to OJK at the latest 2 (two) working days after the announcement of GMS summary of minutes and submitted to IDX at the same day with the date of advertisement. |
| Risalah RUPSLB | Akta Risalah RUPSLB disampaikan ke OJK tanggal 2 November 2021. | Akta Risalah RUPS disampaikan ke OJK paling lambat 30 (tiga puluh) hari kerja setelah RUPS diselenggarakan. |
| Minutes of EGMS | Act of EGMS Minutes is submitted to OJK on 2 November 2021. | Act of GMS Minutes is submitted to OJK at the latest 30 (thirty) working days after the GMS was held. |

### Mekanisme Pemungutan dan Perhitungan Suara

Mekanisme pengambilan keputusan dalam RUPSLB dilakukan secara musyawarah untuk mufakat. Namun apabila musyawarah untuk mufakat tidak tercapai, maka pengambilan keputusan dalam RUPSLB dilakukan dengan cara pemungutan suara. Pelaksanaan pemungutan suara dilakukan oleh para Pemegang Saham atau kuasanya.

Pemungutan suara dilakukan pada setiap agenda RUPSLB. Pengungkapan prosedur pemungutan dan perhitungan suara pada RUPSLB telah secara lengkap dituangkan dalam Tata Tertib Rapat yang diumumkan/diunggah dalam situs web Bank bersamaan dengan Pemanggilan RUPSLB dan dibacakan oleh pembawa acara sebelum RUPSLB dimulai.

### Voting Mechanism

Decision making mechanism on EGMS is conducted by deliberation. However, if the deliberation is not achieved, hence the decision making in EGMS is conducted by voting. The voting is conducted by the Shareholders or their legal representation.

Voting is conducted in each agenda at EGMS. The explanation of voting procedures at AGMS has thoroughly stipulated on the Meeting's Code of Conduct announced/uploaded on the Bank's website at the same time as the EGMS Announcement and read by the MC before the EGMS is started.

### Pihak Independen Penghitung Suara

Pada RUPSLB 15 Oktober 2021, Bank telah menunjuk pihak-pihak independen yaitu:

(i) Notaris Jose Dima Satria, S.H., M.Kn., selaku Notaris Publik, dan
(ii) PT Sharestar Indonesia selaku Biro Administrasi Efek

untuk melakukan perhitungan dan/atau melakukan validasi kuorum serta pengambilan suara dalam RUPST baik secara langsung ataupun elektronik sesuai dengan POJK No.16/POJK.04/2020 tentang Pelaksanaan RUPS Perusahaan Terbuka Secara Elektronik.

### Keputusan RUPSLB 15 Oktober 2021

Seluruh keputusan telah disahkan dalam:

1. Akta No. 02 tanggal 15 Oktober 2021 yang dibuat oleh dan di hadapan Notaris Jose Dima Satria S.H., M.Kn., Notaris di Kota Administrasi Jakarta Selatan ("Notaris"),
2. Akta No. 13 tanggal 2 Desember 2021, yang dibuat di hadapan Notaris tersebut dan telah memperoleh penerimaan pemberitahuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia ("Menkumham") berdasarkan Surat No. AHU-AH. 01.03-0481323 tanggal 6 Desember 2021, serta
3. Akta No. 39 tanggal 10 Januari 2022, yang dibuat di hadapan Notaris tersebut dan telah memperoleh penerimaan pemberitahuan dari Menkumham berdasarkan Surat No. AHU-AH.01.03-0025175 tanggal 12 Januari 2022.

### Independent Party on Vote Counting

In EGMS on 15 October 2021, the Bank has appointed independent parties such as:

(i) Notary Jose Dima Satria, S.H., M.Kn., as Public Notary, and
(ii) PT Sharestar Indonesia as Security Administration Bureau

to calculate voting and/or validating quorum as voting in AGMS both directly and electronically according to POJK No. 16/POJK.04/2020 on Implementation of GMS for Public Entities Electronically.

### Decisions from EGMS on 15 October 2021

Entire decisions are confirmed in:

1. Act No. 02 dated 15 October 2021 made in front of Notary Jose Dima Satria S.H., M.Kn., Notary at South Jakarta City ("Notary"),
2. Act No. 13 dated 2 December 2021, made in front of said Notary and received confirmation announcement from the Ministry of Law and Human Rights of the Republic of Indonesia ("Menkumham") according to the Letter No. AHU-AH. 01.03-0481323 dated 6 December 2021, also
3. Act No. 39 dated 10 January 2022, made in front of the said Notary and received confirmation announcement from Menkumham based on the Letter No. AHU-AH.01.03-0025175 dated 12 January 2021.

| Hasil Perhitungan Suara<br>Voting Calculation | Keputusan Rapat<br>Meeting Result | Realisasi<br>Realization |
|---|---|---|
| **Agenda Rapat** I Meeting Agenda<br>**Perubahan Susunan Pengurus Perseroan** I Changes of the Company's Management | | |
| **Pemungutan Suara Pertama**<br>Menyetujui pengangkatan Bapak Iwan Nataliputra sebagai Komisaris Independen Perseroan, efektif sejak diterimanya keputusan hasil penilaian kemampuan dan kepatutan dari OJK serta memenuhi peraturan perundang-undangan yang berlaku.<br><br>**Hasil Pemungutan Suara Pertama**<br>**Setuju**<br>9.730.399.551 saham atau 100% dari seluruh saham dengan hak suara yang hadir dalam Rapat<br><br>**Tidak Setuju**<br>0 saham atau 0%<br><br>**Abstain/Tidak Memberikan Suara**<br>0 saham atau 0%<br><br>**Pemungutan Suara Kedua**<br>Menyetujui pengangkatan Bapak Benny Siswanto sebagai Komisaris Independen Perseroan, efektif sejak diterimanya keputusan hasil penilaian kemampuan dan kepatutan dari OJK serta memenuhi peraturan perundang-undangan yang berlaku.<br><br>**Hasil Pemungutan Suara Kedua**<br>**Setuju**<br>9.730.399.551 saham atau 100% dari seluruh saham dengan hak suara yang hadir dalam Rapat<br><br>**Tidak Setuju**<br>0 saham atau 0%<br><br>**Abstain/Tidak Memberikan Suara**<br>0 saham atau 0%<br><br>**Pemungutan Suara Ketiga**<br>Menyetujui pengangkatan Bapak Widjaja Hendra sebagai Direktur Perseroan, efektif sejak diterimanya keputusan hasil penilaian kemampuan dan kepatutan dari OJK serta memenuhi peraturan perundang-undangan yang berlaku.<br><br>**Hasil Pemungutan Suara Ketiga**<br>**Setuju**<br>9.730.399.551 saham atau 100% dari seluruh saham dengan hak suara yang hadir dalam Rapat<br>**Tidak Setuju**<br>0 saham atau 0%<br><br>**Abstain/Tidak Memberikan Suara**<br>0 saham atau 0% | 1. Menyetujui pengangkatan Bapak Iwan Nataliputra sebagai Komisaris Independen Perseroan, efektif sejak diterimanya keputusan hasil penilaian kemampuan dan kepatutan dari OJK serta memenuhi peraturan perundang-undangan yang berlaku.<br>2. Menyetujui pengangkatan Bapak Benny Siswanto sebagai Komisaris Independen Perseroan, efektif sejak diterimanya keputusan hasil penilaian kemampuan dan kepatutan dari OJK serta memenuhi peraturan perundang-undangan yang berlaku.<br>3. Menyetujui pengangkatan Bapak Widjaja Hendra sebagai Direktur Perseroan, efektif sejak diterimanya keputusan hasil penilaian kemampuan dan kepatutan dari OJK serta memenuhi peraturan perundang-undangan yang berlaku. Sehingga susunan anggota Dewan Komisaris dan Direksi Perseroan terhitung sejak ditutupnya Rapat ini adalah sebagai berikut:<br><br>DEWAN KOMISARIS:<br>Komisaris Utama : Nobiru Adachi<br>Komisaris : Nobuiku Chiba<br>Komisaris Independen : Sutirta Budiman<br>Komisaris Independen : Iwan Nataliputra<br>Komisaris Independen : Benny Siswanto<br><br>DIREKSI:<br>Direktur Utama : Ritsuo Fukadai<br>Direktur : Felix I. Hartadi<br>Direktur : Helmi A. Hidayat<br>Direktur : Cho Won June<br>Direktur : Bijono Waliman<br>Direktur : R. Djoko Prayitno<br>Direktur : Widjaja Hendra<br><br>Dengan ketentuan pengangkatan Bapak Iwan Nataliputra dan Bapak Benny Siswanto sebagai Komisaris Independen Perseroan serta Bapak Widjaja Hendra sebagai Direktur Perseroan berlaku efektif sejak diterimanya keputusan hasil penilaian kemampuan dan kepatutan dari OJK serta memenuhi peraturan perundang-undangan yang berlaku.<br>4. Memberikan kuasa dan wewenang kepada Direksi Perseroan dengan hak substitusi untuk menyatakan perubahan Pengurus Perseroan dalam Akta Notaris tersendiri dan menyampaikan pemberitahuan perubahan data Perseroan kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia. | Telah direalisasikan pada tahun 2021. |

| Hasil Perhitungan Suara<br>Voting Calculation | Keputusan Rapat<br>Meeting Result | Realisasi<br>Realization |
|---|---|---|
| **First Voting**<br>Approved the appointment of Mr. Iwan Nataliputra as the Company's Independent Commissioner, effective as of the receipt of the decision on the fit and proper test results from the OJK and complies with the applicable laws and regulations.<br><br>**First Voting Result**<br>**Agree**<br>9,730,399,551 votes or 100% of all shares with voting rights present at the Meeting<br><br>**Disagree**<br>0 share or 0%<br><br>**Abstain/Not Voting**<br>0 share or 0% | 1. Approve the appointment of Mr. Iwan Nataliputra as the Company's Independent Commissioner effective since passed the fit and proper test by OJK and comply with the prevailing laws and regulations.<br>2. Approve the appointment of Mr. Benny Siswanto as the Company's Independent Commissioner effective since passed the fit and proper test by OJK and comply with the prevailing laws and regulations.<br>3. Approve the appointment of Mr. Widjaja Hendra as Director of the Company effective since passed the fit and proper test by OJK and comply with the prevailing laws and regulations. Therefore, the composition of the Board of Commissioners and Directors after the closing of the Meeting are as follow:<br>BOARD OF COMMISSIONERS:<br>President Commissioner : Nobiru Adachi<br>Commissioner : Nobuiku Chiba<br>Independent Commissioner : Sutirta Budiman<br>Independent Commissioner : Iwan Nataliputra<br>Independent Commissioner : Benny Siswanto<br><br>BOARD OF DIRECTORS:<br>President Director : Ritsuo Fukadai<br>Director : Felix I. Hartadi<br>Director : Helmi A. Hidayat<br>Director : Cho Won June<br>Director : Bijono Waliman<br>Director : R. Djoko Prayitno<br>Director : Widjaja Hendra<br><br>The appointment of Mr. Iwan Napitupulu and Mr. Benny Siswanto as Independent Commissioner of the Company and Mr. Widjaja Hendra as Director of the Company is effective since it was declared that he had passed the fit and proper test by the OJK and complied with the applicable laws and regulations.<br>4. Giving power and authority to the Company's Board of Directors with substitute rights to state changes of the Company's Management in a separate Notarial Deed and submit changes of the Company's data to the Law and Human Rights Ministry of the Republic of Indonesia. | Has been realized in 2021. |
| **Second Voting**<br>Approved the appointment of Mr. Benny Siswanto as the Company's Independent Commissioner, effective from the receipt of the decision on the fit and proper test results from the OJK and complies with the applicable laws and regulations.<br><br>**Second Voting Result**<br>**Agree**<br>9,730,399,551 votes or 100% of all shares with voting rights present at the Meeting<br><br>**Disagree**<br>0 share or 0%<br><br>**Abstain/Not Voting**<br>0 share or 0% | | |
| **Third Voting**<br>Approved the appointment of Mr. Widjaja Hendra as Director of the Company, effective as of the receipt of the decision on the fit and proper test results from the OJK and complies with the applicable laws and regulations.<br><br>**Third Voting Result**<br>**Agree**<br>9,730,399,551 votes or 100% of all shares with voting rights present at the Meeting<br><br>**Disagree**<br>0 share or 0%<br><br>**Abstain/Not Voting**<br>0 share or 0% | | |

## Proses Penyelenggaraan RUPSLB 17 Desember 2021
Extraordinary GMS on 17 December 2022

| | | |
|---|---|---|
| **Tanggal & Waktu**<br>Date & Time | 17 Desember 2021 pukul 13.57 WIB s.d. 14.15 WIB | 17 December 2021 at 13.57 WIB to 14.15 WIB |
| **Lokasi**<br>Location | Gedung Sahid Sudirman Center, Lantai 35<br>PT BANK JTRUST INDONESIA TBK<br>Jalan Jenderal Sudirman Nomor 86, Jakarta Pusat 10220 | Gedung Sahid Sudirman Center, Lantai 35<br>PT BANK JTRUST INDONESIA TBK<br>Jalan Jenderal Sudirman Nomor 86, Jakarta Pusat 10220 |
| **Kuorum**<br>Attendees | RUPSLB dihadiri oleh Pemegang Saham serta perwakilan/kuasa dari pemegang saham sebanyak 9.734.402.551 saham atau merupakan 97,226% dari seluruh jumlah saham dengan hak suara yang sah yang telah dikeluarkan Perseroan. | EGMS was attended by the Shareholders as well as representative of shareholders as many as 9,734,402,551 shares or 97.226% of total shares issued with valid voting rights issued by the Company. |
| **Pimpinan RUPSLB**<br>Pimpinan RUPSLB | Sutirta Budiman selaku Komisaris Independen | Sutirta Budiman as an Independent Commissioner |
| **Kehadiran Dewan Komisaris, termasuk Komisaris Utama**<br>Presence of the Board of Commissioners, including the President Commissioner | Seluruh anggota Dewan Komisaris hadir baik secara fisik maupun via konferensi video yang terdiri dari:<br><br>- Nobiru Adachi<br>- Sutirta Budiman<br>- Iwan Nataliputra | Entire member of the Board of Commissioner are present both physically or via video conference that consist of:<br>- Nobiru Adachi<br>- Sutirta Budiman<br>- Iwan Nataliputra |
| **Kehadiran Direksi, termasuk Direktur Utama**<br>Presence of the Board of Directors, including the President Director | Seluruh anggota Direksi hadir secara fisik yang terdiri dari:<br>- Ritsuo Fukadai<br>- Felix I. Hartadi<br>- Helmi A. Hidayat<br>- Cho Won June<br>- Bijono Waliman<br>- R. Djoko Prayitno<br>- Widjaja Hendra | Entire member of the Board of Director are present physically that consist of:<br>- Ritsuo Fukadai<br>- Felix I. Hartadi<br>- Helmi A. Hidayat<br>- Cho Won June<br>- Bijono Waliman<br>- R. Djoko Prayitno<br>- Widjaja Hendra |
| **Kehadiran Komite Audit**<br>Presence of the Audit Committee | Ketua Komite Audit hadir via konferensi video | Head of the Audit Committee present via video conference |
| **Jumlah pemegang saham yang mengajukan pertanyaan dan/atau Pendapat**<br>Number of shareholders raised questions and/or give opinions | Seluruh pemegang saham diberikan kesempatan untuk mengajukan pertanyaan dan /atau pendapat atas setiap mata acara RUPSLB, namun tidak ada pemegang saham yang mengajukan pertanyaan dan/atau menyampaikan pendapat. | All shareholders were given the opportunity to ask questions and/or give opinions on every EGMS agenda, but there were no shareholders who asked questions and/or give opinions. |

## Tahapan Pelaksanaan RUPSLB 17 Desember 2021
Agendas of EMGS 17 December 2021

| **Keterangan**<br>Description | **Pelaksanaan**<br>Implementation | **Ketentuan**<br>Provision |
|---|---|---|
| Pemberitahuan RUPSLB kepada Regulator | Tanggal 3 November 2021 Perseroan menyampaikan surat Pemberitahuan rencana RUPSLB ke OJK. | Pemberitahuan mengenai tanggal pelaksanaan dan mata acara RUPS yang diungkapkan secara jelas dan rinci serta disampaikan paling lambat 5 (lima) hari kerja sebelum tanggal pengumuman RUPS kepada Publik. |
| Notification of EGMS to Regulator | On 3 NOvenber 2021, the Bank submitted a notification letter on EGMS to OJK | Notification on the date of implementation and agendas of AGMS stipulated clearly and in detail and submitted 5 (five) working days at the latest before the AGMS announcement date to the public. |

## Tahapan Pelaksanaan RUPSLB 17 Desember 2021
Agendas of EMGS 17 December 2021

| **Keterangan**<br>Description | **Pelaksanaan**<br>Implementation | **Ketentuan**<br>Provision |
|---|---|---|
| Pengumuman RUPSLB | Tanggal 10 November 2021 diumumkan dalam Bahasa Indonesia dan Bahasa Inggris melalui situs web Bursa Efek Indonesia (melalui *e-Reporting*), situs web PT Kustodian Sentral Efek Indonesia ("KSEI") melalui aplikasi eASY.KSEI, dan situs web Perseroan www.jtrustbank.co.id | Disampaikan melalui situs Bursa Efek dan situs resmi Perseroan paling lambat 14 (empat belas) hari sebelum tanggal panggilan RUPS. Bukti Iklan Pengumuman disampaikan kepada OJK paling lambat 2 (dua) hari kerja setelah pengumuman RUPS dan disampaikan kepada BEI pada hari yang sama dengan tanggal pemasangan iklan. |
| EGMS Announcement | On 10 November 2021, announced in Indonesian and English through the Indonesia Stock Exchange website (via e-Reporting), PT Kustodian Sentral Efek Indonesia ("KSEI") website through the eASY. KSEI application, and the Company's website www. jtrustbank. co.id | Submitted through the Stock Exchange website and the Company's official website no later than 14 (fourteen) days before the date of the GMS invitation. Proof of the Announcement Advertisement is submitted to OJK no later than 2 (two) working days after the announcement of the GMS and submitted to the IDX on the same day as the date of the advertisement. |
| Pemanggilan beserta penjelasan mata acara RUPSLB | Tanggal 25 November 2021 diumumkan dalam Bahasa Indonesia dan Bahasa Inggris melalui situs web Bursa Efek Indonesia (melalui *e-Reporting*), situs web KSEI melalui aplikasi eASY.KSEI, dan situs web Perseroan www.jtrustbank.co.id | Disampaikan paling lambat 21 (dua puluh satu) hari sebelum penyelenggaraan RUPS Bukti iklan panggilan disampaikan kepada OJK paling lambat 2 (dua) hari kerja setelah Panggilan RUPS dan disampaikan kepada BEI pada hari yang sama dengan tanggal pemasangan iklan. |
| Summon and explanations of EGMS agenda | On 25 November 2021, announced in Indonesian and English through the Indonesia Stock Exchange website (via e-Reporting), KSEI website through the eASY.KSEI application, and the Company's website www.jtrustbank.co.id. | Submitted no later than 21 (twenty one) days prior to the holding of the GMS. Proof of Announcement Advertisement is submitted to OJK within 2 (two) working days at the latest after AGMS announcement and submitted to IDX on the date of advertisement. |
| Penyelenggaraan RUPSLB | Tanggal 17 Desember 2021 RUPSLB bertempat di Gedung Sahid Sudirman Center, Lantai 35<br>PT BANK JTRUST INDONESIA TBK<br>Jalan Jenderal Sudirman No. 86, Jakarta Pusat 10220 | - |
| Implementation of EGMS | On 17 December 2021 EGMS was held on Gedung Sahid Sudirman Center, 35th floor<br>PT BANK JTRUST INDONESIA TBK<br>Jalan Jenderal Sudirman No. 86, Jakarta Pusat 10220 | - |
| Ringkasan Risalah (Hasil) RUPSLB | Tanggal 20 Desember 2021 diumumkan dalam Bahasa Indonesia dan Bahasa Inggris melalui situs web Bursa Efek Indonesia (melalui *e-Reporting*), situs web KSEI melalui aplikasi eASY.KSEI, dan situs web Perseroan www.jtrustbank.co.id | Pengumuman ringkasan risalah RUPS diumumkan paling lambat 2 (dua) hari kerja setelah RUPS diselenggarakan. |
| Summary of Minutes (Result) of EGMS | On 20 December 2021 announced in Bahasa and English through the IDX website (via e-Reporting), KSEI website through the eASY.KSEI application, and the Company's website www.jtrustbank.co.id | Announcement of summary of minutes of GMS is announced at the latest 2 (two) working days after the GMS was held. |

### Tahapan Pelaksanaan RUPSLB 17 Desember 2021
Agendas of EMGS 17 December 2021

| Keterangan<br>Description | Pelaksanaan<br>Implementation | Ketentuan<br>Provision |
|---|---|---|
| Laporan ke Regulator dan penyampaian bukti iklan Ringkasan Risalah RUPSLB | Tanggal 20 Desember 2021 melalui situs web OJK dan BEI (melalui *e-Reporting*) dan situs web Bank www.jtrustbank.co.id | Laporan hasil RUPS disampaikan kepada OJK dan BEI paling lambat 2 (dua) hari kerja setelah Penyelenggaraan RUPS dilengkapi dengan *resume* keputusan RUPS yang dikeluarkan oleh Notaris.<br>Bukti publikasi Ring-kasan Risalah RUPS disampaikan kepada OJK paling lambat 2 (dua) hari kerja setelah pengumuman ringkasan risalah RUPS dan disam-paikan kepada BEI pada hari yang sama dengan tanggal pemasangan iklan. |
| Report to Regulator and submission of proof of advertisement of EGMS Minutes of Meeting | On 20 December 2021 was submitted through OJK and IDX website (through e-Reporting) and the Bank's website www.jtrustbank.co.id. | Report of GMS result is submitted to OJK and IDX at the latest 2 (two) working days after the GMS implementation and completed with resume of GMS decisions as issued by Notary.<br>Proof of publication of GMS Summary of Minutes is submitted to OJK at the latest 2 (two) working days after the announcement of GMS summary of minutes and submitted to IDX at the same day with the date of advertisement. |
| Risalah RUPSLB | Akta Risalah RUPSLB disampaikan ke OJK tanggal 12 Januari 2022. | Akta Risalah RUPS disampaikan ke OJK paling lambat 30 (tiga puluh) hari kerja setelah RUPS diselenggarakan. |
| Minutes of EGMS | Act of EGMS Minutes is submitted to OJK on 12 January 2022. | Act of GMS Minutes is submitted to OJK at the latest 30 (thirty) working days after the GMS was held. |

### Mekanisme Pemungutan dan Perhitungan Suara

Mekanisme pengambilan keputusan dalam RUPSLB dilakukan secara musyawarah untuk mufakat. Namun apabila musyawarah untuk mufakat tidak tercapai, maka pengambilan keputusan dalam RUPSLB dilakukan dengan cara pemungutan suara. Pelaksanaan pemungutan suara dilakukan oleh para Pemegang Saham atau kuasanya.

Pemungutan suara dilakukan pada setiap agenda RUPSLB. Pengungkapan prosedur pemungutan dan perhitungan suara pada RUPSLB telah secara lengkap dituangkan dalam Tata Tertib Rapat yang diumumkan/diunggah dalam situs web Bank bersamaan dengan Pemanggilan RUPSLB dan dibacakan oleh pembawa acara sebelum RUPSLB dimulai.

### Voting Mechanism

Decision making mechanism on EGMS is conducted by deliberation. However, if the deliberation is not achieved, hence the decision making in EGMS is conducted by voting. The voting is conducted by the Shareholders or their legal representation.

Voting is conducted in each agenda at EGMS. The explanation of voting procedures at AGMS has thoroughly stipulated on the Meeting's Code of Conduct announced/uploaded on the Bank's website at the same time as the EGMS Announcement and read by the MC before the EGMS is started.

## Pihak Independen Penghitung Suara

Pada RUPSLB 17 Desember 2021, Bank telah menunjuk pihak-pihak independen yaitu:

i) Notaris Jose Dima Satria, S.H., M.Kn., selaku Notaris Publik, dan
ii) PT Sharestar Indonesia selaku Biro Administrasi Efek

untuk melakukan perhitungan dan/atau melakukan validasi kuorum serta pengambilan suara dalam RUPSLB baik secara langsung ataupun elektronik sesuai dengan POJK No.16/POJK.04/2020 tentang Pelaksanaan RUPS Perusahaan Terbuka Secara Elektronik.

## Independent Party on Vote Counting

In EGMS on 17 December 2021, the Bank has appointed independent parties such as:

(i) Notary Jose Dima Satria, S.H., M.Kn., as Public Notary, and
(ii) PT Sharestar Indonesia as Security Administration Bureau

to calculate voting and/or validating quorum as voting in AGMS both directly and electronically according to POJK No. 16/POJK.04/2020 on Implementation of GMS for Public Entities Electronically.

## Keputusan RUPSLB 17 Desember 2021

Seluruh keputusan telah disahkan dalam:

1. Akta No. 155 tanggal 17 Desember 2021 yang dibuat oleh dan di hadapan Notaris Jose Dima Satria S.H., M.Kn., Notaris di Kota Administrasi Jakarta Selatan ("Notaris"),
2. Akta No. 156 tanggal 17 Desember 2021, yang dibuat di hadapan Notaris tersebut dan telah memperoleh penerimaan pemberitahuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia ("Menkumham") berdasarkan Surat No. AHU-0076111.AH.01.02 tanggal 28 Desember 2021.

## Decisions from EGMS on 17 December 2021

Entire decisions are confirmed in:

1. Act No. 155 dated 17 December 2021 made in front of Notary Jose Dima Satria S.H., M.Kn., Notary at South Jakarta City ("Notary"),
2. Act No. 156 dated 17 December 2021, made in front of said Notary and received confirmation announcement from the Ministry of Law and Human Rights of the Republic of Indonesia ("Menkumham") according to the Letter No. AHU-0076111.AH.01.02 dated 28 December 2021.

| **Hasil Perhitungan Suara**<br>Voting Calculation | **Keputusan Rapat**<br>Meeting Result | **Realisasi**<br>Realization |
|---|---|---|
| **Agenda Pertama** \| First Agenda<br>**Persetujuan atas perubahan Anggaran Dasar Perseroan dalam rangka penyesuaian maksud dan tujuan serta kegiatan usaha dengan ketentuan Klasifikasi Baku Lapangan Usaha Indonesia ("KBLI") 2020**<br>Approval of changes to the Company's Articles of Association in order to adjust the aims and objectives as well as business activities with the provisions of the 2020 Indonesian Standard Classification of Business Fields ("KBLI") | | |
| **Setuju**<br>9.731.549.451 saham atau 99,97% dari seluruh saham dengan hak suara yang hadir dalam Rapat<br><br>**Tidak Setuju**<br>2.853.100 saham atau 0,03% dari seluruh saham dengan hak suara yang hadir dalam Rapat<br><br>**Abstain/Tidak Memberikan Suara**<br>0 saham atau 0% | 1. Menyetujui penyesuaian kegiatan usaha Perseroan sesuai dengan Klasifikasi Baku Lapangan Usaha Indonesia terbaru yaitu KBLI tahun 2020.<br>2. Menyetujui pemberian kuasa kepada Direksi Perseroan untuk melakukan penyesuaian pada pasal-pasal lain yang terkait dengan perubahan anggaran dasar. Serta untuk menyusun perubahan ketentuan Anggaran Dasar Perseroan dalam Akta Notaris dan mengajukan permohonan persetujuan dan penerimaan pemberitahuan atas perubahan Anggaran Dasar Perseroan tersebut kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia. | Telah direalisasikan pada tahun 2021. |

| Hasil Perhitungan Suara<br>Voting Calculation | Keputusan Rapat<br>Meeting Result | Realisasi<br>Realization |
|---|---|---|
| **Agree**<br>9,731,549,451 votes or 100% of all shares with voting rights present at the Meeting<br><br>**Disagree**<br>2,853,100 shares or 0.03% of all shares with voting rights present at the Meeting<br><br>**Abstain/Not Voting**<br>0 share or 0% | 1. Approved the adjustment of the Company's business activities in accordance with the latest Indonesian Standard Classification of Business Fields, namely KBLI 2020.<br>2. Approving the allotment of authority to the Company's Board of Directors to make adjustments to other articles related to changes to the articles of association. As well as to prepare changes to the provisions of the Company's Articles of Association in the Notary Deed and apply for approval and receive notification of the amendments to the Company's Articles of Association to the Minister of Law and Human Rights of the Republic of Indonesia. | Has been realized in 2021. |
| **Agenda Kedua** \| Second Agenda<br>**Persetujuan Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu ("PMHMETD") sebagaimana dimaksud dalam POJK No. 32/POJK.04/2015 juncto POJK No. 14/POJK.04/2019**<br>Approval of Capital Increase with Pre-emptive Rights ("PMHMETD") as referred to in POJK No. 32/POJK.04/2015 in conjunction with POJK No. 14/POJK.04/2019. | | |
| **Setuju**<br>9.734.402.551 saham atau 100% dari seluruh saham dengan hak suara yang hadir dalam Rapat<br><br>**Tidak Setuju**<br>0 saham atau 0%<br><br>**Abstain/Tidak Memberikan Suara**<br>0 saham atau 0% | 1. Menyetujui PMHMETD sebagaimana dimaksud dalam Peraturan OJK No. 32/POJK.04/2015 juncto Peraturan OJK No. 14/POJK.04/2019 dengan jumlah sebanyak-banyaknya 9.050.000.000 (sembilan miliar lima puluh juta) saham dengan nilai nominal Rp. 100,- (seratus Rupiah) per saham.<br>2. Menyetujui dan memberikan wewenang dan kuasa kepada Direksi Perseroan untuk melaksanakan sebagai berikut:<br>a. Menetapkan jumlah saham yang ditawarkan dalam PMHMETD;<br>b. Menetapkan harga pelaksanaan PMHMETD;<br>c. Melakukan segala tindakan untuk pelaksanaan PMHMETD dengan memperhatikan peraturan perundangan yang berlaku.<br>3. Menyetujui dan memberikan delegasi wewenang kepada Dewan Komisaris Perseroan untuk menyatakan hasil dan perubahan atas Modal Ditempatkan dan Disetor Penuh Perseroan setelah pelaksanaan PMHMETD. | Akan dilaksanakan pada tahun 2022. |
| **Agree**<br>9,734,402,551 votes or 100% of all shares with voting rights present at the Meeting<br><br>**Disagree**<br>0 share or 0%<br><br>**Abstain/Not Voting**<br>0 share or 0% | 1. Approved PMHMETD as referred to in OJK Regulation No. 32/POJK.04/2015 in conjunction with OJK Regulation No. 14/POJK.04/2019 with a maximum number of 9,050,000,000 (nine billion and fifty million) shares with a nominal value of Rp. 100,- (one hundred Rupiah) per share.<br>2. Approve and give authority and power to the Board of Directors of the Company to carry out the following:<br>a. Determine the number of shares offered in the PMHMETD;<br>b. Determine the price for the exercise of the PMHMETD;<br>c. Take all actions for the implementation of the PMHMETD by taking into account the applicable laws and regulations.<br>3. Approved and delegated authority to the Company's Board of Commissioners to declare the results and changes to the Company's Issued and Fully Paid Capital after the implementation of the PMHMETD. | Will be implemented in 2022. |

## Keputusan RUPS Tahun Sebelumnya

Pada tahun 2020 Perusahaan telah menyelenggarakan 1 (satu) kali RUPS, yaitu RUPST pada tanggal 27 Agustus 2020. Hasil keputusan RUPS telah dilaporkan kepada OJK, diumumkan pada situs web Perusahaan (www.jtrustbank.co.id) dan dimuat di harian Harian International Media.

Informasi tentang keputusan RUPS dalam 1 (satu) tahun selama tahun 2020 meliputi:

a. Keputusan RUPS yang direalisasikan
   1. RUPS Tahunan (RUPST)
      Seluruh hasil keputusan dalam RUPS Tahunan pada tanggal 27 Agustus 2020 umumnya sudah terealisasi.

## GMS Decision from previous year

In 2020, the Company has conducted 1 (one) GMS: AGMS on 27 August 2020. The decision of GMS has been submitted to OJK, announced in the Company's website (www.jtrustbank.co.id) and published in International Media Daily.

Information on GMS resolution in 1 (one) year during 2020 include:

a. GMS resolutions that are realized
   1. Annual GMS (AGMS)
      All resolutions in the Annual GMS on 27 August 2020 generally have been realized.

| **Hasil Perhitungan Suara**<br>Voting Calculation | **Keputusan Rapat**<br>Meeting Result | **Realisasi**<br>Realization |
|---|---|---|
| **Agenda ke-1 I** First Agenda<br>**Persetujuan Laporan Tahunan Perseroan Tahun Buku 2019 termasuk Laporan Pelaksanaan Tugas Pengawasan Dewan Komisaris selama Tahun Buku 2019 dan Pengesahan Laporan Keuangan Perseroan untuk Tahun Buku 2019**<br>Approval of the Company's Annual Report for the 2019 Fiscal Year including the Implementation Report on Supervisory Duties of the Board of Commissioners during the 2019 Fiscal Year and Ratification of the Company's Financial Statements for the 2019 Fiscal Year. | | |
| **Setuju**<br>9.162.496.384 saham atau 100% dari seluruh saham dengan hak suara yang hadir dalam Rapat<br><br>**Tidak Setuju**<br>0 saham atau 0%<br><br>**Abstain/Tidak Memberikan Suara**<br>0 saham atau 0% | 1. Menyetujui dan menerima baik Laporan Tahunan Perseroan Tahun Buku 2019, termasuk Laporan Tugas Pengawasan Dewan Komisaris Perseroan, dan mengesahkan Laporan Keuangan Perseroan Tahun Buku 2019 yang telah diaudit oleh Kantor Akuntan Publik ("KAP") Kosasih Nurdiyaman Mulyadi Tjahjo & Rekan (a member of Crowe) dengan opini Audit Tanpa Modifikasi (dahulu "Wajar Tanpa Pengecualian") sebagaimana dinyatakan dalam laporannya tertanggal 21 Februari 2020.<br>2. Menyetujui untuk memberikan kuasa kepada Direksi Perseroan dengan hak subtitusi untuk menyatakan keputusan Rapat ini, termasuk untuk menyusun dan menyatakan kembali susunan pemegang saham Perseroan dalam Akta Notaris dan mengajukan permohonan penerimaan pemberitahuan atas perubahan data Perseroan tersebut kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dan melakukan segala tindakan yang diperlukan sehubungan dengan perubahan data Perseroan tersebut. | Telah direalisasikan pada tahun 2020.<br>Laporan Keuangan dan Laporan Tahunan Perseroan tahun buku 2019 telah disampaikan kepada Otoritas Jasa Keuangan (OJK) dan Bursa Efek Indonesia pada tanggal 30 Juni 2020. |
| **Agree**<br>9,162,496,384 votes or 100% of all shares with voting rights present at the Meeting<br><br>**Disagree**<br>0 share or 0%<br><br>**Abstain/Not Voting**<br>0 share or 0% | 1. Approved and accepted the Company's Annual Report for the 2019 Fiscal Year, including the Supervisory Report of the Company's Board of Commissioners, and ratified the Company's Financial Statements for the 2019 Fiscal Year, which had been audited by the Public Accounting Firm ("KAP") Kosasih Nurdiyaman Mulyadi Tjahjo & Rekan (a member of Crowe) with an Unmodified Audit opinion (formerly "Unqualified") as stated in its report dated 21 February 2020.<br>2. Approved to grant the authority to the Company's Board of Directors with substitution rights to state the decisions of this Meeting, including to prepare and restate the composition of the Company's shareholders in a Notary Deed and submit a request for receiving notification on the amendments to the Company's data to the Minister of Law and Human Rights of the Republic of Indonesia and conduct all necessary actions corresponding to the Company's data changes. | It has been realized in 2020. The Financial Statements and Annual Report of the Company for the 2019 fiscal year have been submitted to the Financial Services Authority (OJK) and the Indonesia Stock Exchange on 30 June 2020. |

| Hasil Perhitungan Suara<br>Voting Calculation | Keputusan Rapat<br>Meeting Result | Realisasi<br>Realization |
|---|---|---|
| **Agenda ke-2 I** Second Agenda<br>**Penetapan gaji/honorarium berikut fasilitas dan tunjangan Tahun Buku 2020 untuk anggota Direksi dan Dewan Komisaris Perseroan**<br>Determination of salary/honorarium along with facilities and allowances for the 2021 Fiscal Year for members of the Board of Directors and Board of Commissioners of the Company | | |
| **Setuju**<br>9.162.496.384 saham atau 100% dari seluruh saham dengan hak suara yang hadir dalam Rapat<br><br>**Tidak Setuju**<br>0 saham atau 0%<br><br>**Abstain/Tidak Memberikan Suara**<br>0 saham atau 0% | Menyetujui untuk memberikan wewenang dan kuasa kepada Dewan Komisaris Perseroan untuk menetapkan gaji dan tunjangan lainnya bagi anggota Direksi dan Dewan Komisaris untuk tahun buku 2020 dengan memperhatikan rekomendasi dari Komite Nominasi dan Remunerasi Perseroan dan dengan tetap mempertimbangkan kondisi keuangan Perseroan. | Telah direalisasikan pada tahun 2021.<br>Telah direalisasikan pada tahun 2020.<br>Berdasarkan hasil keputusan RUPS yang memberi kuasa kepada Dewan Komisaris Perseroan melalui rekomendasi Komite Remunerasi dan Nominasi untuk menetapkan besarnya gaji anggota Direksi, honorarium anggota Dewan Komisaris, dan tantiem serta penetapan benefit lainnya untuk Tahun Buku 2020 sebesar Rp 19.342.820.444 ,-. |
| **Agree**<br>9,162,496,384 votes or 100% of all shares with voting rights present at the Meeting<br><br>**Disagree**<br>0 share or 0%<br><br>**Abstain/Not Voting**<br>0 share or 0% | Approved to grant the authority and power to the Company's Board of Commissioners to determine the salaries and other benefits for members of the Board of Directors and Board of Commissioners for the 2020 fiscal year by taking into account the recommendations of the Company's Nomination and Remuneration Committee and taking into account the Company's financial condition. | Has been realized in 2020.<br>Based on the decision of the GMS, which authorizes the Company's Board of Commissioners, through the recommendation of the Remuneration and Nomination Committee to determine the amount of salary for members of the Board of Directors, honorarium for members of the Board of Commissioners, and tantiem as well as the determination of other benefits for the 2020 Fiscal Year, which amounted to Rp19,342,820. 444,-. |

| Hasil Perhitungan Suara<br>Voting Calculation | Keputusan Rapat<br>Meeting Result | Realisasi<br>Realization |
|---|---|---|
| **Agenda ke-3 I** Third Agenda<br>**Persetujuan penunjukan Kantor Akuntan Publik untuk mengaudit Laporan Keuangan Perseroan Tahun Buku 2020.**<br>Approval for the appointment of a Public Accounting Firm to audit the Company's Financial Statements for the 2020 Fiscal Year. | | |
| **Setuju**<br>9.162.496.384 saham atau 100% dari seluruh saham dengan hak suara yang hadir dalam Rapat<br><br>**Tidak Setuju**<br>0 saham atau 0%<br><br>**Abstain/Tidak Memberikan Suara**<br>0 saham atau 0% | 1. Menyetujui mendelegasikan kewenangan kepada Dewan Komisaris untuk menetapkan Akuntan Publik dan Kantor Akuntan Publik yang mengaudit laporan keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2020 berdasarkan rekomendasi dari Komite Audit serta menetapkan Akuntan Publik dan Kantor Akuntan Publik pengganti dalam hal Akuntan Publik dan Kantor Akuntan Publik yang telah ditunjuk dan ditetapkan tersebut, karena sebab apapun tidak dapat menyelesaikan audit laporan keuangan Perseroan untuk tahun 2020.<br>2. Menyetujui untuk memberi kuasa dan wewenang kepada Dewan Komisaris untuk menunjuk Akuntan Publik dan Kantor Akuntan Publik atau Akuntan Publik dan Kantor Akuntan Publik pengganti beserta honorarium dan persyaratan lainnya. | Telah direalisasikan pada tahun 2020.<br>RUPS telah melakukan penunjukan Akuntan Publik (AP) yaitu Darmenta Pinem, SE, CPA dengan Nomor Registrasi AP dari Menteri Keuangan No.AP.0519 dan/atau Kantor Akuntan Publik yaitu Kosasih, Nurdiyaman, Mulyasi, Tjahjo & Rekan (Crowe Global) dengan Nomor Surat Tanda Terdaftar STTD.KAP-00036/PM.22/2-17 dalam rangka audit informasi keuangan historis tahunan pada 31 Desember 2020 untuk tahun buku 2020 sesuai dengan usulan dari Dewan Komisaris serta rekomendasi dari Komite Audit. |
| **Agree**<br>9,162,496,384 votes or 100% of all shares with voting rights present at the Meeting<br><br>**Disagree**<br>0 share or 0%<br><br>**Abstain/Not Voting**<br>0 share or 0% | 1. Approved the delegation of authority to the Board of Commissioners to determine the Public Accountants and Public Accounting Firm to audit the Company's financial statements for the fiscal year ending 31 December 2020 based on the recommendations from the Audit Committee and to determine the replacements for the Public Accountants and Public Accounting Firm in the event that the designated Public Accountant and Public Accounting Firm, for any reason failed to complete the audit of the Company's financial statements for 2020.<br>2. Approved to grant the power and authority to the Board of Commissioners to appoint the Public Accountant and Public Accounting Firm or a replacement of the Public Accountant and Public Accounting Firm along with the honorarium and other requirements. | Has been realized in 2020.<br>The GMS has appointed a Public Accountant (AP), namely Darmenta Pinem, SE, CPA with AP Registration Number from the Minister of Finance No. AP.0519 and/or Public Accounting Firm, namely Kosasih, Nurdiyaman, Mulyasi, Tjahjo & Rekan (Crowe Global) with Registered Letter No. STTD.KAP-00036/PM.22/2-17 for the annual historical financial information audit on 31 December 2020 for the 2020 fiscal year in accordance with the recommendation from the Board of Commissioners and the recommendation from the Audit Committee. |

| Hasil Perhitungan Suara<br>Voting Calculation | Keputusan Rapat<br>Meeting Result | Realisasi<br>Realization |
|---|---|---|
| **Agenda ke-4 \|** Fourth Agenda<br>**Perubahan susunan pengurus Perseroan**<br>Changes of the Company's management | | |
| **Setuju**<br>9.730.319.551 saham atau 100% dari seluruh saham dengan hak suara yang hadir dalam Rapat<br><br>**Tidak Setuju**<br>0 saham atau 0%<br><br>**Abstain/Tidak Memberikan Suara**<br>0 saham atau 0% | 1. Sehubungan dengan berakhirnya masa jabatan anggota Dewan Komisaris Perseroan yang terdiri dari Bapak Nobiru Adachi selaku Komisaris Utama, Bapak Nobuiku Chiba selaku Komisaris, Bapak Mahdi Mahmudy selaku Komisaris Independen dan Bapak Sutirta Budiman selaku Komisaris Independen, dengan ini menyetujui pengangkatan kembali Bapak Nobiru Adachi selaku Komisaris Utama, Bapak Nobuiku Chiba selaku Komisaris, Bapak Mahdi Mahmudy selaku Komisaris Independen dan Bapak Sutirta Budiman selaku Komisaris Independen Perseroan, efektif sejak ditutupnya Rapat ini.<br>Sehubungan Bapak Mahdi Mahmudy telah menjabat selaku Komisaris Independen Perseroan selama 2 (dua) periode masa jabatan, beliau telah membuat pernyataan independensi bahwa dirinya tetap independen.<br>2. Sehubungan dengan berakhirnya masa jabatan anggota Direksi Perseroan yang terdiri dari Bapak Ritsuo Fukadai selaku Direktur Utama, Bapak Helmi Arief Hidayat selaku Direktur, Bapak Felix Istyono Hartadi selaku Direktur, Bapak Bijono Waliman selaku Direktur, dan Bapak Cho Won June selaku Direktur, dengan ini menyetujui pengangkatan kembali Bapak Ritsuo Fukadai selaku Direktur Utama, Bapak Helmi Arief Hidayat selaku Direktur, Bapak Felix Istyono Hartadi selaku Direktur, Bapak Bijono Waliman selaku Direktur, dan Bapak Cho Won June selaku Direktur serta menyetujui pengunduran diri Bapak Shigeyoshi Asano selaku Wakil Direktur Utama Perseroan, efektif sejak ditutupnya Rapat ini.<br>3. Menyetujui pengangkatan Ibu Fransisca Rita Gosal sebagai Direktur Perseroan yang efektif sejak dinyatakan lulus uji kelayakan dan kepatutan oleh OJK serta memenuhi peraturan perundang-undangan yang berlaku.<br>Dengan demikian, maka susunan anggota Dewan Komisaris Perseroan dan anggota Direksi Perseroan terhitung sejak ditutupnya Rapat ini adalah sebagai berikut:<br>DEWAN KOMISARIS:<br>Komisaris Utama : Bapak Nobiru Adachi<br>Komisaris : Bapak Nobuiku Chiba<br>Komisaris Independen : Bapak Mahdi Mahmudy<br>Komisaris Independen : Bapak Sutirta Budiman<br><br>DIREKSI:<br>Direktur Utama : Bapak Ritsuo Fukadai<br>Direktur : Bapak Felix Istyono Hartadi<br>Direktur : Bapak Helmi Arief Hidayat<br>Direktur : Bapak Cho Won June<br>Direktur : Bapak Bijono Waliman<br>Direktur : Ibu Fransisca Rita Gosal<br>Dengan ketentuan pengangkatan Ibu Fransisca Rita Gosal sebagai Direktur Perseroan berlaku efektif sejak dinyatakan lulus uji kelayakan dan kepatutan oleh OJK serta memenuhi peraturan perundang-undangan yang berlaku.<br>4. Memberikan kuasa dan wewenang kepada Direksi Perseroan dengan hak substitusi untuk menyatakan perubahan Pengurus Perseroan dalam Akta Notaris tersendiri dan menyampaikan pemberitahuan perubahan data Perseroan kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia. | Telah direalisasikan pada tahun 2020.<br>Perubahan AD No. 79 tanggal 25 September 2020 yang telah didaftarkan kepada Kemenkumham dan perubahan susunan Pengurus Perseroan telah disahkan dalam Akta No. 95 tanggal 15 Desember 2020 yang keduanya dibuat di hadapan Jose Dima Satria, S.H.,M.Kn., Notaris di Jakarta. |

| Hasil Perhitungan Suara<br>Voting Calculation | Keputusan Rapat<br>Meeting Result | Realisasi<br>Realization |
|---|---|---|
| **Agree**<br>9,730,319,551 votes or 100% of all shares with voting rights present at the Meeting<br><br>**Disagree**<br>0 share or 0%<br><br>**Abstain/Not Voting**<br>0 share or 0% | 1. In connection with the end of the term of office of the members of the Board of Commissioners of the Company, consisting of Mr. Nobiru Adachi as President Commissioner, Mr. Nobuiku Chiba as Commissioner, Mr. Mahdi Mahmudy as Independent Commissioner and Mr. Sutirta Budiman as Independent Commissioner, hereby approve the reappointment of Mr. Nobiru Adachi as President Commissioner, Mr. Nobuiku Chiba as Commissioner, Mr. Mahdi Mahmudy as Independent Commissioner and Mr. Sutirta Budiman as Independent Commissioner of the Company, effective as of the closing of this Meeting.<br>Taking into account that Mr. Mahdi Mahmudy has served as an Independent Commissioner of the Company for 2 (two) terms of office, he has made an independence statement that he remains independent.<br>2. In connection with the end of the term of office of members of the Company's Board of Directors, consisting of Mr. Ritsuo Fukadai as President Director, Mr. Helmi Arief Hidayat as Director, Mr. Felix Istyono Hartadi as Director, Mr. Bijono Waliman as Director, and Mr. Cho Won June as Director, hereby approve the appointment of Mr. Ritsuo Fukadai as President Director, Mr. Helmi Arief Hidayat as Director, Mr. Felix Istyono Hartadi as Director, Mr. Bijono Waliman as Director, and Mr. Cho Won June as Director, and approved the resignation of Mr. Shigeyoshi Asano as Deputy President Director of the Company, effective as of the closing of this Meeting.<br>3. Approved the appointment of Ms. Fransisca Rita Gosal as Director of the Company, which will be effective after being declared to have passed the fit and proper test by the OJK and complied with the applicable laws and regulations. Thus, the membership composition of the Company's Board of Commissioners and Board of Directors as of the closing of this Meeting is as follows:<br>BOARD OF COMMISSIONERS:<br>President Commissioner : Nobiru Adachi<br>Commissioner : Nobuiku Chiba<br>Independent Commissioner : Mahdi Mahmudy<br>Independent Commissioner : Sutirta Budiman<br><br>BOARD OF DIRECTORS:<br>President Director : Ritsuo Fukadai<br>Director : Felix Istyono Hartadi<br>Director : Helmi Arief Hidayat<br>Director : Cho Won June<br>Director : Bijono Waliman<br>Director : Fransisca Rita Gosal<br>With the requirement that the appointment of Ms. Fransisca Rita Gosal as Director of the Company is effective since it has been declared that she has passed the fit and proper test by the OJK and complies with the applicable laws and regulations.<br>4. Granted the power and authority to the Company's Board of Directors with substitution rights to declare changes to the Company's Management in a separate Notary Deed and submit notification of amendments to the Company's data to the Minister of Law and Human Rights of the Republic of Indonesia. | Has been realized in 2020. Amendments to the Articles of Association No. 79 dated 25 September 2020, which has been registered with the Ministry of Law and Human Rights and the changes in the composition of the Company's Management has been ratified in Deed No. 95 dated 15 December 2020, both were made before Jose Dima Satria, S.H., M.Kn., Notary in Jakarta. |
| **Agenda ke-5 I** Fifth Agenda<br>**Perubahan Anggaran Dasar Perseroan.**<br>Amendment to the Company's Articles of Association. | | |
| **Setuju**<br>9.162.496.384 saham atau 100% dari seluruh saham dengan hak suara yang hadir dalam Rapat<br><br>**Tidak Setuju**<br>0 saham atau 0%<br><br>**Abstain/Tidak Memberikan Suara**<br>0 saham atau 0% | 1. Menyetujui perubahan beberapa ketentuan di dalam Anggaran Dasar Perseroan untuk menyesuaikan dengan POJK RUPS serta beberapa ketentuan lainnya.<br>2. Menyetujui pemberian kuasa kepada Direksi Perseroan dengan hak subtitusi untuk menyatakan keputusan Rapat ini, termasuk untuk menyusun dan menyatakan kembali seluruh ketentuan Anggaran Dasar Perseroan dalam Akta Notaris dan mengajukan permohonan persetujuan dan penerimaan pemberitahuan atas perubahan Anggaran Dasar Perseroan tersebut kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dan melakukan segala tindakan yang diperlukan sehubungan dengan perubahan Anggaran Dasar tersebut. | Telah direalisasikan pada tahun 2020.<br>Perubahan Anggaran Dasar Perseroan telah disahkan dalam Akta No. 79 tanggal 25 September 2020 yang dibuat di hadapan Jose Dima Satria, S.H., M.Kn., Notaris di Jakarta. |

| Hasil Perhitungan Suara<br>Voting Calculation | Keputusan Rapat<br>Meeting Result | Realisasi<br>Realization |
|---|---|---|
| **Agree**<br>9,162,496,384 votes or 100% of all shares with voting rights present at the Meeting<br><br>**Disagree**<br>0 share or 0%<br><br>**Abstain/Not Voting**<br>0 share or 0% | 1. Approved amendments to several provisions in the Company's Articles of Association to conform to the GMS POJK and several other provisions.<br>2. Approved to grant the power of attorney to the Company's Board of Directors with substitution rights to state the resolutions of this Meeting, including to prepare and restate all provisions of the Company's Articles of Association in a Notary Deed and apply for approval and receive notification of the amendments to the Company's Articles of Association to the Minister of Law and Human Rights of the Republic Indonesia and take all necessary actions in connection with the amendments to the Articles of Association. | Has been realized in 2020. Amendments to the Company's Articles of Association have been ratified in Deed No. 79 dated 25 September 2020, made before Jose Dima Satria, S.H., M.Kn., Notary in Jakarta. |

b. Keputusan RUPS yang belum/tidak terealisasi

1. RUPS Tahunan (RUPST)

Selama tahun 2020 seluruh keputusan RUPS telah terealisasi dan tidak ada keputusan yang belum/tidak terealisasi.

b. GMS resolutions that are realized/not realized

1. Annual GMS (AGMS)

In 2020, all GMS resolutions have been realized. There were no unrealized resolutions.

## Pemegang Saham

Komposisi Pemegang Saham PT Bank JTrust Indonesia Tbk pada tanggal 31 Desember 2021 berdasarkan laporan dari Biro Administrasi Efek, PT Sharestar Indonesia adalah sebagai berikut:

## Shareholders

The composition of the Shareholders of PT Bank JTrust Indonesia Tbk as of December 31, 2021 based on a report from the Securities Administration Bureau, PT Sharestar Indonesia is as follows:

| No | Keterangan<br>Description | Jumlah Saham<br>Number of Shares | Jumlah Nilai Nominal<br>Total Nominal Value | % |
|---|---|---|---|---|
| **I** | **Saham Seri A (Rp1.000,- per saham)**<br>Series A Shares (Rp1.000,- per share) | | | |
| 1. | J Trust Co., Ltd | 8.679.019.445 | 8.679.019.445.000 | 61,369 |
| 2. | J Trust Investments Indonesia | 100.121.245 | 100.121.245.000 | 0,708 |
| 3. | J Trust Asia Pte. Ltd. | 467.700.928 | 467.700.928.000 | 3,307 |
| 4. | Masyarakat<br>Public | 764.999.382 | 764.999.382.000 | 5,409 |
| | Subtotal<br>Subtotal | 10.011.841.000 | 10.011.841.000.000 | 70,793 |
| **II** | **Saham Seri B (Rp7.800,- per saham)**<br>Series B Shares (Rp7.800,- per share) | | | |
| 1. | J Trust Co., Ltd | 27.033 | 210.857.400.000 | 0,000 |
| 2. | Masyarakat<br>Public | 256.468 | 2.000.450.400.000 | 0,002 |
| | Subtotal<br>Subtotal | 283.501 | 2.211.307.800.000 | 0,002 |
| **III** | **Saham Seri C (Rp100,- per saham)**<br>Series C Shares (Rp100,- per share) | | | |
| 1. | J Trust Co., Ltd | 1.818.181.819 | 181.818.181.900 | 12,856 |
| 2. | J Trust Investments Indonesia | 45.454.546 | 4.545.454.600 | 0,321 |
| 3. | J Trust Asia PTE LTD | 2.264.014.394 | 226.401.439.400 | 16,009 |
| 4. | Masyarakat<br>Public | 2.606.821 | 260.682.100 | 0,018 |
| | Subtotal<br>Subtotal | 4.130.257.580 | 413.025.758.000 | 29,205 |
| | **Total Modal disetor**<br>Total Capital deposit | **14.142.382.081** | **12.636.174.558.000** | **100,000** |

## DEWAN KOMISARIS

Dewan Komisaris adalah Organ Tata Kelola yang berfungsi melakukan pengawasan secara umum dan/atau secara khusus kepada Direksi Perseroan. Pengangkatan dan pemberhentian anggota Dewan Komisaris dilaksanakan dalam Rapat Umum Pemegang Saham (RUPS), dan melaporkan hasil pengawasannya kepada Pemegang Saham.

### Dasar Hukum

Dasar hukum yang menjadi referensi peraturan pembentukan dan penunjukan Dewan Komisaris Perseroan mengacu pada beberapa ketentuan, antara lain:

1. Undang-Undang Republik Indonesia tentang Perseroan Terbatas dan Perbankan.
2. Peraturan Otoritas Jasa Keuangan (OJK) dan Surat Edaran OJK tentang Penerapan Tata Kelola Bagi Bank Umum, Peraturan OJK tentang Bank Umum.
3. Anggaran Dasar Bank.

### Piagam Dewan Komisaris

Piagam Dewan Komisaris dituangkan dalam bentuk "Pedoman dan Tata Tertib Kerja Dewan Komisaris PT Bank J Trust Indonesia Tbk" sebagai pedoman dan tata tertib kerja yang mengikat bagi setiap anggota Dewan Komisaris agar Dewan Komisaris dapat melaksanakan fungsi pengawasan secara efisien, efektif, transparan, independen dan akuntabel.

Dasar penyusunan piagam Dewan Komisaris adalah:

1. Undang-Undang Republik Indonesia No. 40 tahun 2007 tentang Perseroan Terbatas.
2. Peraturan OJK (POJK) No.55/POJK.03/2016 dan Surat Edaran OJK No. 13/ SEOJK.03/2017 tentang Penerapan Tata Kelola Bagi Bank Umum.
3. Peraturan OJK (POJK) No.21/POJK.04/2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka dan Surat Edaran OJK No. 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka.
4. Anggaran Dasar Bank.
5. Pedoman Umum GCG Indonesia dari Komite Nasional Kebijakan Governance (KNKG); dan
6. ASEAN Corporate Governance Scorecard.

Piagam Dewan Komisaris terakhir diperbaharui pada bulan Agustus 2020 dan telah diunggah ke situs web Bank www.jtrustbank.co.id. Selanjutnya Pedoman dan Tata Tertib Kerja Dewan Komisaris akan dievaluasi dan diperbaharui secara berkala dengan mengacu pada peraturan dan ketentuan perundangan yang berlaku.

## BOARD OF COMMISSIONERS

The Board of Commissioners is a Governance Organ that functions to supervise in general and/or specifically to the Board of Directors of the Company. The appointment and dismissal of members of the Board of Commissioners is carried out at the General Meeting of Shareholders (GMS), and reports the results of their supervision to the Shareholders.

### Legal Basis

Legal basis which becomes the reference for setup and appointment of the Board of Commissioners of the Company refers to several regulations:

1 Laws of the Republic of Indonesia on Limited Liabilities and Banking.
2 Regulation of the Financial Services Authority (OJK) and OJK Circular Letter concerning the Implementation of Governance for Commercial Banks, OJK Regulation concerning Commercial Banks.
3 Bank's Articles of Association.

### Board of Commissioner Charter

BOC Charter is stipulated as "Guideline and Code of Conduct of the Board of Commissioners Performance of PT Bank JTrust Indonesia Tbk" as a guideline and code of conduct that bind for every member of the Board of Commissioners so that the Board of Commissioner can carry out the supervisory function efficiently, effectively, transparently, independently, and accountably.

The basis of the formulation of BOC Charter are:

1. Law No. 40 year 2007 on Limited Liability.
2. OJK Regulation (POJK) No. 55 POJK.03/2016 and OJK Circular Letter No. 13/ SEOJK.03/2017 concerning the Implementation of Governance for Commercial Banks.
3. OJK Regulation (POJK) No. 21/POJK.04/2015 on the Implementation of Governance Guideline for Public Companies and OJK Circular No. 32/SEOJK.04/2015 on Guideline on Corporate Governance.
4. The Bank's Article of Association.
5. Indonesian GCG General Guidelines from the National Committee on Governance (KNKG); and
6. ASEAN Corporate Governance Scorecard.

BOC Charter was renewed in August 2020 and has uploaded to the Bank's website of www.jtrustbank.co.id. Guidelines and Code of Conduct of the Board of Commissioner will be evaluated and updated periodically according to the prevailing laws and regulations.

## Mekanisme Pemilihan, Pengangkatan, Pemberhentian, dan/atau Pengunduran Diri, serta Masa Jabatan Anggota Dewan Komisaris

PT Bank JTrust Indonesia Tbk memiliki dan menerapkan kebijakan Nominasi Calon Anggota Direksi, Dewan Komisaris dan/atau Pihak Independen (POL-CSD-03) dimana prosedur pemilihan, pengangkatan, pemberhentian, dan/atau pengunduran diri Anggota Dewan Komisaris telah dirinci. Kebijakan Nominasi disusun dengan tujuan untuk memastikan penerapan tata kelola dan manajemen risiko berjalan dengan baik. Kebijakan tersebut mengatur:

1. **Prosedur Pemilihan Anggota Dewan Komisaris**

   a. Anggota Dewan Komisaris, Direksi, dan/atau Pemegang Saham dapat menyampaikan usulan kandidat anggota Dewan Komisaris kepada Bank. Pemegang saham yang dapat mengusulkan kandidat anggota Dewan Komisaris adalah 1 (satu) pemegang saham atau lebih yang mewakili 1/20 (satu per dua puluh) atau lebih dari jumlah seluruh saham dengan hak suara.
   b. Bank juga dapat menggunakan jasa pihak ketiga yang independen dan memiliki reputasi baik dalam proses seleksi kandidat Dewan Komisaris. Pihak ketiga yang ditunjuk oleh Bank akan membantu proses identifikasi dan seleksi kandidat serta memberikan konsultasi yang diperlukan oleh Komite Nominasi dan Remunerasi.
   c. Komite Nominasi dan Remunerasi mengkaji, mengevaluasi calon anggota Dewan Komisaris dan/atau Pihak Independen dan merekomendasikan calon anggota Dewan Komisaris dan/atau Pihak Independen ke Dewan Komisaris untuk dapat diusulkan ke Rapat Umum Pemegang Saham.

2. **Kriteria Calon Anggota Dewan Komisaris**
   Calon anggota Dewan Komisaris PT Bank JTrust Indonesia Tbk paling kurang harus memenuhi persyaratan yang meliputi integritas, kompetensi, dan reputasi keuangan yang baik, sebagaimana ditetapkan dalam Anggaran Dasar Perseroan, peraturan perundang-undangan yang berlaku di Indonesia dan telah lulus Penilaian Kemampuan dan Kepatutan sesuai dengan ketentuan Otoritas Jasa Keuangan dan/atau Peraturan Bank Indonesia.

3. **Prosedur Pengangkatan dan Pemberhentian, di antaranya termasuk:**
   a. Bank melakukan pengangkatan dan pemberhentian Anggota Dewan Komisaris melalui RUPS berdasarkan usulan Dewan Komisaris dengan memperhatikan

## Mechanism of Selection, Appointment, Discharge, and/or Resignation, as well as Term of Office of the Member of the Board of Commissioners

PT Bank JTrust Indonesia Tbk has and implements a Nomination Policy for Candidates for Members of the Board of Directors, Board of Commissioners and/or Independent Parties (POL-CSD-03) in which the procedures for the selection, appointment, dismissal, and/or resignation of Members of the Board of Commissioners have been detailed. The Nomination Policy is formulated with the aim of ensuring the implementation of good governance and risk management. The policy stipulates:

1. **Procedure for Selection of Members of the Board of Commissioners**
   a. The members of the Board of Commissioner, the Board of Directors, and/or shareholders may propose candidates for the member of Commissioners to the Bank. Shareholders that may propose the candidate for member of the Board of Commissioner are 1 (one) shareholder or more that represent 1/20 (one-twentieth) or more of entire shares with voting rights.
   b. The Bank also may use an independent third party service (search firms) and has a good reputation selection process of the candidates of the Board of Commissioners. The third party appointed (search firms) by the Bank will assist the selection process.
   c. The Nomination and Remuneration Committee reviews, evaluates candidates for members of the Board of Commissioners and/or Independent Parties and recommends candidates for members of the Board of Commissioners and/or Independent Parties to the Board of Commissioners to be proposed to the General Meeting of Shareholders.

2. **Criteria of the Board of Commissioners**
   Candidates for members of the Board of Commissioners of PT Bank JTrust Indonesia Tbk must at least meet the requirements including integrity, competence, and a good financial reputation, as stipulated in the Company's Articles of Association, the prevailing laws and regulations in Indonesia and have passed the Fit and Proper Test in accordance with provisions of the Financial Services Authority and/or Bank Indonesia Regulations.

3. **Appointment and Dischargement, these include:**
   a. The Bank will appoint and discharge the member of the Board of Commissioners through GMS based on the proposal from the Board of Commissioners

rekomendasi Komite Remunerasi dan Nominasi. Pengangkatan Anggota Dewan Komisaris hanya akan berlaku efektif setelah mendapat surat persetujuan OJK terkait lulus penilaian kemampuan dan kepatutan sesuai dengan ketentuan yang berlaku.

b. Calon anggota Dewan Komisaris yang belum dinyatakan efektif, tidak dapat melakukan tugas dan tanggung jawabnya sebagai anggota Dewan Komisaris serta tidak dapat membuat keputusan yang mengikat secara hukum, dan oleh karenanya belum melekat hak dan kewajibannya sebagai anggota Dewan Komisaris.
c. Bank melaporkan anggota Dewan Komisaris yang telah dinyatakan efektif kepada OJK paling lambat 10 (sepuluh) hari kerja setelah tanggal pengangkatan efektif, disertai dengan akta RUPS, dan yang bersangkutan membuat dan menyampaikan Surat Pernyataan Anggota Dewan Komisaris kepada Lembaga Penjamin Simpanan (LPS) paling lambat 30 (tiga puluh) hari setelah efektif sesuai ketentuan yang berlaku.
d. Anggota Dewan Komisaris yang baru diangkat wajib mengikuti program orientasi yang bertujuan untuk memberikan masukan kepada yang bersangkutan agar memperoleh pemahaman tentang Bank dalam waktu relatif singkat sehingga dapat melaksanakan tugasnya secara efektif dan efisien.

**4. Pengunduran Diri**

a. Anggota Dewan Komisaris dapat mengundurkan diri dari jabatannya sebelum masa jabatannya berakhir dengan wajib menyampaikan permohonan pengunduran diri kepada Bank secara tertulis selambatnya 90 (Sembilan puluh) hari atau 3 (tiga) bulan sebelum efektif mengundurkan diri disertai dengan alasan pengunduran dirinya, dan kepada yang bersangkutan tetap dimintakan pertanggungjawaban atas pelaksanaan tugasnya yang dijalankan sejak pertanggungjawaban yang terakhir sampai dengan tanggal efektif pengunduran dirinya di dalam RUPS Tahunan terdekat.

with the consideration of recommendation from the Nomination and Remuneration Committee. The appointment of members of the Board of Commissioners will only be effective after obtaining a letter of approval from the OJK regarding passing the fit and proper test in accordance with applicable regulations.

b. Candidates of the member of the Board of Commissioner that are not effective, may not carry out their duties and responsibilities as the member of the Board of Commissioner despite approved and appointed by GMS and therefore the rights and obligation as the member of the Board of Commissioners are not yet attached.
c. The Bank reports the members of the Board of Commissioners that has been stated as effective shall be reported to the OJK at least 10 (ten) working days after the effective appointment data, attached with the deed of the GMS, and the related party make and submit a BOD Statement Letter to the LPS at least 30 (thirty) days after the effective date according to the prevailing provisions.

d. The Member of the Board of Commissioner that has just been appointed shall join Induction Program aims to give feedback to the interest party hence getting to understand the Bank in the short time hence can carry out their duties effectively and efficiently.

**4. Resignation**

a. The member of the Board of Commissioner may resign before their term of position ends by submitting a resignation letter in writing at least 90 (ninety) days or 3 (three) months before the effective date of resignation along with the resignation reason, and to the related party to fulfill their responsibilities on the implementation of their duties up to the effective date of resignation on the closest Annual GMS.

b. Selanjutnya Bank wajib menyelenggarakan RUPS paling lambat 90 (sembilan puluh) hari setelah diterimanya permohonan pengunduran diri dimaksud untuk memutuskan permohonan pengunduran diri anggota Dewan Komisaris dan melakukan keterbukaan informasi kepada masyarakat dan melaporkan pengunduran diri anggota Dewan Komisaris kepada OJK Pasar Modal, OJK Pengawasan Perbankan, IDX terkait paling lambat 2 (dua) hari kerja setelah diterimanya permohonan pengunduran diri anggota Dewan Komisaris.

**5. Masa Jabatan**

a. 1 (satu) periode masa jabatan anggota Dewan Komisaris, terhitung sejak tanggal yang ditentukan pada RUPS yang mengangkatnya, hingga paling lama 3 (tiga) tahun atau sampai dengan penutupan RUPS tahunan yang ke-3 (tiga) setelah tanggal pengangkatannya dengan tidak mengurangi hak RUPS untuk memberhentikannya sewaktu-waktu sesuai Anggaran Dasar dan ketentuan yang berlaku.

b. Anggota Dewan Komisaris yang telah selesai masa jabatannya dapat diangkat kembali oleh RUPS untuk periode berikutnya dengan memperhatikan ketentuan yang berlaku.

c. Komisaris Independen yang telah menjabat selama 2 (dua) periode masa jabatan berturut-turut dapat diangkat kembali pada periode selanjutnya sebagai Komisaris Independen oleh RUPS dalam hal:
   - Rapat anggota Dewan Komisaris menilai bahwa Komisaris Independen tetap dapat bertindak independen; dan
   - Komisaris Independen menyatakan dalam RUPS mengenai independensi yang bersangkutan dan Pernyataan independensi Komisaris Independen diungkapkan dalam laporan tahunan.

d. Jabatan anggota Dewan Komisaris berakhir apabila:
   - Meninggal dunia,
   - Masa jabatannya berakhir sesuai ketentuan Anggaran Dasar Bank,
   - Diberhentikan berdasarkan keputusan RUPS,
   - Mengundurkan diri,
   - Dinyatakan pailit atau ditaruh di bawah pengampuan berdasarkan suatu keputusan pengadilan,
   - Tidak lagi memenuhi persyaratan sebagai anggota Dewan Komisaris berdasarkan Anggaran Dasar dan peraturan perundang-undangan.

b. Afterwards, the Bank shall conduct GMS no later than 90 (ninety) days after receiving of the said resignation request to decide the resignation request of the member of the Board of Commissioners and disclose information to the public and report the resignation of the member of the Board of Commissioners to OJK Capital Markets, OJK Banking Supervision, related IDX within 2 (two) working days at latest after the letter of the resignation from the member of the Board of Commissioner has been received.

**5. Service Period**

a. Effective since the date determined on the GMS on the appointment is 1 (one) service period of the member of the Board of Commissioner is up to 3 (three) years or up to the closing of the 3 (third) annual GMS after the date of appointment without reducing GMS' rights to discharge the party anytime according to the Article of Association and prevailing provisions.

b. The member of the Board of Commissioner that has served their service period is allowed to be reappointed by the GMS for the next service period by considering the prevailing provisions.

c. The Independent Commissioners that have been serving for 2 (two) service period may be reappointed for the next service period as the Independent Commissioner in terms of:
   - Member of the Board of Commissioner meeting assess that the Independent Commissioner may act independent; and
   - The Independent Commissioner shall state on GMS on their independency and the Statement of Independence of the Independent Commissioner is stipulated on the annual report.

d. The position of the member of the Board of Commissioner ends, should the member:
   - Passed away,
   - Service period ends according to the provision on the Article of Association of the Bank,
   - Discharged based on the GMS decision,
   - Resigned,
   - Declared in bankruptcy or under pardon based on a verdict from a court,
   - No longer meet the requirement as the member of the Board of Commissioner based on the Article of Association and regulations.

## Susunan, Jumlah, Komposisi Keanggotaan Dewan Komisaris

Bank telah memenuhi semua ketentuan yang berlaku dalam hal susunan dan komposisi Dewan Komisaris Bank, sebagaimana telah diatur di dalam Piagam Dewan Komisaris, yaitu:

1. Berdasarkan hasil keputusan RUPS Luar Biasa tanggal 15 Oktober 2021, jumlah anggota Dewan Komisaris sebanyak 5 (lima) orang, yaitu 3 (tiga) orang atau lebih dari 50% dari jumlah anggota Dewan Komisaris adalah Komisaris Independen, 1 (satu) orang Komisaris, dan 1 (satu) orang Komisaris Utama.
2. 4 (empat) orang dari 5 (lima) Anggota Dewan Komisaris Bank berdomisili di Indonesia dan 1 (satu) orang berdomisili di Jepang.
3. 3 (tiga) orang atau lebih dari 50% dari Anggota Dewan Komisaris Bank berkewarganegaraan Indonesia.
4. Jumlah anggota Dewan Komisaris tidak melampaui dari jumlah anggota Direksi.
5. Penggantian dan/atau pengangkatan anggota Dewan Komisaris Bank telah memperhatikan rekomendasi Komite Nominasi dan Remunerasi serta memperoleh persetujuan dari RUPS dan OJK.
6. Seluruh anggota Komisaris Bank tidak saling memiliki hubungan keluarga sampai dengan derajat kedua dengan sesama anggota Dewan Komisaris dan/atau Direksi maupun Pemegang Saham Pengendali.
7. Seluruh anggota Dewan Komisaris Bank telah lulus Penilaian Kemampuan dan Kepatutan dan telah mendapat persetujuan dari Otoritas Jasa Keuangan (OJK).
8. Dari sisi keahlian, mayoritas anggota Dewan Komisaris memiliki pengalaman kerja di bidang perbankan.

Pada tahun 2021, jumlah dan komposisi Dewan Komisaris PT Bank JTrust Indonesia Tbk mengalami perubahan sesuai dengan keputusan RUPSLB 3 Mei 2021 dan RUPSLB 15 Oktober 2021.

## Composition, Amount, Composition of the Membership of the Board of Commissioners

The Bank has complied with all applicable provisions in terms of the composition and composition of the Bank's Board of Commissioners, as stipulated in the Board of Commissioners' Charter, namely:

1. According to the Annual GMS decisions dated 15 October 2021, the number of members of the Board of Commissioners is 5 (five) people, namely 3 (three) people or more than 50% of the total members are Independent Commissioners, 1 (one) Commissioner, and 1 (one) President Commissioner.
2. 4 (four) out of five members of the Board of Commissioners are based in Indonesia and 1 (one) person is based in Japan.
3. 3 (three) person or more than 50% of the member of the Board of Commissioners of the Bank are Indonesian citizens.
4. The number of the Board of Commissioners does not exceed the number of the Board of Directors.
5. Replacement and/or appointment of members of the Bank's Board of Commissioners has heeded recommendation from the Nomination and Remuneration Committee and received approval from the GMS and OJK.
6. All members of the Board of Commissioners do not have family relations to the second degree with other members of the Board of Commissioners and/or Directors or Controlling Shareholders.
7. All members of the Board of Commissioners have passed the Fit and Proper test from the Financial Services Authority (OJK).
8. As in expertise, the majority of the member of the Board of Commissioners have working experience in banking.

In 2021, the number and composition of the Board of Commissioners of PT Bank JTrust Indonesia Tbk will change according to the resolutions of the EGMS 3 May 2021 and the EGMS 15 October 2021.

Jumlah dan Komposisi Anggota Dewan Komisaris pada tahun 2021 adalah sebagai berikut:

In 2021, the number and composition of the Board of Commissioners are as follow:

| No | Nama<br>Name | Jabatan<br>Position | Kewarganegaraan/Domisili<br>Citizenship/Domicile | Dasar Pengangkatan RUPS<br>GMS Appointment Basis | Tanggal Efektif Persetujuan OJK<br>OJK Approval Effective Date | Periode Jabatan<br>Service Period |
|---|---|---|---|---|---|---|
| 1. | Nobiru Adachi | Komisaris Utama<br>President Commissioner | Jepang/Jepang<br>Japanese/Japan | RUPSLB 30 Desember 2014 | 14 April 2015 | 2014 - 2017<br>2017 - 2020<br>2020 - 2023 |
| 2. | Nobuiku Chiba | Komisaris<br>Commissioner | Jepang/Indonesia<br>Japanese/Indonesia | RUPSLB 20 September 2018 | 12 Maret 2019 | 2019 - 2020<br>2020 - 2023 |
| 3. | Sutirta Budiman | Komisaris Independen<br>Independent Commissioner | Indonesia/Indonesia<br>Indonesian/Indonesia | RUPST 27 Juni 2019 | 16 Desember 2019 | 2019 - 2020<br>2020 - 2023 |
| 4. | Iwan Nataliputra | Komisaris Independen<br>Independent Commissioner | Indonesia/Indonesia<br>Indonesian/Indonesia | RUPSLB 15 Oktober 2021 | 29 November 2021 | 2021 - 2023 |
| 5. | Benny Siswanto | Komisaris Independen<br>Independent Commissioner | Indonesia/Indonesia<br>Indonesian/Indonesia | RUPSLB 15 Oktober 2021 | 22 Desember 2021 | 2021 - 2023 |
| 6. | Mahdi Mahmudy*) | Komisaris Independen<br>Independent Commissioner | Indonesia/Indonesia<br>Indonesian/Indonesia | RUPST 30 Juni 2016 | 28 September 2016 | 2016 - 2017<br>2017 - 2020<br>2020 - 2021 |

*) Berdasarkan Akta Pernyataan Keputusan RUPSLB Bank No.5 tanggal 3 Mei 2021, RUPS menyetujui penggantian Sdr. Mahdi Mahmudy sebagai Komisaris Independen PT Bank JTrust Indonesia Tbk efektif sejak ditutupnya RUPS.
Based on the Deed of Resolution of the Bank's EGMS No. 5 dated May 3, 2021, the GMS approved the replacement of Mr. Mahdi Mahmudy as Independent Commissioner of PT Bank JTrust Indonesia Tbk effective since the closing of the GMS.

## Komisaris Independen

Berdasarkan Surat Edaran OJK No. 13/SEOJK.03/2017 tentang Penerapan Tata Kelola Bagi Bank Umum, Komisaris Independen adalah anggota Dewan Komisaris yang tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan anggota Direksi, anggota Dewan Komisaris lain dan/atau pemegang saham pengendali, atau hubungan dengan Bank yang dapat mempengaruhi kemampuan yang bersangkutan untuk bertindak independen.

Per Desember 2021, Bank memiliki 3 orang Komisaris Independen dari total 5 orang anggota Dewan Komisaris. Dengan demikian, lebih dari 50% dari total anggota Dewan Komisaris adalah Komisaris Independen dan telah sesuai dengan POJK No.55/POJK.03/2016 tentang Penerapan Tata Kelola Bagi Bank Umum dan POJK No.33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik.

Seluruh Komisaris Independen Bank telah lulus Penilaian Kemampuan dan Kepatutan dan telah memperoleh persetujuan OJK sebagai Komisaris Independen serta diangkat berdasarkan persetujuan RUPS.

## Independent Commissioners

Based on OJK Circular Letter No. 13/SEOJK.03/2017 concerning Implementation of Good Corporate Governance for Commercial Banks, Independent Commissioner is a member of the Board of Commissioners who has no financial, management, share ownership and/or family relationship with members of the Board of Directors, other members of the Board of Commissioners and/or controlling shareholder , or a relationship with the Bank that may affect the person's ability to act independently.

As of December 2021, the Bank has 3 Independent Commissioners from a total 5 members of the Board of Commissioners hence meet the requirement of 50% of the total Commissione according to POJK No.55/POJK.03/2016 concerning Implementation of Governance for Commercial Banks and POJK No.33/POJK.04/2014 concerning Directors and Board of Commissioners of Issuers or Public Companies.

All of the Independent Commissioners of the Bank have passed the Fit and Proper Test and obtained approval from the OJK as the Independent Commissioner as well as appointed based on the GMS agreement.

Anggota Komisaris Independen Bank adalah sebagai berikut:

The member of the Independent Commissioners of the Bank are as follow:

| Masa Jabatan | Nama<br>Name | Period of Service |
|---|---|---|
| Diangkat sebagai Komisaris Independen PT Bank JTrust Indonesia Tbk berdasarkan Keputusan RUPST 27 Juni 2019 dan efektif tanggal 16 Desember 2019. Pengangkatan kembali terakhir berdasarkan Keputusan RUPST 27 Agustus 2020.<br>RUPSLB tanggal 25 Februari 2022 menyetujui pengunduran diri beliau sebagai Komisaris Independen PT Bank JTrust Indonesia Tbk terhitung sejak tanggal 1 Februari 2022. | Sutirta Budiman | Appointed as the Independent Commissioner of PT Bank JTrust Indonesia Tbk based on the AGMS Decision of 27 June 2019 and effective as of 16 December 2019. The latest reappointment was based on AGMS on 27 August 2020.<br>The EGMS on 25 February 2022 approved his resignation as Independent Commissioner of PT Bank JTrust Indonesia Tbk effective as of 1 February 2022. |
| Diangkat sebagai Komisaris Independen PT Bank JTrust Indonesia Tbk berdasarkan Keputusan RUPSLB 15 Oktober 2021. | Iwan Nataliputra | Appointed as the Independent Commissioner of PT Bank JTrust Indonesia Tbk based on the EGMS Decision of 15 October 2021. |
| Diangkat sebagai Komisaris Independen PT Bank JTrust Indonesia Tbk berdasarkan Keputusan RUPSLB 15 Oktober 2021. | Benny Siswanto | Appointed as the Independent Commissioner of PT Bank JTrust Indonesia Tbk based on the EGMS Decision of 15 October 2021. |
| Diangkat sebagai Komisaris Independen PT Bank JTrust Indonesia Tbk berdasarkan Keputusan RUPST 30 Juni 2016 dan efektif tanggal 28 September 2016. Berdasarkan Akta Pernyataan Keputusan RUPS Luar Biasa Bank No.5 tanggal 3 Mei 2021, RUPS menyetujui penggantian Sdr. Mahdi Mahmudy sebagai Komisaris Independen PT Bank JTrust Indonesia Tbk efektif sejak ditutupnya RUPS. | Mahdi Mahmudy | Appointed as the Independent Commissioner of PT Bank JTrust Indonesia Tbk based on the AGMS Decision of 30 June 2016 and effective as of 28 September 2016.<br>Based on the Deed of Resolution of the EGMS of the Bank No. 5 dated 3 May 2021, the GMS approved the replacement of Mr. Mahdi Mahmudy as Independent Commissioner of PT Bank JTrust Indonesia Tbk effective since the closing of the GMS. |

## Kriteria Komisaris Independen

Komisaris Independen Perseroan adalah anggota Dewan Komisaris yang berasal dari luar Bank dan telah dipilih berdasarkan kriteria Komisaris Independen yang diatur dalam Piagam Dewan Komisaris serta definisi POJK No. 55/POJK.03/2016 tentang Penerapan Tata Kelola Bagi Bank Umum dan POJK No. 33/POJK.04/2014 tanggal 8 Desember 2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik Pasal 21, sebagai berikut:

a. Bukan merupakan orang yang bekerja atau mempunyai wewenang dan tanggung jawab untuk merencanakan, memimpin, mengendalikan, atau mengawasi kegiatan Bank tersebut dalam waktu 6 (enam) bulan terakhir, kecuali untuk pengangkatan kembali sebagai Komisaris Independen pada periode berikutnya.
b. Tidak mempunyai saham baik langsung maupun tidak langsung pada Bank.
c. Tidak mempunyai hubungan afiliasi dengan Bank, anggota Dewan Komisaris, anggota Direksi, atau Pemegang Saham Utama Bank.
d. Tidak mempunyai hubungan usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Bank.
e. Memenuhi persyaratan-persyaratan lain dari Komisaris Independen sebagaimana diatur dalam peraturan perundang-undangan yang berlaku.

## Criteria of Independent Commissioners

The Independent Commissioner of the Company is a member of the Board of Commissioner originated from the Bank and selected based on the criteria for Independent Commissioner according to the definition on POJK No. 55/POJK.03/2016 on the Governance Implementation for Commercial Banks and POJK No. 33/POJK.04/2014 dated 8 December 2014 on the Board of Directors and Board of Commissioners of Issuers or Public Companies Article 21, as follow:

a. Not a person who is employed or has the authority and responsibility to plan, lead, control, or supervise the Bank's activities within the last 6 (six) months, except for reappointment as an Independent Commissioner in the following period.
b. Has no shares either directly or indirectly at the Bank.
c. Has no affiliation with the Bank, member of the Board of Commissioners, member of the Board of Directors, or the Principal Shareholders of the Bank.
d. Has no direct or indirect business relationship related to the Bank's business activities.
e. Meet other requirements of the Independent Commissioner as stipulated on the prevailing laws.

f. Dalam hal Komisaris Independen menjabat pada Komite Audit, maka Komisaris Independen yang bersangkutan hanya dapat diangkat kembali pada Komite Audit untuk 1 (satu) periode masa jabatan Komite Audit berikutnya.

g. Komisaris Independen yang menjabat sebagai Ketua Komite, hanya dapat merangkap jabatan sebagai Ketua Komite maksimum pada 1 (satu) Komite lain.

f. In terms of the Independent Commissioner has a position at the Audit Committee, hence the said Independent Commissioner only will be reappointed on the Audit Committee for 1 (one) service period of the next Audit Committee.

g. The Independent Commissioner that also serves as the Head of Committee, only may serve concurrently as the Head of Committee at most for 1 (one) another Committee.

## Pernyataan Independensi Komisaris Independen

Sebagai bagian dalam melakukan proses uji kemampuan dan kepatutan di Otoritas Jasa Keuangan (OJK), anggota Komisaris Independen telah membuat dan menandatangani Surat Pernyataan Independensi serta telah disampaikan kepada Otoritas Jasa Keuangan (OJK).

Seluruh anggota Komisaris Independen telah memenuhi aspek independensi sesuai ketentuan POJK No. 33/POJK.04/2014 tanggal 8 Desember 2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik.

## Statement on Independency of Independent Commissioner

As part of the Fit and Proper Test process at the Financial Services Authority (OJK), members of Independent Commissioners have prepared and signed a Statement of Independency for submission to the Financial Services Authority (OJK).

All members of the Independent Commissioners that met the independence aspects according to provision of POJK No. 33/POJK.04/2014 dated 8 December 2014 on the Board of Directors and the Board of Commissioner for Issuers or Commercial Company.

| **Aspek Independensi**<br>Independence Aspect | **Sutirta Budiman** | **Iwan Nataliputra** | **Benny Siswanto** | **Mahdi Mahmudy*)** |
|---|---|---|---|---|
| Bukan merupakan orang yang bekerja atau mempunyai wewenang dan tanggung jawab untuk merencanakan, memimpin, mengendalikan atau mengawasi kegiatan PT Bank JTrust Indonesia Tbk dalam waktu 6 (enam) bulan terakhir, kecuali untuk pengangkatan kembali sebagai Komisaris Independen PT Bank JTrust Indonesia Tbk pada periode berikutnya.<br>Not a person who is employed or has the authority and responsibility to plan, lead, control or supervise the activities of PT Bank JTrust Indonesia Tbk. within the last 6 (six) months, except for re-appointment as Independent Commissioner of PT Bank JTrust Indonesia Tbk. in the following period. | √ | √ | √ | √ |
| Tidak mempunyai saham baik langsung maupun tidak langsung pada PT Bank JTrust Indonesia Tbk.<br>Has no shares, directly or indirectly, at PT Bank JTrust Indonesia Tbk. | √ | √ | √ | √ |
| Tidak mempunyai hubungan Afiliasi dengan PT Bank JTrust Indonesia Tbk, anggota Dewan Komisaris, Direksi atau pemegang saham utama PT Bank JTrust Indonesia Tbk.<br>Not affiliated with PT Bank JTrust Indonesia Tbk., member of the Board of Commissioners, Board of Directors or major shareholder of PT Bank JTrust Indonesia Tbk. | √ | √ | √ | √ |

| Aspek Independensi<br>Independence Aspect | Sutirta Budiman | Iwan Nataliputra | Benny Siswanto | Mahdi Mahmudy*) |
|---|---|---|---|---|
| Tidak memiliki hubungan keuangan, hubungan kepengurusan, hubungan kepemilikan saham, hubungan keluarga dengan anggota Dewan Komisaris lainnya, Direksi dan/atau Pemegang Saham Pengendali Bank.<br>Does not have financial relationship, organizational relationship, shareholder relationship, familial relationship with the member of the Board of Directors, other member of the Board of commissioner, and/or Controlling Shareholders of the Bank. | √ | √ | √ | √ |
| Tidak mempunyai hubungan usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha PT Bank JTrust Indonesia Tbk.<br>Has no direct or indirect business relationship relating to the activities of PT Bank JTrust Indonesia Tbk. | √ | √ | √ | √ |
| Surat Pernyataan Independensi<br>Statement Letter of Independency | √ | √ | √ | √ |

*) Sehubungan dengan pengangkatan kembali Komisaris Independen (Mahdi Mahmudy) yang telah menjabat selaku Komisaris Independen Perseroan selama 2 (dua) periode masa jabatan berturut-turut, beliau telah membuat Surat Pernyataan Independensi bahwa dirinya tetap independen yang disampaikan pada RUPS Tahunan tanggal 27 Agustus 2020. Berdasarkan Akta Pernyataan Keputusan RUPSLB Bank No.5 tanggal 3 Mei 2021, RUPS menyetujui penggantian Sdr. Mahdi Mahmudy sebagai Komisaris Independen PT Bank JTrust Indonesia Tbk efektif sejak ditutupnya RUPS.
In connection with the reappointment of the Independent Commissioner (Mahdi Mahmudy) who has served as the Company's Independent Commissioner for 2 (two) consecutive terms, he has made an Independence Statement that he remains independent which was submitted at the Annual GMS on 27 August 2020 Based on the Deed of Resolution of the Bank's EGMS No. 5 dated May 3, 2021, the GMS approved the replacement of Mr. Mahdi Mahmudy as Independent Commissioner of PT Bank JTrust Indonesia Tbk effective since the closing of the GMS.

## Profil Anggota Dewan Komisaris

Profil lengkap tercantum dalam Profil Dewan Komisaris/Direksi/Pejabat Eksekutif pada Laporan Tahunan 2021 ini.

## Profile of Members of the Board of Commissioners

Complete profile is in the Profile of Board of Commissioners/Directors/Executive Officers in the 2021 Annual Report.

## Tugas, Tanggung Jawab dan Wewenang Dewan Komisaris

Dewan Komisaris Bank melakukan tugas dan tanggung jawabnya secara independen, dengan itikad baik, penuh tanggung jawab, dan kehati-hatian. Dalam melaksanakan tugas dan tanggung jawabnya, Dewan Komisaris memastikan terselenggaranya Tata Kelola yang Baik dan kepatuhan terhadap peraturan yang berlaku dalam setiap kegiatan usaha Bank pada setiap tingkatan atau jenjang organisasi.

Tugas pokok Dewan Komisaris, antara lain namun tidak terbatas untuk:

1. Melakukan pengawasan terhadap Direksi dalam melaksanakan tugas dan tanggung jawabnya dengan memantau, mengarahkan, dan mengevaluasi implementasi kebijakan strategis, termasuk pelaksanaan Rencana bisnis, Anggaran Perusahaan serta ketentuan-ketentuan Anggaran Dasar, meninjau kebijakan risiko dan kinerja perusahaan;
2. Memastikan Direksi menindaklanjuti temuan audit dan rekomendasi dari Satuan Kerja Internal Audit, audit eksternal, dan hasil pengawasan otoritas perbankan serta otoritas lainnya;

## Duties and Responsibilities of the Board of Commissioners

The Board of Commissioners of the Bank carry out their duties and responsibilities independently, with good deeds, full responsibility, and prudential. In carrying out their duties and responsibilities, the Board of Commissioners ensure the implementation of Good Governance and compliance on the prevailing provisions in every business activities of the bBank in every level of organization.

The main duties of the Board of Commissioners are among others but not limited to:

1. monitor the Board of Directors in executing their duties and responsibilities by monitor, direct, and evaluate the implementation of strategic policies, including the implementation of the business plan, the Company's Articles of Association and the provisions of the Articles of Association, reviewing the company's risk and performance policies;
2. ensure the Board of Directors follow up the audit findings and recommendation from Internal Audit Working Unit, external audit, and the supervising result from banking authority and other authorities.

3. Memastikan terselenggaranya pelaksanaan tata kelola perusahaan yang baik pada setiap kegiatan usaha Bank pada seluruh tingkatan atau jenjang organisasi;
4. Melakukan pengawasan korporasi dengan dibantu paling kurang Komite Audit, Komite Pemantau Risiko, serta Komite Remunerasi dan Nominasi untuk mendukung efektivitas pelaksanaan tugas dan tanggung jawab Dewan Komisaris.
5. Mengkaji visi dan misi Bank secara berkala.

Dewan Komisaris memiliki kewenangan, antara lain untuk:
1. Mengetahui segala kebijakan dan tindakan yang telah serta akan dijalankan oleh Direksi.
2. Rapat Dewan Komisaris berhak memberhentikan sementara anggota Direksi dengan menyebutkan alasannya;
3. Melakukan tindakan pengurusan Bank dalam keadaan tertentu untuk jangka waktu tertentu;
4. Berkomunikasi secara langsung dengan karyawan, Direksi dan pihak-pihak lain;
5. Melibatkan pihak independen di luar anggota Dewan Komisaris untuk membantu pelaksanaan tugasnya.

Dewan Komisaris dapat melaksanakan kewenangan lainnya sepanjang tidak bertentangan dengan peraturan perundang-undangan yang berlaku, Anggaran Dasar dan/atau Keputusan RUPS.

Dewan Komisaris mempertanggungjawabkan pelaksanaan tugasnya kepada pemegang saham melalui RUPS dimana Dewan Komisaris bertanggung jawab secara tanggung renteng atas kerugian Bank yang disebabkan oleh kesalahan atau kelalaian anggota Dewan Komisaris dalam menjalankan tugasnya.

## Etika Kerja

a. Dewan Komisaris bersama Direksi wajib menyusun kode etik yang berlaku bagi seluruh anggota Direksi dan anggota Dewan Komisaris, karyawan/pegawai serta pendukung organ yang dimiliki oleh Bank yang bekerja pada Bank dan dimuat secara lengkap dalam website Bank.
b. Dewan Komisaris wajib mematuhi kode etik yang berlaku di Bank, menjalankan tugasnya dengan itikad baik, penuh tanggung jawab dan kehati-hatian dengan selalu mengindahkan peraturan perundang-undangan yang berlaku, yang diantaranya terkait dengan pelaksanaan *Good Corporate Governance* dan Anggaran Dasar Bank.
c. Dewan Komisaris wajib menegakkan standar integritas tertinggi dan menghindari kondisi benturan kepentingan antara Bank dan Dewan Komisaris serta para pihak terkait.

3. ensure the implementation of good corporate governance in every business activities of the Bank at all levels or levels of the organization;
4. conduct corporate supervision assisted at least by the Audit Committee, Risk Oversight Committee and Remuneration and Nomination Committee to support the effectivity of the implementation of duties and responsibilities of the Board of Commissioners.
5. Review the Bank's vision and mission on a regular basis.

The Board of Commissioners has authorities, among others to:
1. knowing entire policies and activities that has been carried out by the Board of Directors
2. Meetings of the Board of Commissioners have the right to temporarily dismiss members of the Board of Directors by stating the reasons;
3. carrying out the Bank's management in particular condition and in particular time frame
4. Communicating directly with employees, the Board of Directors and other parties;
5. involve independent party outside the Board of Commissioner to assist the implementation of their duties.

The Board of Commissioners may exercise other authorities as long as they do not conflict with the prevailing laws and regulations, the Articles of Association and/or the GMS Resolutions.

The Board of Commissioners accounts for the implementation of their duties to shareholders through GMS where the Board of Commissioners responsible jointly on the Bank's loss that was caused by the mistake or negligence of the member of the Board of Commissioners in carrying out their duties.

## Work Ethics

a. The Board of Commissioners together with the Board of directors shall formulate a code of ethics that applies to all members of the Board of Directors and the member of the Board Commissioners, employees as well as supporting organs owned by the Bank that work for the Bank and stipulated completely in the Bank's website.
b. The Board of Commissioners shall comply with the code of ethics applies in the Bank, carry out their duties in a good will, responsibly and prudential with continuously considering the prevailing laws, among others related to the implementation of Good Corporate Governance and the Bank's Article of Associations.
c. The Board of Commissioners shall uphold the highest standard of integrity and avoid conflict of interest between the Bank and the Board of Commissioners as well as the related parties.

d. Anggota Dewan Komisaris dilarang mengambil keuntungan dari PT Bank JTrust Indonesia Tbk untuk kepentingan pribadi, keluarga dan/atau pihak-pihak lain yang dapat menciderai atau mengurangi keuntungan dan reputasi PT Bank JTrust Indonesia Tbk.
e. Anggota Dewan Komisaris dilarang mengambil dan/atau menerima keuntungan pribadi dari PT Bank JTrust Indonesia Tbk selain remunerasi dan fasilitas-fasilitas lain yang ditetapkan dalam Rapat Umum Pemegang Saham.

f. Anggota Dewan Komisaris dilarang secara langsung atau tidak langsung membuat pernyataan tidak benar mengenai fakta material atau tidak mengungkapkan fakta material sehingga pernyataan yang dibuat tidak menyesatkan mengenai keadaan PT Bank JTrust Indonesia Tbk pada saat pernyataan dibuat.
g. Mencakup namun tidak terbatas pada hal-hal lainnya sepanjang tidak bertentangan dengan peraturan perundang-undangan yang berlaku terkait Dewan Komisaris Bank Umum dan Perusahaan Publik, Anggaran Dasar dan/atau Keputusan RUPS.
h. Dewan Komisaris dilarang terlibat dalam proses pengambilan keputusan menyangkut kegiatan operasional Bank, kecuali dalam hal:
   i. Persetujuan terhadap penyediaan dana kepada pihak-pihak yang terkait sebagaimana diatur dalam ketentuan Otoritas Perbankan;
   ii. Keputusan-keputusan lain yang diterapkan dalam Anggaran Dasar atau peraturan perundangan yang berlaku. Pengambilan keputusan oleh Dewan Komisaris sebagaimana disebutkan dalam butir a. dan b. di atas merupakan bagian dari tugas pengawasan oleh Dewan Komisaris sehingga tidak meniadakan tanggung jawab Direksi atas pelaksanaan pengurusan Bank.
   iii. Mencakup namun tidak terbatas pada hal-hal lainnya sepanjang tidak bertentangan dengan peraturan perundang-undangan yang berlaku terkait Dewan Komisaris Bank Umum dan Perusahaan Publik, Anggaran Dasar dan/atau Keputusan RUPS.

## Tugas dan Tanggung Jawab Komisaris Utama

Komisaris Utama J Trust Bank mengemban tugas dan tanggung jawab tambahan selain sebagaimana yang telah dijelaskan sebelumnya, sebagai berikut:

1. Memimpin Dewan Komisaris dalam menjalankan tugas-tugas pengawasan dan menyusun pembagian tugas antar anggota Dewan Komisaris;

2. Memfasilitasi komunikasi antara Dewan Komisaris dan Direksi;

d. The members of the Board of Commissioners shall not take any advantage from PT Bank JTrust Indonesia Tbk for their own interest, family and/or other parties that can harm or reduce profits and reputation of PT Bank JTrust Indonesia Tbk.
e. The Members of the Board of Commissioners shall not take and/or receive any personal benefit from PT Bank JTrust Indonesia tbk other than remuneration and other facilities and determined in the General Meeting for Shareholders.
f. The members of the Board of Commissioners shall not directly or indirectly make a false statement on material facts or not expose material facts hence statement made is not falsely interpreted on the condition of Pt Bank JTrust Indonesia Tbk when the statement is made.

g. Including but not limited to other matters as long as not contradicting with the prevailing laws related to the Board of Commissioners of Commercial Bank and Public Entities, Articles of Association and/or Decisions of GMS.

h. The Board of Commissioners shall not involve in decision making process on the Bank's operational activities, except on:
   i. Approval on fund provision to related parties as regulated in the provisions of Banking Authorities;

   ii. Other decisions that are implemented in the Articles of Association or prevailing regulations. Decision made by the Board of Commissioners as mentioned in point a. and b. above are part of the supervisory duty of the Board of Commissioners hence not eliminated the responsibility of the Board of Directors on the implementation of the Bank's management.

   iii. Including but not limited to other matters as long as not contradicting with the prevailing laws related to the Board of Commissioners for Commercial Bank and Public Entities, Article of Association and/or Decisions of GMS.

## Duties and Responsibilities of the President Commissioner

President Commissioner of the bank has duties and responsibilities other than aforementioned duties and responsibilities as follow:

1. President Commissioner lead the Board of Commissioner in carrying out their supervision duty and formulate duties distribution among the member of the Board of Commissioners;
2. Facilitate communication between the Board of Commissioner and the Board of Directors;

3. Memimpin atau memainkan peran kunci dalam perencanaan suksesi Direktur Utama dan memimpin proses evaluasi Dewan Komisaris; dan
4. Memimpin rapat Dewan Komisaris.

## Pembidangan Tugas Anggota Dewan Komisaris dan Rangkap Jabatan di Komite

Beberapa anggota Dewan Komisaris juga merangkap jabatan sesuai kompetensi dan bidangnya masing-masing, sebagai Ketua dan/atau anggota Komite-Komite yang dibentuk untuk membantu pelaksanaan tugas dan tanggung jawab Dewan Komisaris.

3. Lead or play a key role in succession planning of President Director and lead the evaluation process of the Board of Commissioners; and
4. Chair the Board of Commissioner meeting.

## Distribution of the Member of the Board of Commissioners' Duties and concurrent positions in the committee

Several members of the Board of Commissioners also concurrently serve positions according to their competence in their own field, as the Head and/or member of the Committee formed to assist the execution of their duties and responsibilities.

| **Komite**<br>Committee | **Keanggotaan Komite oleh Anggota Dewan Komisaris** | **Membership of Committee by the Member of the Board of Commissioner** |
|---|---|---|
| Komite Audit<br>Audit Committee | Berdasarkan Surat Keputusan Direksi tanggal 10 Maret 2021 menunjuk:<br>1. Sutirta Budiman (Komisaris Independen) sebagai Ketua merangkap Anggota<br>2. I Gde Yadnya Kusuma (Pihak Independen) sebagai Anggota<br>3. Bambang Setyoko (Pihak Independen sebagai Sekretaris merangkap Anggota. | Based on the Decree of the Board of Directors dated March 10, 2021 appointed:<br>1. Sutirta Budiman (Independent Commissioner) as Chairman concurrently Member<br>2. I Gde Yadnya Kusuma (Independent Party) as Member<br>3. Bambang Setyoko (Independent Party as Secretary concurrently Member. |
| Komite Pemantau Risiko<br>Risk Oversight Committee | Berdasarkan Surat Keputusan Direksi tanggal 9 September 2021, struktur dan keanggotaan Komite Pemantau Risiko sebagai berikut:<br>a. Sutirta Budiman (Komisaris Independen) sebagai Ketua merangkap Anggota<br>b. Nobiru Adachi (Komisaris Utama) sebagai Anggota<br>c. Nobuiku Chiba (Komisaris) sebagai Anggota<br>d. Bambang Setyoko (Pihak Independen) sebagai Anggota<br>e. I Gde Yadnya Kusuma (Pihak Independen) sebagai Sekretaris merangkap Anggota<br>f. Amalia Setyanti (Pihak Independen) sebagai Anggota | Based on the Decree of the Board of Directors dated September 9, 2021, the structure and membership of the Risk Oversight Committee is as follows:<br>a. Sutirta Budiman (Independent Commissioner) as Chairman concurrently Member<br>b. Nobiru Adachi (President Commissioner) as Member<br>c. Nobuiku Chiba (Commissioner) as Member<br>d. Bambang Setyoko (Independent Party) as Member<br>e. I Gde Yadnya Kusuma (Independent Party) as Secretary concurrently Member<br>f. Amalia Setyanti (Independent Party) as Member |
| Komite Nominasi dan Remunerasi<br>Komite Nominasi dan Remunerasi | Berdasarkan Surat Keputusan Direksi tanggal 25 Juni 2021, struktur dan keanggotaan Komite Nominasi dan Remunerasi sebagai berikut:<br>1. Sutirta Budiman (Komisaris Independen) sebagai Anggota<br>2. Nobuiku Chiba (Komisaris) sebagai Anggota<br>3. Pey Fang Ong (EVP HC, GS & Corsec) sebagai Sekretaris dan Anggota | Based on the Decree of the Board of Directors dated June 25, 2021, the structure and membership of the Nomination and Remuneration Committee is as follows:<br>1. Sutirta Budiman (Independent Commissioner) as Member<br>2. Nobuiku Chiba (Commissioner) as Member<br>3. Pey Fang Ong (EVP HC, GS & Corsec) as Secretary and Member |

## Independensi Dewan Komisaris

Dalam menjalankan tugas dan tanggung jawabnya, anggota Dewan Komisaris menjunjung tinggi prinsip independensi, mengutamakan kepentingan Bank di atas kepentingan pribadi dan memastikan tidak dapat dipengaruhi oleh pihak manapun. Komitmen ini selaras yang tercantum pada piagam Dewan Komisaris Bank sebagai berikut:

1. Dewan Komisaris melakukan tugas dan tanggung jawabnya secara independen dengan itikad baik, penuh tanggung jawab dan kehati-hatian. Pelaksanaan tugas harus dilakukan secara obyektif dan bebas dari tekanan dan kepentingan pihak manapun.

## Independency of the Board of Commissioners

In carrying out their duties and responsibilities, the members of the Board of Commissioners uphold the independence principle, prioritize the Bank's interest above their own interest and ensure that they are independent from influence from any parties. This commitment is in line with principles stipulated in the Charter of Board of Commissioners of the Bank, as follow:

1. The Board of Commissioners carry out their duties and responsibilities independently with good will, responsibly and prudent. The implementation of their duties shall be carried out objectively and free from pressure and interest from any parties.

2. Dewan Komisaris wajib menegakkan standar integritas tertinggi dan menghindari kondisi benturan kepentingan antara Bank dan Dewan Komisaris serta para pihak terkait.
3. Anggota Dewan Komisaris dilarang mengambil keuntungan dari Bank untuk kepentingan pribadi, keluarga dan/atau pihak-pihak lain yang dapat menciderai atau mengurangi keuntungan dan reputasi Bank.
4. Anggota Dewan Komisaris dilarang mengambil dan/atau menerima keuntungan pribadi dari Bank selain remunerasi dan fasilitas-fasilitas lain yang ditetapkan dalam RUPS.
5. Anggota Dewan Komisaris dilarang secara langsung atau tidak langsung membuat pernyataan tidak benar mengenai fakta material atau tidak mengungkapkan fakta material sehingga pernyataan yang dibuat tidak menyesatkan mengenai keadaan Bank pada saat pernyataan dibuat.

## Kebijakan Rangkap Jabatan Dewan Komisaris

Piagam Dewan Komisaris telah mengatur ketentuan mengenai rangkap jabatan sesuai dengan POJK No. 55/POJK.03/2016 tentang Penerapan Tata Kelola Bagi Bank Umum pasal 28, dinyatakan bahwa:

1. Anggota Dewan Komisaris dilarang melakukan rangkap jabatan sebagai anggota Direksi, anggota Dewan Komisaris atau Pejabat Eksekutif:
   a. pada lembaga keuangan atau perusahaan keuangan, baik bank maupun bukan bank;
   b. pada lebih dari 1 (satu) lembaga bukan keuangan atau perusahaan bukan keuangan, baik yang berkedudukan di dalam maupun di luar negeri
2. Tidak termasuk rangkap jabatan sebagaimana dimaksud pada ayat (1) dalam hal:
   a. Anggota Dewan Komisaris menjabat sebagai anggota Direksi, anggota Dewan Komisaris atau Pejabat Eksekutif yang melaksanakan fungsi pengawasan pada 1 (satu) perusahaan anak bukan bank yang dikendalikan oleh Bank;
   b. Komisaris Non Independen menjalankan tugas fungsional dari pemegang saham Bank yang berbentuk badan hukum pada kelompok usaha Bank; dan/atau
   c. Anggota Dewan Komisaris menduduki jabatan pada organisasi atau lembaga nirlaba.

2. The Board of Commissioners shall uphold the highest standard of integrity and avoid any conflict of interest between the Bank and the Board of Commissioner as well as any related parties.
3. The members of the Board of Commissioners shall not take advantage from the Bank for their own interest, family's and/or any other parties that might injure or reduce the Bank's profit or reputation.
4. The members of the Board of Commissioners shall not take and/or accept their own personal interest from the Bank except for remuneration and other facilities determined in the GMS.
5. The members of the Board of Commissioners shall not directly or indirectly make a false statement on material facts or not expose material facts so that the statement made is not falsely interpreted on the Bank's condition when the statement is made.

## Policy on Concurrent Position of the Board of Commissioners

The Board of Commissioners Charter has stipulates provisions regarding concurrent positions in accordance with the On the POJK No. 55/POJK.03/2016 on the Implementation of Governance for Commercial Bank on Article 28 that stipulates:

1. The members of the Board of Commissioners shall not serve concurrently as the members of the Board of Directors, the member of the Board of Commissioners or Executive Officers:
   a. on the financial entities or financial companies, both bank or non-bank;
   b. on more than 1 (one) non-financial entities or financial entities, both based domestically or overseas.
2. Not including concurrent position as mentioned on the article (1) in terms of:
   a. the members of the Board of Commissioners serve as the member of the Board of Commissioner of Executive Officials that carry out the supervision function on 1 (one) non-bank subsidiary controlled by the Bank;
   b. Non-In ependent Commissioners carry out functional duties from the Bank's shareholders as legal entities in the Bank's business group; and/or
   c. The Members of the Board of Commissioners serve a position in a non-profit organization.

3. Tugas dalam jabatan dan fungsi sebagaimana dimaksud pada ayat (2) dapat dilaksanakan sepanjang yang bersangkutan tidak mengabaikan pelaksanaan tugas dan tanggung jawab sebagai anggota Dewan Komisaris Bank.

3. Duties in position and function as stated in the Article (2) shall be carry out as far as the related party is not ignoring the implementation of their duties and responsibilities as the member of the Board of Commissioners of the Bank.

Rangkap jabatan oleh anggota Dewan Komisaris Bank telah sesuai dengan POJK No. 55/POJK.03/2016 tentang Penerapan Tata Kelola bagi Bank Umum, dimana Komisaris Non Independen melakukan rangkap jabatan untuk menjalankan tugas fungsional dari Pemegang Saham Bank yang berbentuk badan hukum pada kelompok usaha Bank. Pada periode tahun 2021, rangkap jabatan anggota Dewan Komisaris sebagai berikut:

Concurrent position by the member of the Board of Commissioners of the Bank has been complying with the POJK No. 55/POJK.03/2016 on the Implementation of Governance for Commercial Banks where Non-Independent Commissioner has concurrent position to carry out functional duties from the Bank's Shareholder in a form of legal entities in the Bank's business group. In the period of 2021, concurrent position of the members of the Board of Commissioners are as follow:

| No | Nama<br>Name | Jabatan<br>Position | Jabatan Lain | Other Positions |
|---|---|---|---|---|
| 1. | Nobiru Adachi | Komisaris Utama<br>President Commissioner | • Representative Director of J Trust Co., Ltd Overseas Legal Affairs/ Finance in South East Asia<br>• Anggota Komite Pemantau Risiko PT Bank JTrust Indonesia Tbk | • Representative Director of J Trust Co., Ltd Overseas Legal Affairs/ Finance in South East Asia<br>• Member of the Risk Monitoring Committee of PT Bank JTrust Indonesia Tbk |
| 2. | Nobuiku Chiba | Komisaris<br>Commissioner | • Director, PT J Trust Asia<br>• Representative Director, Executive Vice President of J Trust Co.,Ltd.<br>• Commissioner PT J Trust Investment Indonesia.<br>• President Commissioner PT J Trust Olympindo Multi Finance<br>• Anggota Komite Pemantau Risiko PT Bank JTrust Indonesia Tbk<br>• Anggota Komite Remunerasi dan Nominasi PT Bank JTrust Indonesia Tbk | • Director, PT J Trust Asia<br>• Representative Director, Executive Vice President of J Trust Co, Ltd.<br>• Commissioner PT J Trust Investment Indonesia.<br>• President Commissioner PT J Trust Olympindo Multi Finance<br>• Member of the Risk Oversight Committee of PT Bank JTrust Indonesia Tbk<br>• Member of the Remuneration and Nomination Committee of PT Bank JTrust Indonesia Tbk |
| 3. | Sutirta Budiman | Komisaris Independen<br>Independent Commissioner | • Ketua merangkap Anggota Komite Pemantau Risiko PT Bank JTrust Indonesia Tbk<br>• Anggota Komite Remunerasi dan Nominasi PT Bank JTrust Indonesia Tbk | • Chairman concurrently Member of the Risk Oversight Committee of PT Bank JTrust Indonesia Tbk<br>• Member of the Remuneration and Nomination Committee of PT Bank JTrust Indonesia Tbk |
| 4. | Iwan Nataliputra | Komisaris Independen<br>Independent Commissioner | Ketua Komite Pemantau Risiko PT Bank JTrust Indonesia Tbk | Ketua Komite Pemantau Risiko PT Bank JTrust Indonesia Tbk*)2 |
| 5. | Benny Siswanto | Komisaris Independen<br>Independent Commissioner | • Komisaris Utama PT Mekar Prana Indah<br>• Ketua Komite Audit PT Bank JTrust Indonesia Tbk<br>• Ketua merangkap Anggota Komite Remunerasi dan Nominasi PT Bank JTrust Indonesia Tbk<br>• Anggota Komite Pemantau Risiko PT Bank JTrust Indonesia Tbk | • President Commissioner of PT Mekar Prana Indah<br>• Chairman of the Audit Committee of PT Bank JTrust Indonesia Tbk*)3<br>• Chairman concurrently Member of the Remuneration and Nomination Committee of PT Bank JTrust Indonesia Tbk*)4<br>• Member of the Risk Oversight Committee of PT Bank JTrust Indonesia Tbk*)2 |
| 6. | Mahdi Mahmudy*) | Komisaris Independen<br>Independent Commissioner | Ketua merangkap Anggota Komite Remunerasi dan Nominasi PT Bank JTrust Indonesia Tbk | Chairman concurrently Member of the Remuneration and Nomination Committee of PT Bank JTrust Indonesia Tbk |

*) Berdasarkan Akta Pernyataan Keputusan RUPSLB Bank No.5 tanggal 3 Mei 2021, RUPS menyetujui penggantian Sdr. Mahdi Mahmudy sebagai Komisaris Independen PT Bank JTrust Indonesia Tbk efektif sejak ditutupnya RUPS.

Based on the Deed of Statement of Resolutions of the Bank's EGMS No. 5 dated 3 May 2021, the GMS approved the replacement of Mr. Mahdi Mahmudy as Independent Commissioner of PT Bank JTrust Indonesia Tbk effective since the closing of the GMS.

## Pembelian/Penjualan Saham Dewan Komisaris

Selama tahun 2021 tidak ada transaksi pembelian dan/atau penjualan saham J Trust Bank yang dilakukan oleh Dewan Komisaris J Trust Bank. Per 31 Desember 2021, seluruh anggota Dewan Komisaris tidak memiliki saham Perseroan.

## Purchase/Sale of Board of Commissioners Shares

During 2021 there was no purchase and/or sale of shares of J Trust Bank conducted by the Board of Commissioners of J Trust Bank. As of December 31, 2021, all members of the Board of Commissioners do not own the Company's shares.

## Hubungan Afiliasi Dewan Komisaris

Di tahun 2021, Hubungan Keuangan dan Hubungan Keluarga Anggota Dewan Komisaris dengan Anggota Dewan Komisaris Lainnya, Direksi dan/atau Pemegang Saham Pengendali Bank adalah sebagai berikut:

## Affiliation of the Board of Commissioners

In 2021, the Financial Relationships and Family Relationships of Members of the Board of Commissioners with Other Members of the Board of Commissioners, Directors and/or Controlling Shareholders of the Bank are as follows:

| **Nama** Name | **Jabatan** Position | **Hubungan Keluarga dengan** Family Relationship with | | | | | | **Hubungan Keuangan dengan** Financial Relationship with | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | **Dewan Komisaris** Board of Commissioners | | **Direksi** Board of Directors | | **Pemegang Saham Pengendali** Controling SHareholders | | **Dewan Komisaris** Board of Commissioners | | **Direksi** Board of Directors | | **Pemegang Saham Pengendali** Controling SHareholders | |
| | | **Ya** Yes | **Tidak** No | **Ya** Yes | **Tidak** No | **Ya** Yes | **Tidak** No | **Ya** Yes | **Tidak** No | **Ya** Yes | **Tidak** No | **Ya** Yes | **Tidak** No |
| Nobiru Adachi | Komisaris Utama President Commissioner | - | √ | - | √ | - | √ | - | √ | - | √ | √ | - |
| Nobuiku Chiba | Komisaris Commissioner | - | √ | - | √ | - | √ | - | √ | - | √ | √ | - |
| Sutirta Budiman | Komisaris Independen Independent Commissioner | - | √ | - | √ | - | √ | - | √ | - | √ | - | √ |
| Iwan Nataliputra | Komisaris Independen Independent Commissioner | - | √ | - | √ | - | √ | - | √ | - | √ | - | √ |
| Benny Siswanto | Komisaris Independen Independent Commissioner | - | √ | - | √ | - | √ | - | √ | - | √ | - | √ |
| Mahdi Mahmudy*) | Komisaris Independen Independent Commissioner | - | √ | - | √ | - | √ | - | √ | - | √ | - | √ |

*) Berdasarkan Akta Pernyataan Keputusan RUPSLB Bank No.5 tanggal 3 Mei 2021, RUPS menyetujui penggantian Sdr. Mahdi Mahmudy sebagai Komisaris Independen PT Bank JTrust Indonesia Tbk efektif sejak ditutupnya RUPS.
Based on the Deed of Resolution of the Bank's EGMS No. 5 dated 3 May 2021, the GMS approved the replacement of Mr. Mahdi Mahmudy as Independent Commissioner of PT Bank JTrust Indonesia Tbk effective since the closing of the GMS.

## Benturan Kepentingan Dewan Komisaris

Sepanjang tahun 2021, Bank memastikan bahwa seluruh anggota Dewan Komisaris tidak memiliki benturan kepentingan maupun potensi benturan kepentingan terhadap Bank. Seluruh anggota Dewan Komisaris memiliki komitmen untuk menghindari terjadinya potensi benturan kepentingan atau selalu menempatkan diri untuk tidak berada dalam potensi terjadinya benturan kepentingan dalam situasi apapun sebagaimana tercantum dalam Piagam Dewan Komisaris.

## Conflict of Interest of the Board of Commissioners

Throughout 2021, the Bank ensured that entire members of the Board of Commissioners did not own conflict of interest and potential conflict of interest toward the Bank. Entire members of the Board of Commissioners have committed to avoid the potential conflict of interest or place themselves for not in the position of potential conflict of interest in any situation as stipulated in the Board of Commissioners Charter.

Dalam hal terjadi benturan kepentingan, anggota Dewan Komisaris dilarang mengambil tindakan yang dapat merugikan atau mengurangi keuntungan Bank dan wajib mengungkapkan potensi benturan kepentingan dimaksud dalam setiap keputusan. Prosedur yang harus dilalui oleh anggota Dewan Komisaris apabila terjadi benturan kepentingan sebagai berikut:

1. Wajib menghindari kondisi benturan kepentingan antara Bank dan Dewan Komisaris serta para pihak terkait serta mengungkapkan setiap keadaan yang menciptakan kemungkinan terjadinya benturan kepentingan.
2. Memerlukan persetujuan RUPS untuk menjalankan transaksi yang memuat benturan kepentingan antara kepentingan ekonomis pribadi anggota Dewan Komisaris dengan kepentingan ekonomis Bank, dimana RUPS dipimpin oleh anggota Dewan Komisaris yang tidak mempunyai benturan kepentingan atau pihak lain sesuai dengan peraturan perundang-undangan yang berlaku.

## Ketentuan dan Pelaksanaan Rapat Dewan Komisaris

a. Ketentuan Rapat Dewan Komisaris
   1. Dewan Komisaris wajib mengadakan rapat paling kurang 1 (satu) kali dalam 2 (dua) bulan antara lain dengan cara penggunaan teknologi telekonferensi.
   2. Dewan Komisaris wajib mengadakan rapat bersama Direksi secara berkala paling kurang 1 (satu) kali dalam 4 (empat) bulan.
   3. Dewan Komisaris wajib menyelenggarakan minimal 2 (dua) kali rapat Dewan Komisaris dalam setahun yang dihadiri oleh semua anggota secara fisik.
   4. Rapat Dewan Komisaris dapat diselenggarakan apabila dihadiri paling sedikit 75% (tujuh puluh lima persen) anggota Dewan Komisaris.
   5. Anggota Dewan Komisaris wajib menghadiri rapat Dewan Komisaris sekurang-kurangnya 75% (tujuh puluh lima persen) dari total rapat Dewan Komisaris dalam setahun.
   6. Dewan Komisaris harus menjadwalkan rapat-rapat tahun berikutnya sebelum berakhirnya tahun buku.
   7. Pada rapat-rapat yang telah dijadwalkan sebagaimana dimaksud di atas, Undangan rapat dan bahan wajib disampaikan kepada peserta paling lambat 5 (lima) hari sebelum rapat diselenggarakan. Dalam hal rapat tidak dijadwalkan, bahan rapat disampaikan kepada peserta rapat paling lambat sebelum rapat diselenggarakan.
   8. Rapat Dewan Komisaris dipimpin oleh Komisaris Utama. Jika Komisaris Utama tidak hadir, anggota Dewan Komisaris yang hadir dalam rapat ditunjuk untuk memimpin rapat.

In any condition that conflict of interest occurs, the members of the Board of Commissioners shall not take any action that is harmful for the Bank or reduce the Bank's profit and obligated to expose the potential conflict of interest in every decision. Procedures that shall be done by the members of the Board of Commissioners should there be a conflict of interest are as follow:

1. Required to avoid conflict of interest conditions between the Bank and the Board of Commissioners as well as related parties as well as exposing every condition that may create conflict of interest.
2. Require approval from the GMS to carry out transaction that stipulate conflict of interest between personal economic interest of the members of the Board of the Commissioners with the Bank's economic interest, where the GMS is led by the members of the Board of Commissioners that does not have conflict of interest or other parties according to the prevailing laws.

## Provisions and Implementation of the Board of Commissioners Meeting

a. Provisions of the Board of Commissioners Meeting

1. The Board of Commissioners shall carry out meetings at least 1 (one) time within 2 (two) months including via teleconference.
2. The Board of Commissioners shall carry out meetings with the Board of Directors regularly at least 1 (one) time within 4 (four) months.
3. The Board of Commissioners shall carry out 2 (two) meetings of the Board of Commissioners within a year attended by entire members physically.
4. The Board of Commissioners is conducted when it attended at least 75% (seventy five percent) members of the Board of Commissioners.
5. The members of the Board of Commissioners shall attend the Board of Commissioners meetings at least 75% (seventy five percent) from the total meetings of the Board of Commissioners within a year.
6. The Board of Commissioners shall schedule meetings for the next year before the fiscal year ends.
7. On the meetings that has been scheduled as mentioned above, meeting invitations and materials shall be delivered to the participants at least 5 (five) days. In terms of the meeting not scheduled, the materials for the meetings are scheduled to the participants at least before the meeting is conducted.
8. The meeting of the Board of the Commissioners is chaired by the President Commissioner. Should the President Commissioner be absent, the member of the Board of Commissioners attending the meeting can be appointed to chair the meeting.

9. Keputusan rapat Dewan Komisaris dilakukan berdasarkan musyawarah mufakat.
10. Dalam hal tidak tercapai keputusan musyawarah mufakat, pengambilan keputusan dilakukan berdasarkan suara terbanyak didasarkan pada prinsip satu orang satu suara.
11. Dalam suatu rapat Dewan Komisaris, seorang anggota Dewan Komisaris hanya dapat diwakili oleh anggota Dewan Komisaris lain dengan surat kuasa.
12. Semua keputusan Dewan Komisaris bersifat mengikat bagi seluruh anggota Dewan Komisaris. Perbedaan pendapat yang terjadi dalam rapat Dewan Komisaris wajib dinyatakan dengan jelas dalam risalah rapat beserta alasan perbedaan pendapat tersebut.
13. Hasil rapat Dewan Komisaris termasuk rapat gabungan Dewan Komisaris-Direksi wajib dituangkan dalam risalah rapat, ditandatangani oleh seluruh anggota Dewan Komisaris yang hadir, dan disampaikan kepada seluruh anggota Dewan Komisaris dan/atau Direksi serta didokumentasikan dengan baik.
14. Dalam hal terdapat anggota Direksi dan/atau anggota Dewan Komisaris yang tidak menandatangani hasil rapat-rapat sebagaimana tersebut di atas, yang bersangkutan wajib menyebutkan alasannya secara tertulis dalam surat tersendiri yang dilekatkan pada risalah rapat.
15. Setiap anggota Dewan Komisaris dengan cara apapun, baik secara langsung maupun tidak langsung, memiliki kepentingan pribadi atau konflik dalam suatu transaksi, kontrak atau suatu usulan kontrak dimana PT Bank JTrust Indonesia Tbk menjadi salah satu pihaknya, maka wajib menyatakan sifat kepentingan tersebut dalam rapat Dewan Komisaris dan tidak berhak berpartisipasi dalam pemungutan suara terkait dengan transaksi, kontrak atau usulan kontrak tersebut di atas, kecuali rapat Dewan Komisaris menentukan lain.
16. Rapat Dewan Komisaris juga dapat diadakan apabila dianggap perlu oleh salah seorang atau beberapa anggota Dewan Komisaris, dengan menyebutkan hal-hal yang akan dibicarakan.

9. The decision on the Board of Commissioners meeting is decided by deliberation.
10. In terms of deliberation not reached, the decision is taken based on the biggest votes based on the one-man-one-vote principle.
11. In a Board of Commissioners meeting, a member of the Board of Commissioner can only be represented by another member of the Board of Commissioner with a power of attorney.
12. All decisions of the Board of Commissioners are binding. to all members of the Board of Commissioners. Dissenting opinions happening in the Board of Commissioners meeting shall be stated clearly in the minutes of meeting along with the reason for the dissenting opinions.
13. The result of the Board of Commissioners result including joint meeting of the Board of Comissioners-Directors shall be written in the minutes of meeting and signed by entire members of the Board of Commissioner presented in the meeting, and delivered by entire member of the Board of Commissioners and/or the Board of Directors as well as documented in a good manner.
14. In the case that some members of the Board of Directors and/or members of the Board of Commissioner are not signing the meeting results as explained above, the related party shall state their reason in writing in a separate letter and attached with the minutes of meetings.
15. Every member of the Board of commissioners, in any way, both directly and indirectly, has personal interest or conflict in a transaction, contract or contract proposal where PT Bank JTrust Indonesia Tbk become one of the parties, hence shall state the nature of the interest in a Board of Commissioner meeting and not participate in the voting related to this transaction, contract or contract proposal mentioned above, except the Board of Commissioners meeting decided otherwise.
16. The Board of Commissioner meetings also may be carried out if one or several members of the Board of Commissioners consider it necessary by mentioning topics that should be discussed.

17. Dewan Komisaris dapat juga mengambil keputusan yang sah dan mengikat tanpa mengadakan rapat Dewan Komisaris dengan ketentuan bahwa semua anggota Dewan Komisaris telah diberitahukan secara tertulis mengenai usul keputusan yang dimaksud dan semua anggota Dewan Komisaris memberikan persetujuannya mengenai usul yang diajukan secara tertulis tersebut dan menandatanganinya. Keputusan yang diambil dengan cara demikian mempunyai kekuatan yang sama dengan keputusan yang diambil dengan sah dalam rapat Dewan Komisaris.
18. Mekanisme pengaturan rapat senantiasa mengacu kepada peraturan perundang-undangan yang berlaku dan Anggaran Dasar.

b. Selama tahun 2021 Dewan Komisaris telah menyelenggarakan rapat sebagai berikut:
   Rapat Bersama anggota Dewan Komisaris dengan anggota Direksi sebanyak 6 (enam) kali, dan Rapat antara anggota Dewan Komisaris sebanyak 7 (tujuh) kali yang dihadiri secara fisik maupun via konferensi video oleh seluruh anggota Dewan Komisaris yang telah lulus uji kemampuan dan kepatutan oleh OJK.

Di tahun 2021, sehubungan dengan adanya pandemi COVID-19 dan diberlakukannya pembatasan kegiatan sosial masyarakat, sebagian besar pelaksanaan rapat Dewan Komisaris dan Rapat gabungan Direksi bersama Dewan Komisaris dilaksanakan secara virtual.

17. The Board of Commissioners may also take a legal and binding decision without conducting the Board of Commissioner meeting as long as all members of the Board of Commissioners are informed in writing on the decisions proposed and all members of the Board of Commissioners give their approvals on these written proposals and sign it. The decisions taken under these procedures have the same power with decisions taken legally in a Board of Commissioners meeting.

18. The mechanism for meeting provisions is constantly based on the prevailing laws and the Article of Associations.

b. In 2021, the Board of Commissioners has held meetings as follows:
   Joint Meeting of the Board of Commissioners with the Board of Directors for 6 (six) times, and Meeting of the Board of Commissioners for 7 (seven) times, attended by all members of the Board of Commissioners who have passed the Fit and Proper Test by OJK.

In 2021, due to the COVID-19 pandemic and the implementation of restrictions on social activities, most of the meetings of the Board of Commissioners and joint meetings of the Board of Directors and the Board of Commissioners were held virtually.

Frekuensi kehadiran dan tingkat kehadiran rapat anggota Dewan Komisaris pada tahun 2021 berdasarkan periode menjabat adalah:

The frequency of attendance and level of attendance of members of the Board of Commissioners in 2021 based on the term of office are as follows:

| **Nama**<br>Name | **Jabatan**<br>Position | **Periode Menjabat (Sejak Lulus F & P )**<br>Term of Office (Since Passing F&P) | **Frekuensi Kehadiran**<br>Attendance | **Tingkat Kehadiran**<br>Attendance Rate |
|---|---|---|---|---|
| **Rapat Antara Anggota Dewan Komisaris**<br>Meeting with the Board of Commissioners | | | | |
| Nobiru Adachi | Komisaris Utama<br>President Commissioner | 1 Januari-31 Desember 2021<br>1 January-31 December 2021 | 7/7 | 100% |
| Nobuiku Chiba | Komisaris<br>President Commissioner | 1 Januari-31 Desember 2021<br>1 January-31 December 2021 | 7/7 | 100% |
| Sutirta Budiman | Komisaris Independen<br>Independent Commissioner | 1 Januari-31 Desember 2021<br>1 January-31 December 2021 | 7/7 | 100% |
| Iwan Nataliputra | Komisaris Independen<br>Independent Commissioner | 29 November-31 Desember 2021<br>29 November-31 December 2021 | 1/1 | 100% |
| Benny Siswanto*) | Komisaris Independen<br>Independent Commissioner | 22 Desember-31 Desember 2021<br>22 December-31 December 2021 | - | - |
| Mahdi Mahmudy**) | Komisaris Independen<br>Independent Commissioner | 1 Januari-3 Mei 2021<br>1 January-3 May 2021 | 2/2 | 100% |
| **Rapat Bersama Dewan Komisaris dengan Direksi (Radirkom)**<br>Joint Meeting between the Board of Commissioners and the Board of Directors | | | | |
| Nobiru Adachi | Komisaris Utama<br>President Commissioner | 1 Januari-31 Desember 2021<br>1 January-31 December 2021 | 6/6 | 100% |
| Nobuiku Chiba | Komisaris<br>Commissioner | 1 Januari-31 Desember 2021<br>1 January-31 December 2021 | 6/6 | 100% |
| Sutirta Budiman | Komisaris Independen<br>Independent Commissioner | 1 Januari-31 Desember 2021<br>1 January-31 December 2021 | 6/6 | 100% |
| Iwan Nataliputra | Komisaris Independen<br>Independent Commissioner | 29 November-31 Desember 2021<br>29 November-31 December 2021 | 1/1 | 100% |
| Benny Siswanto*) | Komisaris Independen<br>Independent Commissioner | 22 Desember-31 Desember 2021<br>22 December-31 December 2021 | - | - |
| Mahdi Mahmudy**) | Komisaris Independen<br>Independent Commissioner | 1 Januari-3 Mei 2021<br>1 January-3 May 2021 | 2/2 | 100% |

*) Efektif mendapat persetujuan OJK per 22 Desember 2021.
Effectively obtained OJK approval as of December 22, 2021.

**) Berdasarkan Akta Pernyataan Keputusan RUPSLB Bank No.5 tanggal 3 Mei 2021, RUPS menyetujui penggantian Sdr. Mahdi Mahmudy sebagai Komisaris Independen PT Bank JTrust Indonesia Tbk efektif sejak ditutupnya RUPS.
Based on the Deed of Resolution of the Bank's EGMS No. 5 dated 3 May 2021, the GMS approved the replacement of Mr. Mahdi Mahmudy as Independent Commissioner of PT Bank JTrust Indonesia Tbk effective since the closing of the GMS.

Tabel kehadiran rapat untuk masing-masing anggota Dewan Komisaris adalah:

Table for meeting presence for each member of the Board of Commissioners are:

### Agenda Rapat Dewan Komisaris
### Board of Commissioners Meeting Agenda

| **No** | **Tanggal Rapat**<br>Meeting Date | **Agenda Rapat**<br>Meeting Agenda | **Peserta Rapat**<br>Meeting Participants |
|---|---|---|---|
| 1 | 26 Februari 2021<br>26 February 2021 | Pembahasan Proposal Perubahan Kebijakan Kredit<br>Discussion of the Credit Policy Change Proposal | 1. Nobiru Adachi<br>2. Nobuiku Chiba<br>3. Sutirta Budiman<br>4. Mahdi Mahmudy |
| 2 | 1 April 2021 | Laporan Komite-Komite Di bawah Dewan Komisaris<br>Reports of Committees Under the Board of Commissioners | 1. Nobuiku Chiba<br>2. Mahdi Mahmudy<br>3. Sutirta Budiman<br>4. Mahdi Mahmudy |

## Agenda Rapat Dewan Komisaris
Board of Commissioners Meeting Agenda

| No | Tanggal Rapat<br>Meeting Date | Agenda Rapat<br>Meeting Agenda | Peserta Rapat<br>Meeting Participants |
|---|---|---|---|
| 3 | 16 Juni 2021<br>16 June 2021 | Perkembangan kredit<br>Credit development | 1. Nobiru Adachi<br>2. Nobuiku Chiba<br>3. Sutirta Budiman |
| 4 | 26 Juli 2021<br>26 July 2021 | Perkembangan kredit<br>Credit development | 1. Nobiru Adachi<br>2. Nobuiku Chiba<br>3. Sutirta Budiman |
| 5 | 26 Agustus 2021<br>26 August 2021 | Laporan Komite-Komite Di bawah Dewan Komisaris<br>Reports of Committees Under the Board of Commissioners | 1. Nobiru Adachi<br>2. Nobuiku Chiba<br>3. Sutirta Budiman |
| 6 | 27 Oktober 2021<br>27 October 2021 | Profil Risiko<br>Risk Profile | 1. Nobiru Adachi<br>2. Nobuiku Chiba<br>3. Sutirta Budiman |
| 7 | 29 November 2021 | Perkembangan kredit<br>Credit development | 1. Nobiru Adachi<br>2. Nobuiku Chiba<br>3. Sutirta Budiman<br>4. Iwan Nataliputra |

## Agenda Rapat Bersama Dewan Komisaris dengan Direksi
Joint Meeting of the Board of the Commissioners with the Board of Directors Agendas

| No | Tanggal Rapat<br>Meeting Date | Agenda Rapat<br>Meeting Agenda | Kehadiran Komisaris<br>Attendance of Commissioners | Kehadiran Direksi<br>Attendance of Directors |
|---|---|---|---|---|
| 1 | 22 Januari 2021<br>22 January 2021 | Tinjauan Rencana Bisnis Bank 2021<br>Bank Business Plan Review 2021 | 1. Nobiru Adachi<br>2. Nobuiku Chiba<br>3. Sutirta Budiman<br>4. Mahdi Mahmudy | 1. Ritsuo Fukadai<br>2. Felix I. Hartadi<br>3. Helmi A. Hidayat<br>4. Cho Won June<br>5. Bijono Waliman<br>6. Fransisca Rita Gosal |
| 2 | 29 Maret 2021<br>29 March 2021 | Tinjauan keuangan, manajemen risiko dan kepatuhan<br>Financial review, risk management and compliance | 1. Nobiru Adachi<br>2. Nobuiku Chiba<br>3. Sutirta Budiman<br>4. Mahdi Mahmudy | 1. Ritsuo Fukadai<br>2. Felix. I Hartadi<br>3. Helmi A. Hidayat<br>4. Cho Won June<br>5. Bijono Waliman |
| 3 | 26 Mei 2021<br>26 May 2021 | Tinjauan keuangan dan operasional<br>Financial review and operational | 1. Nobiru Adachi<br>2. Nobuiku Chiba<br>3. Sutirta Budiman | 1. Ritsuo Fukadai<br>2. Felix I. Hartadi<br>3. Helmi A. Hidayat<br>4. Cho Won June<br>5. Bijono Waliman |
| 4 | 29 Juli 2021<br>29 July 2021 | Tinjauan keuangan, manajemen risiko dan kepatuhan<br>Financial review, risk management and compliance | 1. Nobiru Adachi<br>2. Nobuiku Chiba<br>3. Sutirta Budiman | 1. Ritsuo Fukadai<br>2. Felix I. Hartadi<br>3. Helmi A. Hidayat<br>4. Cho Won June<br>5. Bijono Waliman |
| 5 | 22 September 2021 | Tinjauan keuangan dan operasional<br>Financial review and operational | 1. Nobiru Adachi<br>2. Nobuiku Chiba<br>3. Sutirta Budiman | 1. Ritsuo Fukadai<br>2. Felix I. Hartadi<br>3. Helmi A. Hidayat<br>4. Cho Won June<br>5. R. Djoko Prayitno |
| 6 | 29 November 2021 | Rencana Bisnis Bank 2022<br>Bank Business Plan 2022 | 1. Nobiru Adachi<br>2. Nobuiku Chiba<br>3. Sutirta Budiman<br>4. Iwan Nataliputra | 1. Ritsuo Fukadai<br>2. Felix I. Hartadi<br>3. Helmi A. Hidayat<br>4. Cho Won June<br>5. Bijono Waliman<br>6. Widjaja Hendra |

## Pelatihan dan/atau Peningkatan Kompetensi Anggota Dewan Komisaris

1. **Kebijakan pelatihan dan/atau peningkatan kompetensi anggota Dewan Komisaris, termasuk program orientasi bagi anggota Dewan Komisaris yang baru diangkat**
   - Dewan Komisaris berkewajiban untuk mengikuti program uji kompetensi/sertifikasi sesuai ketentuan dari regulator yaitu Sertifikasi Manajemen Risiko dan *Refreshment*. Hal ini selaras dengan Peraturan Bank Indonesia Nomor 11/19/PBI/2009 tanggal 4 Juni 2009 dan perubahannya dalam Peraturan Bank Indonesia Nomor 12/7/PBI/2010 tanggal 19 April 2010 tentang Sertifikasi Manajemen Risiko Bagi Pengurus dan Pejabat Bank Umum.
   - Anggota Dewan Komisaris yang baru diangkat wajib mengikuti program orientasi agar anggota Dewan Komisaris yang baru mengenal dan memahami baik profil Bank termasuk karakteristik dan proses bisnis Bank, sehingga dapat bekerja selaras dengan organ Bank yang lain.

2. **Pelatihan dan/atau peningkatan kompetensi yang diikuti anggota Dewan Komisaris**
   Seluruh anggota Dewan Komisaris telah memiliki Sertifikasi Manajemen Risiko dan/atau *Refreshment* sesuai ketentuan yang berlaku.

## Training and/or Competency Improvement of Members of the Board of Commissioners

1. **Policy on training and/or improving the competence of members of the Board of Commissioners, including orientation programs for newly appointed members of the Board of Commissioners**
   - The Board of Commissioners is obliged to participate in a competency test/certification program in accordance with the provisions of the regulator, namely Risk Management Certification and Refreshment. This is in line with Bank Indonesia Regulation Number 11/19/PBI/2009 dated 4 June 2009 and its amendments in Bank Indonesia Regulation Number 12/7/PBI/2010 dated 19 April 2010 concerning Risk Management Certification for Management and Officers of Commercial Banks.
   - Newly appointed members of the Board of Commissioners must attend an orientation program so that new members of the Board of Commissioners know and understand the Bank's profile, including the characteristics and business processes of the Bank, so that they can work in harmony with other Bank organs.

2. **Training and/or competency improvement attended by members of the Board of Commissioners**
   All members of the Board of Commissioners have Risk Management Certification and/or Refreshment in accordance with applicable regulations.

| **Nama**<br>Name | **Jabatan**<br>Position | **Level Sertifikasi**<br>Certification Level | **Lembaga yang Mengeluarkan**<br>Issuer Institutions | **Tanggal dikeluarkan**<br>Date of Issuance | **Tanggal Kadarluarsa**<br>Expiration Date |
|---|---|---|---|---|---|
| Nobiru Adachi | Komisaris Utama<br>President Commissioner | 1 | LSPP | 2 Juli 2019<br>2 July 2019 | 24 Januari 2023<br>24 January 2023 |
| Nobuiku Chiba | Komisaris<br>Commissioner | 1 | LSPP | 9 Februari 2021<br>9 February 2021 | 11 November 2025 |
| Sutirta Budiman | Komisaris Independen<br>Independent Commissioner | 2 | LSPP | 27 Juli 2019<br>27 July 2019 | 27 Juli 2023<br>27 July 2023 |
| Iwan Nataliputra | Komisaris Independen<br>Independent Commissioner | 2 | LSPP | 7 Oktober 2021<br>7 October 2021 | 7 Oktober 2025<br>7 October 2025 |
| Benny Siswanto | Komisaris Independen<br>Independent Commissioner | 2 | LSPP | 23 Oktober 2021<br>23 October 2021 | 23 Oktober 2025<br>23 October 2025 |
| Mahdi Mahmudy*) | Komisaris Independen<br>Independent Commissioner | 2 | LSPP | 9 Februari 2021<br>9 February 2021 | 20 September 2025 |

*) Berdasarkan Akta Pernyataan Keputusan RUPSLB Bank No.5 tanggal 3 Mei 2021, RUPS menyetujui penggantian Sdr. Mahdi Mahmudy sebagai Komisaris Independen PT Bank JTrust Indonesia Tbk efektif sejak ditutupnya RUPS.
Based on the Deed of Resolution of the Bank's EGMS No. 5 dated 3 May 2021, the GMS approved the replacement of Mr. Mahdi Mahmudy as Independent Commissioner of PT Bank JTrust Indonesia Tbk effective since the closing of the GMS.

Dalam hal pelaksanaan program pelatihan dan peningkatan kompetensi bagi seluruh anggota Dewan Komisaris dalam mendukung pelaksanaan tugas dan tanggung jawabnya, selama tahun 2021 anggota Dewan Komisaris PT Bank JTrust Indonesia Tbk telah mengikuti berbagai program pelatihan, *workshop*, konferensi, seminar, antara lain:

In terms of the training and competence improvement program for all members of the Board of Commissioner in supporting the implementation of their duties and responsibilities, throughout 2021, members of the Board of Commissioners of PT Bank JTRust Indonesia Tbk have participated various. training programs, workshop, conferences, seminars, among others:

| **Nama**<br>Name | **Jabatan**<br>Position | **Nama Pelatihan/ Workshop/ Konferensi/ Seminar**<br>Name of Training/ Workshop/ Conference/ Seminar | **Penyelenggara**<br>Organizer | **Waktu & Lokasi**<br>Time & Location |
|---|---|---|---|---|
| Nobiru Adachi | Komisaris Utama<br>President Commissioner | Penyertaan Modal Negara (PMN): Antara Kepentingan Sosial dan Finansial<br>State Equity Participation (PMN): Between Social and Financial Interests | LPPI | Jakarta, 2 September 2021 |
| | | Perkembangan Inovasi Keuangan Digital dan Waspada Investasi Ilegal di Indonesia<br>The Development of Digital Financial Innovation and Beware of Illegal Investments in Indonesia | OJK Institute | Jakarta, 7 Oktober 2021<br>Jakarta, 7 October 2021 |
| Nobuiku Chiba | Komisaris<br>Komisaris | *Good Corporate Governance Implementation in Banking Business* | Lentera Mulia Persada | Jakarta, 26 Januari 2021<br>Jakarta, 26 January 2021 |
| | | Penyertaan Modal Negara (PMN): Antara Kepentingan Sosial dan Finansial<br>State Equity Participation (PMN): Between Social and Financial Interests | LPPI | Jakarta, 2 September 2021 |
| | | Perkembangan Inovasi Keuangan Digital dan Waspada Investasi Ilegal di Indonesia<br>The Development of Digital Financial Innovation and Beware of Illegal Investments in Indonesia | OJK Institute | Jakarta, 7 Oktober 2021<br>Jakarta, 7 October 2021 |
| | | Transformasi Perbankan di Era Digital<br>Banking Transformation in the Digital Age | OJK Institute | Jakarta, 22 Oktober 2021<br>Jakarta, 22 October 2021 |
| Sutirta Budiman | Komisaris Independen<br>Independent Commissioner | Perkembangan Inovasi Keuangan Digital dan Waspada Investasi Ilegal di Indonesia<br>The Development of Digital Financial Innovation and Beware of Illegal Investments in Indonesia | OJK Institute | Jakarta, 7 Oktober 2021<br>Jakarta, 7 October 2021 |
| Iwan Nataliputra | Komisaris Independen<br>Independent Commissioner | Perkembangan Inovasi Keuangan Digital dan Waspada Investasi Ilegal di Indonesia<br>The Development of Digital Financial Innovation and Beware of Illegal Investments in Indonesia | OJK Institute | Jakarta, 7 Oktober 2021<br>Jakarta, 7 October 2021 |
| Benny Siswanto | Komisaris Independen<br>Independent Commissioner | Perkembangan Inovasi Keuangan Digital dan Waspada Investasi Ilegal di Indonesia<br>The Development of Digital Financial Innovation and Beware of Illegal Investments in Indonesia | OJK Institute | Jakarta, 7 Oktober 2021<br>Jakarta, 7 October 2021 |

## Program Orientasi Anggota Dewan Komisaris yang Baru

Anggota Dewan Komisaris yang baru diangkat diberikan Buku Panduan yang berisi informasi agar Anggota Dewan Komisaris yang baru dapat berorientasi pada Bank. Buku Panduan ini tersedia dalam bentuk *soft copy* dan ringkasannya juga tersedia di situs web Bank.

Buku Panduan mencakup:

1. Sejarah Perusahaan
   - Filosofi Logo;
   - Tonggak sejarah;
   - Visi & Misi; dan,
   - Produk & Layanan
2. Struktur Perusahaan & Profil Manajemen
   - Profil & Piagam Dewan Komisaris;
   - Profil & Piagam Direksi;
   - SEVP & EVP; dan
   - Struktur Organisasi
3. Komite-Komite Di bawah Dewan Komisaris
   - Anggota dan Piagam Komite Audit,
   - Anggota dan Piagam Komite Pemantau Risiko; dan
   - Anggota dan Piagam Komite Nominasi & Remunerasi
4. Tata Kelola Perusahaan
   - Kode Etik dan Perilaku Bisnis;
   - Kerahasiaan;
   - Benturan Kepentingan;
   - Perdagangan Orang Dalam;
   - Komunikasi dengan Media
5. Hukum dan Peraturan

   Selain Buku Panduan, rapat diatur untuk Anggota Dewan Komisaris yang baru untuk bertemu dengan Direksi, SEVP/EVP dan personil manajemen kunci.

## Penilaian (*Assessment*) Kinerja Dewan Komisaris

**1. Pihak yang melakukan penilaian**

Bank melaksanakan proses evaluasi kinerja Dewan Komisaris untuk menilai efektivitas pelaksanaan tugas Dewan Komisaris.

## New Board of Commissioners Member Orientation Program

Newly appointed members of the Board of Commissioners are given a Guidebook containing information so that the new members of the Board of Commissioners can be oriented towards the Bank. This Guidebook is available in soft copy and a summary is also available on the Bank's website.

The Handbook includes:

1. Company History
   - Logo philosophy;
   - Milestones;
   - Vision and mission; and,
   - Products & Services
2. Company Structure & Management Profile
   - Profile & Charter of the Board of Commissioners;
   - Profile & Charter of the Board of Directors;
   - SEVP & EVP; and
   - Organizational structure
3. Committees Under the Board of Commissioners
   - Members and Charter of the Audit Committee,
   - Member and Charter of the Risk Oversight Committee ; and
   - Nomination & Remuneration Committee Members and Charter
4. Corporate Governance
   - Code of Ethics and Business Conduct;
   - Confidentiality;
   - Conflict of Interest;
   - Insider Trading;
   - Communication with the Media
5. Laws and Regulations

   In addition to the Handbook, meetings are arranged for new Members of the Board of Commissioners to meet with the Board of Directors, SEVP/EVP and key management personnel.

## Assessment on the Performance of the Board of Commissioners

**1. The party conducting the assessment**

The Bank conducts an evaluation on the performance of the Board of Commissioners in order to assess the effectiveness of the implementation of duties of the Board of Commissioners.

**2. Prosedur pelaksanaan penilaian Kinerja**

Pelaksanaan penilaian kinerja Dewan Komisaris dilakukan melalui *self assessment* dengan ruang lingkup utama penilaian adalah:

1. Struktur dan Komposisi Dewan Komisaris
2. Fungsi dan Dinamika Dewan Komisaris
3. Efektivitas Pelaksanaan Tugas dan Tanggung Jawab

Seluruh hasil evaluasi dan penilaian dijadikan dasar oleh Bank dalam menyusun rencana perbaikan kinerja Dewan Komisaris.

**3. Kriteria yang digunakan**

Penilaian kinerja Dewan Komisaris dilakukan juga melalui *self assessment* penerapan tata kelola Bank dimana Dewan Komisaris melalui Komite-komite Di bawah Dewan Komisaris mengisi Kertas Kerja *Self Assessment* untuk faktor penilaian pelaksanaan tugas dan tanggung jawab Dewan Komisaris serta Bank menyampaikan laporan hasil *self assessment* penerapan tata kelola Bank kepada OJK sebagaimana diatur pada Surat Edaran Otoritas Jasa Keuangan Nomor 13/SEOJK.03/2017 tanggal 17 Maret 2017 Tentang Penerapan Tata Kelola Bagi Bank Umum.

Kriteria/Indikator yang digunakan mencakup 3 (tiga) aspek *Governance*:

1. **Penilaian Governance Structure**
   Menilai kecukupan struktur dan infrastruktur tata kelola Bank agar proses penerapan prinsip Tata Kelola yang baik menghasilkan *outcome* yang sesuai dengan harapan Pemangku Kepentingan Bank.
2. **Penilaian Governance Process**
   Menilai efektivitas proses penerapan prinsip Tata Kelola yang didukung oleh kecukupan struktur dan infrastruktur Tata Kelola Bank sehingga menghasilkan *outcome* yang sesuai dengan harapan Pemangku Kepentingan Bank.
3. **Penilaian Governance Outcome**
   Menilai kualitas *outcome* yang memenuhi harapan Pemangku Kepentingan Bank yang merupakan hasil proses penerapan prinsip Tata Kelola yang baik yang didukung oleh kecukupan struktur dan infrastruktur Tata Kelola Bank.

**2. The Implementation of Procedures from Performance Assessment**

The implementation of performance assessment of the Board of Commissioners is conducted via self assessment with the main scope of the assessment including:

1. Structure and Composition of the Board of Commissioners
2. Function and Dynamic of the Board of Commissioners
3. Effectiveness on the Implementation of Duties and Responsibilities

All evaluation and assessment results are used as the basis by the Bank in formulating a performance improvement plan for the Board of Commissioners.

**3. Criterias Used**

The performance assessment of the Board of Commissioners is also carried out through self-assessment of the implementation of the Bank's governance where the Board of Commissioners through the Committees Under the Board of Commissioners fills out a Self-Assessment Working Paper to assess the implementation of the duties and responsibilities of the Board of Commissioners and the Bank submits a report on the results of the self-assessment of the implementation of the Bank's governance. to OJK as stipulated in the Financial Services Authority Circular Letter Number 13/SEOJK.03/2017 dated March 17, 2017 concerning the Implementation of Good Corporate Governance for Commercial Banks.

The criteria/indicators used cover 3 (three) aspects of Governance:

1. **Governance Structure Assessment**
   Assessing the adequacy of the Bank's governance structure and infrastructure so that the process of applying Good Governance principles results in an outcome that is consistent with the expectations of the Bank's Stakeholders.
2. **Governance Process Assessment**
   Assessing the effectiveness of the process in applying Governance principles supported by the adequacy of Bank Governance structure and infrastructure so as to produce an outcome that is in line with the expectations of the Bank's Stakeholders.
3. **Governance Outcome Assessment**
   Assessing the quality of the outcome that meets the expectations of the Bank's Stakeholders as the result of the process in applying Good Governance principles supported by the adequacy of the Bank's structure and infrastructure.

4. **Penilaian kinerja Dewan Komisaris juga dilakukan** pada saat pertanggungjawaban laporan tahunan Bank tahun buku 2020 dalam RUPS Tahunan kepada pemegang saham (*shareholder*) mayoritas, yaitu J Trust Co., Ltd., pada tanggal 23 Juli 2021. Penilaian kinerja Dewan Komisaris akan dilakukan kembali pada saat pertanggungjawaban laporan tahunan Bank tahun buku 2021 dalam RUPS Tahunan kepada pemegang saham yang akan diselenggarakan pada tanggal 27 Mei 2022.

## Hasil Penilaian Kinerja Dewan Komisaris Tahun 2021

Pada tahun 2021, Dewan Komisaris telah menjalankan tugas dan fungsinya dengan predikat "Cukup Baik" dalam melakukan pengawasan dan memberikan nasihat kepada Direksi, serta memastikan terselenggaranya tata kelola yang baik dan kepatuhan terhadap peraturan yang berlaku dalam setiap kegiatan usaha Bank pada setiap tingkatan atau jenjang organisasi.

## Pengawasan dan Rekomendasi Dewan Komisaris

Dewan Komisaris berperan aktif dalam melakukan fungsi pengawasan, memberikan masukan dan rekomendasi melalui pembahasan pada rapat Dewan Komisaris, rapat Dewan Komisaris bersama dengan Direksi maupun pembahasan dalam Komite-Komite di bawah Dewan Komisaris yang membantu kelancaran tugas dan fungsi oleh Dewan Komisaris. Beberapa pengawasan Dewan Komisaris selama tahun 2021 antara lain meliputi:

1. Melaksanakan pengawasan terhadap realisasi Rencana Bisnis Bank.
2. Melakukan kajian atas kinerja keuangan Bank yang didukung oleh Komite Audit mencakup penyajian laporan keuangan, perlakukan akuntansi dan kesesuainnya dengan prinsip akuntansi yang berlaku umum;
3. Melakukan pengawasan aktif yang didukung oleh Komite Pemantau Risiko atas efektivitas pelaksanaan manajemen risiko di Bank serta memastikan penerapan manajemen risiko telah memadai sesuai dengan karakteristik, kompleksitas dan profil risiko Bank.
4. Membahas kondisi makroekonomi dan industri serta peraturan-peraturan ketentuan perbankan baru, serta dampak terhadap bisnis Bank dan tindak lanjutnya;
5. Melalui Komite Nominasi dan Remunerasi, memantau kebijakan sumber daya manusia;
6. Memastikan bahwa Direksi telah menindaklanjuti temuan audit dan rekomendasi dari Satuan Kerja Audit

4. **The assessment for the Board of Commissioners' assessment is also** conducted during the Bank's annual report accountability meeting year 2020 in the Annual GMS to majority shareholders, that is JTrust Co., Ltd., on 23 July 2021. The performance appraisal of the Board of Commissioners will be carried out again during the accountability of the Bank's annual report for the 2021 financial year at the Annual GMS to shareholders which will be held on 27 May 2022.

## Results of the Performance Assessment of the Board of Commissioners in 2021

In 2021, the Board of Commissioners has carried out its duties and functions, with a "Fairly Good" predicate, in supervising and providing advice to the Board of Directors, as well as ensuring the implementation of good governance and compliance with applicable regulations in each of the Bank's business activities at every level or organizational level.

## Supervision and Recommendation from the Board of Commissioners

The Board of Commissioners plays active role in supervision, by providing inputs and recommendations through discussions at Meetings of the Board of Commissioners and Board of Directors as well as the discussion in the Committees under the Board of Commissioners, which support in facilitating duties and functions of the Board of Commissioners. Some of the Board of Commissioners' oversight during 2021 include:

1. Supervise on the realization of the Bank's Business Plan
2. Review the Bank's financial performance supported by the Audit Committee including financial report presentation, accounting system and its compliance with the accounting principles that generally applied;
3. Actively monitor that supported by the Risk Supervising Committee on the effectiveness of risk management implementation in the Bank as well as ensure the implementation of risk management had adequately according to the characteristic, complexity and risk profile of the Bank.
4. Discuss macroeconomic and industrial condition as well as updated banking regulations and provisions, as well as its impact on the Bank's business and its follow up;
5. Through Nomination and Remuneration Committee, monitor human resources policies;
6. Ensure that the Board of Directors had followed up findings and recommendations from the Internal Audit

Intern (SKAI), termasuk perbaikan terhadap hasil temuan pemeriksaan auditor ekstern maupun regulator.

Sepanjang tahun 2021, beberapa rekomendasi yang dikeluarkan oleh Dewan Komisaris, antara lain meliputi:
1. Memberikan evaluasi dan masukan atas Rencana Bisnis Bank (RBB) 2021-2023 termasuk rencana strategis Bank;
2. Memberikan evaluasi dan masukan atas kinerja keuangan Bank serta pencapaiannya jika dibandingkan target dan upaya Bank dalam menangani deviasi yang ada;
3. Memberikan evaluasi dan masukan atas Tingkat Kesehatan Bank termasuk memantau pengelolaan manajemen risiko Bank dan hasil *stress test*;
4. Memberikan masukan mengenai struktur pendanaan dan likuiditas serta strategi pendanaan Bank termasuk peningkatan dana murah (CASA) dan *fee income* Bank;
5. Memberikan masukan dalam rangka efisiensi dan disiplin biaya termasuk program transformasi teknologi informasi.

## Penilaian Kinerja Komite Dewan Komisaris

**Kebijakan dan Prosedur Penilaian Kinerja Komite Dewan Komisaris**

Penilaian kinerja Komite secara kolegial di tingkat Dewan Komisaris dilakukan minimum satu kali setahun. Evaluasi hasil penilaian Komite secara kolegial akan disampaikan di dalam rapat Dewan Komisaris oleh Komite Nominasi dan Remunerasi dan akan ditindaklanjuti dalam bentuk perbaikan dan *action plan*.

Penilaian kinerja Komite secara kolegial di tingkat Dewan Komisaris dilakukan oleh seluruh anggota Komite yang meliputi struktur Komite, efektivitas rapat Komite serta efektivitas pelaksanaan tugas dan tanggung jawab Komite.

## DIREKSI

Direksi adalah Organ Tata Kelola yang berwenang dan bertanggung jawab penuh atas pengurusan Perseroan untuk kepentingan Perseroan, sesuai dengan maksud dan tujuan Perseroan serta mewakili Perseroan, baik di dalam maupun di luar pengadilan sesuai dengan ketentuan Anggaran Dasar.

Direksi PT Bank JTrust Indonesia Tbk memiliki tanggung jawab penuh secara kolegial terhadap kegiatan operasional, pengembangan bisnis dan pengelolaan risiko Bank yang menjunjung tinggi sikap profesional, obyektif, berpikiran strategis dan mengedepankan prinsip kehati-hatian

Working Unit (SKAI), including improvement on the result of external auditor findings or the regulators.

Throughout 2021, several recommendations that given by the Boar of Commissioners, among others are:
1. Provide evaluation and inputs on the Bank's Business Plan (RBB) 2021-2023 including the Bank's strategic plan;
2. Provide evaluation and inputs on the Bank's financial performance as well as its achievement compared to the target and the Bank's efforts in handling the existing deviance;
3. Provide evaluation and inputs on the Bank's Healthiness Level including monitor the Bank's risk management and the result of stress test;
4. Provide inputs on funding structure and liquidity as well as the Bank's funding strategy including the improvement of low cost fund (CASA) and fee income of the Bank;
5. Provide inputs in terms of efficiency and cost discipline including information technology transformation programs.

## The Assessment for the Board of Commissioners'

**Policies and Procedures The assessment for the Board of Commissioners'**

Performance appraisal of the Committee at the Board of Commissioners level is carried out at least once a year. The evaluation of the results of the Committee's collegiate will be submitted at the Board of Commissioners' meeting by the Nomination and Remuneration Committee and will be followed up in the form of improvements and action plans.

Performance assessment of Committees in a collegial manner is conducted by all Committee members, which includes the structure of the Committee, effectiveness of Committee meetings, as well as effectiveness of the implementation of duties and responsibilities of the Committees.

## BOARD OF DIRECTORS

The Board of directors is the Company's Organ that has authority and fully responsible on the Company's management for the interest of the Company, according to the intent and purpose of the Company as well as represents the Company, both inside and outside the court according to the provisions in the Article of Association.

The Board of Directors of PT Bank JTrust Indonesia Tbk. has a full responsibility collegially for the Bank's operational activities, business development and risk management in a professional manner by upholding prudential banking principles which uphold professional attitude, objective, strategic thinking and

Bank untuk meningkatkan nilai tambah bagi pemangku kepentingan dan memastikan keberlanjutan usaha.

Direksi juga mewakili Bank baik di dalam maupun di luar pengadilan sesuai dengan ketentuan Anggaran Dasar serta senantiasa berpedoman pada peraturan perundang-undangan dan ketentuan yang berlaku, baik yang diterbitkan oleh Regulator perbankan seperti Otoritas Jasa Keuangan (OJK), Bank Indonesia, Bursa Efek Indonesia (BEI), Lembaga Penjamin Simpanan (LPS) dan/atau otoritas berwenang lainnya.

Direksi mempertanggungjawabkan kinerjanya kepada pemegang Saham di dalam RUPS. Dalam menjalankan kegiatan usaha Bank, Direksi dapat membentuk komite-komite dan/atau menggunakan jasa penasehat profesional untuk membantu pelaksanaan tugas Direksi.

prudential banking principle in order to enhance added value to stakeholders and ensure business continuity.

The Board of Directors also representing the Bank inside and outside of the court of justice, in accordance with the provisions of the Articles of Association in accordance to the Articles of Association and always guided by the prevailing laws and regulations issued by banking regulators such as the Financial Services Authority (OJK), Bank Indonesia, the Indonesia Stock Exchange (IDX), the Deposit Insurance Corporation (LPS) and/ or other authorities.

The Board of Directors is accountable of their actions in leading the Bank to Shareholders in the GMS. Shareholders/ Capital Owners are not permitted to interfere with the operations of the Bank which is the responsibility of the Board of Directors in accordance with the Bank's Articles of Association and the prevailing laws and regulations. In carrying out the Bank's business activities, the Board of Directors can form committees and/or use professional advisory services to assist the implementation of the Board of Director's duties.

## Dasar Hukum

Dasar hukum yang menjadi referensi peraturan pembentukan dan penunjukan Direksi PT Bank JTrust Indonesia Tbk mengacu pada beberapa ketentuan, antara lain:

1. Undang-Undang Republik Indonesia tentang Perseroan Terbatas dan Perbankan.
2. Peraturan Otoritas Jasa Keuangan (OJK) dan Surat Edaran OJK tentang Penerapan Tata Kelola Bagi Bank Umum, Peraturan OJK tentang Bank Umum.
3. Anggaran Dasar Bank.

## Piagam Direksi

Piagam Direksi dituangkan dalam bentuk "Pedoman dan Tata Tertib Kerja Direksi PT Bank J Trust Indonesia Tbk" sebagai pedoman dan tata tertib kerja yang mengikat bagi setiap anggota Direksi dalam menjalankan tugas dan tanggung jawabnya.

Dasar penyusunan Piagam Direksi adalah:

1. Undang-Undang Republik Indonesia No. 40 tahun 2007 tentang Perseroan Terbatas.
2. Peraturan OJK (POJK) No. 55/POJK.03/2016 dan Surat Edaran OJK No. 13/ SEOJK.03/2017 tentang Penerapan Tata Kelola Bagi Bank Umum.
3. Peraturan OJK (POJK) No.21/POJK.04/2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka dan Surat Edaran OJK No. 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka.

## Legal Basis

Legal basis which becomes reference of the setup and appointment of the Board of Directors of PT Bank JTrust Indonesia Tbk. refers to several regulations, such as:

1. Law of the Republic of Indonesia on Limited Liabilities and Banking.
2. Regulations of Financial Services Authority (OJK), OJK Circulars related to the implementation of Corporate Governance.
3. The Bank's Articles of Association.

## The Board of Directors Charter (BOD Charter)

The BOD Charter is stipulated in a form of "Working Guideline and Code of Conduct of the Board of Directors PT Bank JTrust Indonesia Tbk" as a guideline and a binding code of conduct for every member of the Board of Directors in carrying out their duties and responsibility.

The basis on the formulation of the Board of Directors Chapter are:

1. The Law No. 40 year 2007 on Limited Company;
2. OJK Regulation (POJK) No. 55/POJK.03/2016 and OJK Circular Letter No. 13/ SEOJK.03/2017 concerning Implementation of Governance for Commercial Banks;
3. OJK Regulation (POJK) No. 21/POJK.04/2015 on the Implementation of Governance in Limited Companies and OJK Circular Letter No. 32/SEOJK.04/2015 on Guideline of Company's Governance;

4. Anggaran Dasar Bank.
5. Pedoman Umum GCG Indonesia dari Komite Nasional Kebijakan Governance (KNKG); dan
6. ASEAN Corporate Governance Scorecard.

Piagam Direksi terakhir diperbaharui pada bulan Juni 2020 dan telah diunggah ke situs web Bank www.jtrustbank.co.id. Selanjutnya Pedoman dan Tata Tertib Kerja Direksi akan dievaluasi dan diperbaharui secara berkala dengan mengacu pada peraturan dan ketentuan perundangan yang berlaku.

## Mekanisme Pemilihan, Pengangkatan dan Pemberhentian, Pengunduran Diri, serta Masa Jabatan Anggota Direksi

PT Bank JTrust Indonesia Tbk memiliki dan menerapkan kebijakan Nominasi Calon Anggota Direksi, Dewan Komisaris dan/atau Pihak Independen dimana prosedur pemilihan, pengangkatan, pemberhentian, dan/atau pengunduran diri Anggota Direksi telah dirinci. Kebijakan Nominasi disusun dengan tujuan untuk memastikan penerapan tata kelola dan manajemen risiko berjalan dengan baik. Kebijakan tersebut mengatur:

**1. Prosedur Pemilihan Anggota Direksi**

a. Anggota Dewan Komisaris, Direksi, dan/atau Pemegang Saham dapat menyampaikan usulan kandidat anggota Direksi kepada Bank. Pemegang saham yang dapat mengusulkan kandidat anggota Direksi adalah 1 (satu) pemegang saham atau lebih yang mewakili 1/20 (satu per dua puluh) atau lebih dari jumlah seluruh saham dengan hak suara.

b. Pencalonan anggota Direksi dapat berasal dari pejabat eksekutif internal yang telah dipersiapkan menjadi penerus anggota Direksi.

c. Bank juga dapat menggunakan jasa pihak ketiga yang independen dan memiliki reputasi baik dalam proses seleksi kandidat Direktur. Pihak ketiga yang ditunjuk oleh Bank akan membantu proses identifikasi dan seleksi kandidat serta memberikan konsultasi yang diperlukan oleh Komite Nominasi dan Remunerasi.

d. Komite Nominasi dan Remunerasi mengkaji, mengevaluasi calon Direktur dan merekomendasikan calon Direktur ke Dewan Komisaris untuk dapat diusulkan ke Rapat Umum Pemegang Saham.

4. Article of Association of the Bank
5. Indonesian GCG General Guidelines from the National Committee on Governance (KNKG); and
6. ASEAN Corporate Governance Scorecard.

The latest BOD Charter is updated in June 2020 and has been uploaded on the Bank's website www.jtrustbank.co.id. Afterwards, the Working Guideline and Code of Conduct of the Board of Directors will be evaluated and updated regularly by referring to prevailing laws and regulations.

## Mechanism for Appointment and Dismissal, Resignation, as well as Office Period of the Board of Directors

PT Bank JTrust Indonesia Tbk has and implements a policy for the Nomination of Candidates for Members of the Board of Directors, Board of Commissioners and/or Independent Parties in which the procedures for the selection, appointment, dismissal, and/or resignation of Members of the Board of Directors have been detailed. The Nomination Policy is formulated with the aim of ensuring the implementation of good governance and risk management. The policy stipulates:

**1. Procedure for Selection of Members of the Board of Directors**

a. Members of the Board of Commissioners, Directors, and/or Shareholders may submit proposals for candidates for members of the Board of Directors to the Bank. Shareholders who can nominate candidates for members of the Board of Directors are 1 (one) shareholder or more who represent 1/20 (one twenty) or more of the total number of shares with voting rights.
b. Nominations for members of the Board of Directors may come from internal executive officers who have been prepared to become the successors to members of the Board of Directors.
c. Banks can also use the services of an independent and reputable third party in the selection process for candidate directors. A third party appointed by the Bank will assist in the identification and selection process of candidates and provide necessary consultations by the Nomination and Remuneration Committee.
d. The Nomination and Remuneration Committee reviews, evaluates candidates for Directors and recommends candidates for Directors to the Board of Commissioners to be proposed to the General Meeting of Shareholders.

**2. Kriteria Calon Anggota Direksi**

Calon anggota Direksi PT Bank JTrust Indonesia Tbk paling kurang harus memenuhi persyaratan dan kriteria yang meliputi integritas, kompetensi, dan reputasi keuangan yang baik, sebagaimana ditetapkan dalam Anggaran Dasar Perseroan, peraturan perundang-undangan yang berlaku di Indonesia dan telah lulus Penilaian Kemampuan dan Kepatutan sesuai dengan ketentuan Otoritas Jasa Keuangan dan/atau Peraturan Bank Indonesia.

**3. Prosedur Pengangkatan dan Pemberhentian Anggota Direksi**

a. Anggota Direksi diangkat dan diberhentikan oleh RUPS berdasarkan usulan dari Dewan Komisaris dengan mempertimbangkan rekomendasi Komite Nominasi dan Remunerasi serta telah lulus Penilaian Kemampuan dan Kepatutan dari OJK, dan/atau memenuhi persyaratan lain yang ditetapkan oleh instansi lain yang terkait sebelum dinyatakan efektif menjabat sebagai Direktur.
b. Calon anggota Direksi yang belum dinyatakan efektif, tidak dapat melakukan tugas dan tanggung jawabnya sebagai anggota Direksi serta tidak dapat membuat keputusan yang mengikat secara hukum, dan oleh karenanya belum melekat hak dan kewajibannya sebagai anggota Direksi.
c. Bank melaporkan anggota Direksi yang telah dinyatakan efektif kepada OJK paling lambat 10 (sepuluh) hari kerja setelah tanggal pengangkatan efektif, disertai dengan akta RUPS, dan yang bersangkutan membuat dan menyampaikan Surat Pernyataan Anggota Direksi kepada Lembaga Penjamin Simpanan (LPS) paling lambat 30 (tiga puluh) hari setelah efektif sesuai ketentuan yang berlaku.
d. Anggota Direksi yang baru diangkat wajib mengikuti program orientasi (*Induction Program*) yang bertujuan untuk memberikan masukan kepada yang bersangkutan agar memperoleh pemahaman tentang Bank dalam waktu relatif singkat sehingga dapat melaksanakan tugasnya secara efektif dan efisien.
e. Anggota Direksi dapat diberhentikan untuk sementara oleh Dewan Komisaris dengan menyebutkan alasan pemberhentian tersebut.
f. Pemberhentian sementara tersebut wajib diberitahukan secara tertulis kepada anggota Direksi yang bersangkutan, dan ditindaklanjuti sesuai ketentuan yang berlaku.

**2. Criteria for Candidate Members of the Board of Directors**

Candidates for members of the Board of Directors of PT Bank JTrust Indonesia Tbk must at least meet the requirements and criteria which include integrity, competence, and a good financial reputation, as stipulated in the Company's Articles of Association, the prevailing laws and regulations in Indonesia and have passed the Fit and Proper Test in accordance with with the provisions of the Financial Services Authority and/or Bank Indonesia Regulations.

**3. Procedure for Appointment and Dismissal of Members of the Board of Directors**

a. The member of the Board of Directors is appointed and dismissed by the GMS based on the proposal from the Board of Commissioners by considering the recommendation of the Nomination and Remuneration Committee and has passed the Fit and Proper Test from the OJK, and/or met other requirements set by other relevant agencies before being declared effective as Director.
b. Candidates for the member of BOD that has not been stated effective, shall not carry out their duties and responsibilities as a member of BOD as well as may not make a decision that binded by the law, hence their rights and obligation are not attached as the member of BOD.
c. Banks report members of the Board of Directors that has been stated as effective to the OJK at least 10 (ten) working days after the effective appointment date, attached with the deed of the GMS, and the related party make and submit a BOD Statement Letter to the LPS at least 30 (thirty) days after the effective date according to the prevailing provisions.
d. The new appointed member of the BOD shall participate in the Induction Program aims to provide feedback to the related parties and gain understanding about the Bank within the limited time hence can deliver their duties effectively and efficiently.
e. Members of the Board of Directors may be temporarily dismissed by the Board of Commissioners by stating the reasons for the dismissal.
f. Temporary dismissal must be notified in writing to the member of the Board of Directors concerned, and followed up in accordance with applicable regulations.

g. Anggota Direksi yang diberhentikan sementara sebagaimana dimaksud, tidak berwenang:
   - Menjalankan pengurusan Perseroan untuk kepentingan Perseroan sesuai dengan maksud dan tujuan Perseroan.
   - Mewakili Perseroan di dalam maupun di luar Pengadilan.

**4. Pengunduran Diri Anggota Direksi**

a. Anggota Direksi dapat mengundurkan diri dari jabatannya sebelum masa jabatannya berakhir dengan wajib menyampaikan permohonan pengunduran diri kepada Bank secara tertulis selambatnya 60 (enam puluh) hari atau 2 (dua) bulan sebelum efektif mengundurkan diri disertai dengan alasan pengunduran dirinya, dan tetap kepada yang bersangkutan harus dimintakan pertanggung jawaban atas pelaksanaan tugasnya yang dijalankan sejak pertanggung jawaban yang terakhir sampai dengan tanggal efektif pengunduran dirinya di dalam RUPS Tahunan terdekat.

b. Bank melakukan keterbukaan informasi kepada masyarakat dan melaporkan pengunduran diri anggota Direksi kepada OJK Pasar Modal, OJK Pengawasan Perbankan, IDX terkait paling lambat 2 hari kerja setelah diterimanya permohonan pengunduran diri Direksi.

c. Anggota Direksi yang terlibat dalam kejahatan keuangan dan/atau tindak pidana lainnya wajib mengundurkan diri dari Direksi.

**5. Masa Jabatan Anggota Direksi**

a. 1 (satu) periode masa jabatan anggota Direksi paling lama 1 (satu) tahun atau sampai dengan penutupan RUPS tahunan ke-1 .

b. Seorang Direktur yang masa jabatannya telah berakhir dapat diangkat kembali oleh Rapat Umum Pemegang Saham untuk periode berikutnya.

c. Jabatan anggota Direksi berakhir apabila:
   - Meninggal dunia
   - Masa jabatannya berakhir
   - Diberhentikan berdasarkan keputusan Rapat Umum Pemegang Saham
   - Mengundurkan diri
   - Dinyatakan pailit atau ditaruh di bawah pengampuan berdasarkan suatu keputusan Pengadilan
   - Tidak lagi memenuhi persyaratan sebagai anggota Direksi berdasarkan ketentuan Anggaran Dasar dan peraturan perundang-undangan yang berlaku.

g. The members of the Board of Directors that are temporarily discharged do not have authorization to:
   - Managing the Company for the interest of the Company according to the objective and purpose of the Company.
   - Represent the Company inside or outside the Court.

**4. Resignation of the Board of Directors**

a. The members of the Board of Directors may resign from their position before their terms ends by being obliged to submit they resignation proposal to the Bank in writing at least 60 (sixty) days or 2 (two) months before effectively resigned from the position along with the reason for the resignation, and their accountability of their position remain requested since the latest accountability up to the effective date of their resignation on the closest Annual GMS.

b. The Bank conducts a public expose and report the resignation of the member of the Board of Directors to Stock Market OJK, Bank Supervisory OJK, related IDX, at least 2 working days after the resignation letter is accepted.

c. The member of the Board of Directors that involve in a financial crime and/or other criminal action shall resigned from their position from the Board of the Directors.

**5. Office Period of the Board of Directors**

a. 1 (one) period of office of the member of the Board of Directors is 1 (one) year or until the closing of the first annual GMS.

b. A Director whose office period has expired may be reappointed by the General Meeting of Shareholders for the next period.

c. The position of a member of the Board of Directors ends when:
   - Die
   - Term of office is over
   - Dismissed based on the decision of the GMS
   - Resign
   - Declared bankrupt or placed under custody based on a Court decision
   - No longer meets the requirements as a member of the Board of Directors based on the provisions of the Articles of Association and applicable laws and regulations.

## Jumlah dan Komposisi Anggota Direksi

Berdasarkan hasil keputusan RUPS Tahunan tanggal 23 Juli 2021, jumlah dan komposisi Direksi PT Bank JTrust Indonesia Tbk telah sesuai kriteria POJK No. 55/POJK.03/2016 tanggal 7 Desember 2016 tentang Penerapan Tata Kelola Bagi Bank Umum yaitu:

- Berdasarkan hasil keputusan RUPS Luar Biasa tanggal 15 Oktober 2021, per Desember 2021 jumlah anggota Direksi lebih dari 3 (tiga) orang yaitu sebanyak 7 (tujuh) orang per 31 Desember 2021, termasuk 1 (satu) orang Direktur Utama, 1 (satu) orang Direktur Kepatuhan, dan 5 (lima) orang Direktur. Mayoritas anggota Direksi merupakan Warga Negara Indonesia, yaitu 5 (lima) dari 7 (tujuh) orang anggota Direksi.
- Seluruh anggota Direksi berdomisili di Indonesia, dengan telah dibuktikan bagi anggota Direksi yang berkewarganegaraan asing telah memiliki KITAS (Kartu Ijin Tinggal Terbatas) & IMTA (ijin Memperkerjakan Tenaga Kerja Asing) dari lembaga terkait.
- Penggantian dan/atau pengangkatan anggota Direksi Bank telah memperhatikan rekomendasi Komite Nominasi dan Remunerasi serta memperoleh persetujuan dari RUPS dan OJK.
- Seluruh anggota Direksi Bank tidak saling memiliki hubungan keluarga sampai dengan derajat kedua dengan sesama anggota Direksi dan/atau Dewan Komisaris maupun Pemegang Saham Pengendali.
- Seluruh anggota Direksi Bank telah lulus Penilaian Kemampuan dan Kepatutan dan telah mendapat persetujuan dari Otoritas Jasa Keuangan.

## Number and Composition of the member of the Board of Directors

According to the Annual GMS decisions dated 23 July 2021, the number and composition of the Director of PT Bank JTrust Indonesia Tbk is in line with the criteria determined by the POJK No. 55/POJK.03/2016 dated 7 December 2016 on the Implementation of Governance for Commercial Banks as follow:

- Based on the resolution of EGMS on 15 October 2021, as of December 2021 the number of members of the Board of Directors is more than 3 (three) people, namely 7 (seven) people as of December 31, 2021, including 1 (one) President Director, 1 (one) Compliance Director , and 5 (five) Directors. The majority of the members of the Board of Directors are Indonesian citizens, namely 5 (five) of the 7 (seven) members of the Board of Directors.
- All member of the BOD is based in Indonesia, proven by KITAS and IMTA from the related institutions for foreign citizens.
- Replacement and/or appointment of the member of BOD of the Bank has taken notice of the recommendation from the Nomination and Remuneration Committee and approved by the GMS and OJK.
- All the members of the Bank's BOD do not have familial relation up to the second degree among the members of the BOD and/or the BOC as well as the Controlling Shareholders.
- All members of the Bank's BOD have passed the Fit and Proper Test and has been approved by the Financial Services Authority.

Jumlah dan Komposisi anggota Direksi adalah:

The number and composition of the member of BOD are:

| No | Nama<br>Name | Jabatan<br>Position | Kewarganegaraan/Domisili<br>Citizenship/Domicile | Dasar Pengangkatan RUPS<br>GMS Appointment Basis | Tanggal Efektif Persetujuan OJK<br>OJK Approval Effective Date | Periode Jabatan<br>Service Period |
|---|---|---|---|---|---|---|
| 1. | Ritsuo Fukadai | Direktur Utama<br>President Director | Jepang/Indonesia<br>Japanese/Indonesia | RUPST 27 Juni 2019 | 7 November 2019 | 2019 – 2020<br>2020 – 2021<br>2021 - 2022 |
| 2. | Felix I. Hartadi | Direktur<br>Director | Indonesia/Indonesia<br>Indonesian/Indonesia | RUPSLB 26 Februari 2014 | 22 April 2014 | 2014 - 2017<br>2017 – 2020<br>2020 – 2021<br>2021 - 2022 |
| 3. | Helmi A. Hidayat | Direktur<br>Director | Indonesia/Indonesia<br>Indonesian/Indonesia | RUPST 30 Juni 2016 | 5 September 2016 | 2016 - 2019<br>2019 – 2020<br>2020 – 2021<br>2021 - 2022 |

| No | Nama<br>Name | Jabatan<br>Position | Kewarganegaraan/Domisili<br>Citizenship/Domicile | Dasar Pengangkatan RUPS<br>GMS Appointment Basis | Tanggal Efektif Persetujuan OJK<br>OJK Approval Effective Date | Periode Jabatan<br>Service Period |
|---|---|---|---|---|---|---|
| 4. | Cho Won June | Direktur<br>Director | Korea/Indonesia<br>Korean/Indonesia | RUPST 27 Juni 2019 | 7 November 2019 | 2019 – 2020<br>2020 – 2021<br>2021 - 2022 |
| 5. | Bijono Waliman | Direktur<br>Director | Indonesia/Indonesia<br>Indonesian/Indonesia | RUPST 27 Juni 2019 | 7 November 2019 | 2019 – 2020<br>2020 – 2021<br>2021 - 2022 |
| 6. | R. Djoko Prayitno | Direktur<br>Director | Indonesia/Indonesia<br>Indonesian/Indonesia | RUPSLB 3 Mei 2021 | 20 September 2021 | 2021 - 2022 |
| 7. | Widjaja Hendra | Direktur<br>Director | Indonesia/Indonesia<br>Indonesian/Indonesia | RUPSLB 15 Oktober 2021 | 29 November 2021 | 2021 - 2022 |
| 8. | Fransisca Rita Gosal*) | Direktur<br>Director | Indonesia/Indonesia<br>Indonesian/Indonesia | RUPST 27 Agustus 2020 | 17 November 2020 | 2020 - 2021 |

*) Berdasarkan Akta Pernyataan Keputusan RUPSLB Bank No.5 tanggal 3 Mei 2021, RUPS menyetujui pengunduran diri Sdri. Fransisca Rita Gosal sebagai Direktur PT Bank JTrust Indonesia Tbk efektif sejak ditutupnya RUPS.
Based on the Deed of Resolution of the Bank's EGMS No. 5 dated 3 May 2021, the GMS approved the resignation of Ms. Fransisca Rita Gosal as a Director of PT Bank JTrust Indonesia Tbk effective since the closing of the GMS.

## Profil Anggota Direksi

Profil lengkap tercantum dalam Profil Dewan Komisaris/Direksi/Pejabat Eksekutif pada Laporan Tahunan 2021 ini.

## Profile of Members of the Board of Directors

Complete profile is stated in the Profile of the Board of ommissioners/Directors/Executive Officers in this 2021 Annual Report.

## Tugas, Tanggung Jawab dan Wewenang Direksi

Direksi Bank melakukan tugas dan tanggung jawabnya secara independen, dengan itikad baik, penuh tanggung jawab, dan kehati-hatian. Dalam melaksanakan tugas dan tanggung jawabnya, Direksi memperhatikan keselarasan aspek lingkungan, ekonomi, sosial, dan tata kelola dalam menyusun strategi bisnis jangka pendek dan jangka panjang dalam melaksanakan kegiatan usaha Bank sebagai bentuk penerapan bisnis yang berkelanjutan.

**1. Direksi bertugas untuk:**

a. Direksi bertugas menjalankan segala tindakan yang berkaitan dengan pengurusan Bank untuk kepentingan Bank sesuai dengan maksud dan tujuan Bank serta mewakili Bank baik di dalam maupun di luar Pengadilan sebagaimana diatur dalam peraturan perundang-undangan, Anggaran Dasar dan/atau Keputusan RUPS.

b. Dalam rangka melaksanakan prinsip tata kelola yang baik dalam setiap kegiatan usaha Bank pada seluruh tingkatan atau jenjang organisasi, Direksi paling kurang wajib membentuk:
   i. Satuan Kerja Audit Intern.
   ii. Satuan Kerja Manajemen Risiko
   iii. Satuan Kerja Kepatuhan

## Duties, Responsibilities and Authorities of the Board of Directors

The Bank's BOD carries out their duties and responsibilities independently, in a good will, and full of responsibilities, and prudential. In carrying out their duties and responsibilities, the BOD shall pay attention to the harmony of environment, economy, social, and governance aspects in formulating business strategies both in short term and long term in carry out the Bank's business activities as an implementation of sustainable business.

**a. The BOD has duties to:**

a. The BOD has duties to carry out every action related to the Bank's management for the Bank's interest in accordance to the objective and purposes of the Bank as well as represent the Bank both in or outside the Court as regulated in the laws, Article of Association and/or the GMS decisions.

b. In implementing the good governance principle in every business of the Bank in entire level of organization, the BOD at least shall form:

   i. Internal Audit Working Units
   ii. Risk Management Working Units
   iii. Compliance Working Units

iv. Komite Manajemen Risiko serta dapat membentuk Komite mengacu pada ketentuan perundang-undangan yang berlaku, yang disesuaikan dengan kebutuhan Bank.

c. Melakukan evaluasi terhadap kinerja Komite Direksi sekurang-kurangnya pada setiap akhir tahun buku.

d. Sebagai perusahaan terbuka, Direksi melakukan komunikasi kepada pemegang saham dan/atau investor terkait pencapaian kinerja termasuk melakukan keterbukaan informasi terhadap hal-hal yang dapat berdampak material bagi Bank atau yang dapat mempengaruhi harga saham atau keputusan investasi para pemegang saham maupun investor pada Bank maupun surat berharga Bank, dengan tetap memperhatikan faktor kehati-hatian dan tunduk kepada peraturan mengenai kerahasiaan nasabah.

e. Menindaklanjuti temuan audit dan rekomendasi dari saturan kerja audit intern Bank, auditor ekstern, serta hasil pengawasan OJK, BI dan/atau regulator lainnya.

f. Menyediakan data dan informasi yang akurat, relevan dan tepat waktu kepada Dewan Komisaris.

**2. Direksi bertanggung jawab untuk:**

a. Melaksanakan kepengurusan Bank dengan itikad baik, hati-hati, penuh tanggung jawab dan menanggung secara tanggung renteng atas kerugian Bank yang disebabkan oleh kesalahan atau kelalaian anggota Direksi dalam menjalankan tugasnya.

b. Anggota Direksi tidak dapat dipertanggungjawabkan atas kerugian Bank sebagaimana dimaksud pada butir 1) di atas apabila dapat membuktikan:
   i. Telah melakukan pengurusan Bank dengan itikad baik, dan kehati-hatian untuk kepentingan Bank dan sesuai dengan maksud dan tujuan Bank.
   ii. Tidak mempunyai kepentingan pribadi, baik langsung maupun tidak langsung atas tindakan pengurusan Direksi yang mengakibatkan kerugian.
   iii. Telah mengambil tindakan untuk mencegah timbul maupun berlanjutnya kerugian tersebut.

c. Dalam pelaksanaan fungsi audit intern, Direksi bertanggung jawab:
   i. Mengembangkan kerangka pengendalian intern untuk mengidentifikasi, mengukur, memantau, dan mengendalikan semua risiko yang dihadapi Bank.
   ii. Memastikan Satuan Kerja Audit Intern memperoleh informasi terkait perkembangan yang terjadi, inisiatif, proyek, produk, dan perubahan operasional serta risiko yang telah diidentifikasi dan diantisipasi.

iv. Risk Management Committee as well as forming Committees according to the prevailing laws that adjusted to the needs of the Bank.

c. Conduct evaluation on the performance of the BOD Committee at least every end of fiscal year.

d. As a public company, the BOD carries out communication to the shareholders and/or investors related to performance achievement including carry out public exposure on matters that materially affected the Bank or might affect stock price or investment decision of the shareholder and investors to the Bank or to the Bank's securities, by remain considering prudential factors and abide the regulation on the customers privacy.

e. Follow up audit findings and recommendations from the Bank's internal audit working units, external auditors, as well as supervisory from the OJK, BI, and/or other regulators.

f. Provide accurate, relevant, and timely manner of data and information to the Board of Commissioners.

**2. The Board of Directors is responsible for:**

a. Carry out the management of the Bank in good faith, be careful, full of responsibility and jointly and severally bear the Bank's losses caused by mistakes or negligence of members of the Board of Directors in carrying out their duties.

b. The member of the BOD shall not be responsible for the Bank's loss as mentioned in the point 1) should they provide proof that:
   i. Has managed the Bank with the good will and prudential for the Bank's interest according to the objective and purpose of the Bank.
   ii. Do not have personal interest, both direct and indirectly on the management of the BOD that has caused the damage.
   iii. Has taken actions to prevent the emergence or the continuity of the damage.

c. In carrying out the internal audit function, the BOD responsible for:
   i. Develop internal control framework to identify, measure, monitor, and control entire risks faced by the Bank.
   ii. Ensure the Internal Audit Working Unit is informed related to ongoing development, initiatives, projects, products, and operational change as well as risk that has been identified and anticipated.

iii. Memastikan telah dilakukan tindakan perbaikan yang tepat dalam waktu yang cepat terhadap semua temuan dan rekomendasi Satuan Kerja Audit Intern.

**3. Direksi berwenang untuk:**

a. Menjalankan pengelolaan Bank sesuai dengan kebijakan yang dipandang tepat, sesuai dengan maksud dan tujuan yang ditetapkan dalam anggaran dasar.

b. Dapat melakukan penyesuaian yang diperlukan terhadap Komite Direksi.

## Etika Kerja

a. Direksi wajib menyusun kode etik yang berlaku bagi seluruh anggota Direksi, karyawan/pegawai serta pendukung organ yang dimiliki oleh Bank yang bekerja pada Bank dan dimuat secara lengkap dalam *website* Bank.

b. Direksi wajib mematuhi kode etik yang berlaku di Bank, menjalankan tugasnya dengan itikad baik, penuh tanggung jawab dan kehati-hatian dengan selalu mengindahkan peraturan perundang-undangan yang berlaku, yang diantaranya terkait dengan pelaksanaan *Good Corporate Governance* dan Anggaran Dasar Bank, dengan mengutamakan kepentingan Bank secara profesional, serta bekerja dan berperilaku dengan integritas tinggi.

c. Direksi wajib menegakkan standar integritas tertinggi dan menghindari kondisi benturan kepentingan antara Bank dan Direksi serta para pihak yang terkait.

d. Direksi dilarang memanfaatkan informasi yang diperoleh dari Bank untuk keuntungan dan kepentingan pribadi, keluarga, dan/atau pihak terafiliasi yang dapat merugikan dan/atau mengurangi keuntungan serta reputasi Bank.

e. Direksi bertanggung jawab secara tanggung renteng atas kerugian Bank yang disebabkan oleh kesalahan atau kelalaian anggota Direksi dalam menjalankan tugasnya, dan dikecualikan dari tanggung jawab secara tanggung renteng tersebut sesuai dengan peraturan perundang-undangan yang berlaku.

f. Anggota Direksi yang menjalani cuti tahunan wajib menunjuk Direktur pengganti (*alternate*) yang akan menjalankan tugas dan wewenang dari Direktur yang bersangkutan. Khusus untuk Direktur Kepatuhan, *alternate* yang ditunjuk harus Direktur lain yang tidak membawahi kegiatan transaksional Bank, dan jika cuti lebih dari 7 (tujuh) hari berturut-turut, maka wajib dilaporkan kepada OJK sesuai ketentuan yang berlaku.

g. Jika Direktur Kepatuhan berhalangan secara tetap, mengundurkan diri, atau habis masa jabatannya, dalam

iii. Ensure that the correct and rapid improvements has been carried out on all the findings and recommendations from the Internal Audit Working Units.

**3. The BOD has authority to:**

a. Manage the Bank according to the perceived correct polities, in line with the objectives and purposes that are determined in the article of association.

b. Adjust accordingly to the needs of the Board of Directors Committee

## Work Ethics

a. BOD shall formulate code of ethics that applies to entire members of the BOD, employee as well as supporting the organs owned by the Bank that work for the bank and stipulated thoroughly in the Bank's website.

b. BOD shall abide the code of ethics applied in the Bank, carry out their duties in a good will, with full responsibility and prudential by considering the prevailing regulations, among others related to the implementation of Good Corporate Governance and the Bank's Article of Association, by prioritizing the interest of the Bank professionally, and work and act with high integrity.

c. The BOD shall uphold the highest standard of integrity and avoid conflict of interest between the Bank and the BOD as well as the related parties.

d. The members of the Board of Commissioners is prohibited to take any advantage from PT Bank JTrust Indonesia Tbk for their own interest, family and/or other parties that can harm or reduce profits and reputation of PT Bank JTrust Indonesia Tbk.

e. BOD is jointly responsible on the Bank's loss that caused by the mistake or negligence of the members of the BOD in carrying out their duties and excepted from the joint responsibilities according to the prevailing regulations.

f. The members of BOD who take annual leave shall appoint alternate Director that will carry out their duties and authorities from the Director of interest. For the Compliance Director, the appointed alternate Director shall be another Director who are not oversee the Bank's transactional activities, and should the leave is more than 7 (seven) consecutive days, they shall report it to the OJK according to the prevailing provisions.

g. Should the Compliance Director is permanently unable to carry out their duties, resigned, or expired, within 6

jangka waktu 6 (enam) bulan setelah berhalangan tetap harus diangkat penggantinya.

h. Direksi dilarang:
   i. Direksi dilarang memberikan kuasa umum kepada pihak lain yang mengakibatkan pengalihan fungsi Direksi. Yang dimaksud dengan pemberian kuasa umum adalah pemberian kuasa kepada satu orang karyawan atau lebih atau orang lain yang mengakibatkan pengalihan tugas, wewenang dan tanggung jawab Direksi secara menyeluruh yaitu tanpa batasan ruang lingkup dan waktu.
   ii. Direksi dilarang mengambil dan/atau menerima keuntungan pribadi dari Bank selain remunerasi dan fasilitas lain yang telah ditetapkan dalam kebijakan internal Bank dan disetujui oleh RUPS.
   iii. Direksi tidak boleh menerima, memberikan atau menawarkan segala bentuk gratifikasi, baik langsung atau tidak langsung, dari dan/atau kepada Pejabat Negara dan mitra bisnis.
   iv. Anggota Direksi dilarang merangkap jabatan sebagai anggota Dewan Komisaris, Direksi, atau Pejabat Eksekutif pada bank, perusahaan dan/atau lembaga lain.Tidak termasuk rangkap jabatan apabila Direksi yang bertanggung jawab terhadap pangawasan atas penyertaan pada perusahaan anak Bank, menjalankan tugas fungsional menjadi anggota Dewan Komisaris pada perusahaan anak bukan Bank yang dikendalikan oleh Bank, sepanjang perangkapan jabatan tersebut tidak mengakibatkan yang bersangkutan mengabaikan pelaksanaan tugas dan tanggung jawab sebagai anggota Direksi Bank.
   v. Anggota Direksi baik secara sendiri-sendiri atau bersama-sama dilarang memiliki saham melebihi 25% (dua puluh lima persen) dari modal disetor atau pada suatu perusahaan lain.
   vi. Direksi dilarang menggunakan penasihat perorangan dan/atau jasa profesional sebagai konsultan. Penggunaan penasihat perorangan dan/atau jasa profesional sebagai konsultan dapat dilakukan dalam hal memenuhi persyaratan:
      1. untuk proyek bersifat khusus;
      2. didasarkan pada kontrak kerja yang jelas; dan
      3. merupakan Pihak Independen dan memiliki kualifikasi untuk mengerjakan proyek yang bersifat khusus.

## Ruang Lingkup Pekerjaan dan Tanggung Jawab Masing-masing Direksi

Masing-masing anggota Direksi melaksanakan tugas sesuai dengan pembagian tugas dan wewenangnya (sesuai *job description* pada Struktur Organisasi Bank), sebagai berikut:

(six) months after the occurrence shall be appointed their replacement.

h. The Board of Directors is prohibited to:
   i. Transfer their general authority to other parties that can transfer the BOD function. The definition of general authority transfer is to transfer an authority to one employee or more or other person that cause the transfer of duties, authorities, and responsibility of the BOD entirely and without the limit of scope and time.
   ii. Take and/or accept personal interest from the Bank except remuneration and other facilities that has been determined in the Bank's internal policy and approved by the GMS.
   iii. Accept, deliver, or offer any kind of gratification, both directly or indirectly, from and/or to Officials and business partner.
   iv. The members of the BOD is prohibited to concurrently serve as the member of the BOC, BOD, or Executive Officers for the Bank, other companies and/or institutions. Not including the concurrent position should the BOD that responsible on the monitoring the participation of the Bank in the subsidiary, carryout functional duties as the member of BOC for the non-bank subsidiaries that controlled by the Bank, as long as the concurrent position does not cause negligence on carrying out their duties and responsibilities as the member of BOD of the Bank.
   v. The members of BOD both individually or collectively are prohibited to own shares more than 25% (twenty five percent) from the paid-up capital or in other companies.
   vi. Use individual advisor and/or professional services as a consultant. The use of individual advisor and/or professional services as a consultant can be conducted in fulfilling these requirements:
      1. For particular project;
      2. Based on a clear working contract; and
      3. An Independent Party and has qualification to carry out particular projects.

## Scope of Work and Responsibility of Each Director

Each member of the Board of Directors implements their duty according to their respective task and responsibility (according to job description in the Bank's Organizational Structure), as follows:

**1) Ritsuo Fukadai - Direktur Utama (President Director)**

a. Memimpin pengembangan strategi jangka pendek dan jangka panjang Bank dengan tujuan meningkatkan nilai pemegang saham.
b. Menjaga kesadaran lanskap pasar yang kompetitif, peluang ekspansi, dan perkembangan industri.
c. Memimpin dan mengkoordinasikan pelaksanaan pengurusan Perseroan sebagaimana ditetapkan dalam Anggaran Dasar dan keputusan RUPS Perseroan dengan berdasarkan ketentuan yang berlaku.
d. Memimpin, mengkoordinasikan, mengarahkan dan mensupervisi Direktorat-Direktorat dan Divisi-Divisi di bawah supervisi langsung Presiden Direktur sesuai bidangnya masing-masing dalam mencapai tujuan Perseroan, termasuk memastikan dilaksanakannya rencana strategis (Rencana Bisnis Bank) dan pencapaian target kinerjanya, pelaksanaan kepatuhan pada regulasi, peraturan perundang-undangan, dan ketentuan internal Perseroan.
e. Mengembangkan dan memperkuat citra Perseroan dan membangun hubungan baik dengan bank-bank koresponden, lembaga keuangan, nasabah, institusi-institusi bisnis, otoritas keuangan, dan seluruh *stakeholder* Perseroan.
f. Memastikan pengembangan dan penerapan strategi Perseroan yang memadai di seluruh bidang kerja dan membina jaringan distribusi sesuai dengan tujuan Perseroan, dan memastikan tercapainya aliansi lintas bidang Direktorat dan pemanfaatan seluruh sumber daya Perseroan.
g. Sebagai Ketua *Business Command Center* (BCC) yaitu menetapkan Bank dalam kondisi krisis likuiditas dan mengaktifkan fungsi BCC serta menyusun strategi penanganan yang segera, sistematis, pragmatis dan terintegrasi.

**2) Felix I. Hartadi – Managing Director Compliance & Corporate Legal**

a. Memastikan pengembangan dan penerapan strategi yang memadai dalam bidang kepatuhan & hukum korporasi sesuai dengan tujuan Perseroan dan memanfaatkan seluruh sumber daya Perseroan.
b. Memimpin dan mengarahkan penyusunan dan penerapan kebijakan pada seluruh bidang di bawah Direktorat *Compliance & Corporate Legal* sesuai dengan rencana dan tujuan Perseroan.
c. Memimpin, mengarahkan penyusunan dan melakukan supervisi pelaksanaan rencana kerja Direktorat *Compliance & Corporate Legal* dan seluruh bidang di bawahnya dalam mendukung pelaksanaan

**1) Ritsuo Fukadai - President Director**

a. To lead the development of the Bank's short-term and long-term strategies with the aim of increasing shareholder value.
b. To maintain awareness of competitive market landscape, expansion opportunities and industry developments.
c. To lead and coordinate the implementation of the Company's management as stipulated in the Articles of Association and GMS resolutions of the Company based on applicable regulations.
d. To lead, coordinate, direct and supervise the Directorates and Divisions in their respective fields under direct supervision from the President Director in order to achieve the Company's objectives, including ensuring the implementation of strategic plan (the Bank's Business Plan) and the achievement of its performance targets, compliance to rules, regulations, and internal regulations of the Company.
e. To develop and strengthen the image of the Company and build relationships with correspondent banks, financial institutions, clients, business institutions, financial authorities and all stakeholders of the Company.
f. To ensure the development and implementation of an adequate Company's strategy in all areas of work in accordance with the objectives of the Company, and to ensure the achievement of cross-sectoral alliances of Directorate and utilization of all Company's resources.
g. As the Head of BCC (Business Command Center) that determines the Bank should it be in liquidity crisis and activate the BCC and formulate handling strategies immediately, systematically, pragmatically, and integrated.

**2) Felix Istyono Hartadi Tiono - Managing Director Compliance & Corporate Legal**

a. Ensuring the development and implementation of appropriate strategies in compliance & corporate legal in accordance with the objectives of the Company and utilizing all of the Company's resources.
b. To lead and direct the preparation and implementation of policies in all areas under the Directorate of Compliance & Corporate Legal in accordance with the Company's plans and objectives.
c. To lead, direct the preparation and supervision of the implementation of the work plan of the Compliance & Corporate Legal Directorate and all sectors under it to support the implementation of the functions,

fungsi, tugas dan tanggung jawab Direktur Utama dan Direktorat-Direktorat bisnis, dengan menjaga standar kepatuhan, prinsip tata kelola perusahaan yang baik, meminimalkan risiko-risiko terkait hukum, kebijakan risiko operasional dan tersedianya sumber daya manusia yang kompeten dan produktif.

d. Melaksanakan pembinaan dan pengembangan sumber daya Perseroan di seluruh unit kerja di bawah Direktorat *Compliance & Corporate Legal*, dan memastikan penerapan pengembangan pegawai berbasis kompetensi, sistem manajemen kinerja dan manajemen berbasis nilai yang efektif.

**3) Bijono Waliman - Managing Director Operation & Credit Administration**

a. Memastikan pengembangan dan penerapan strategi yang memadai dalam bidang operasional & administrasi kredit sesuai dengan tujuan Perseroan dan memanfaatkan seluruh sumber daya Perseroan.

b. Memimpin dan mengarahkan penyusunan dan penerapan kebijakan pada bidang di bawah Direktorat *Operation & Credit Administration* sesuai dengan rencana dan tujuan Perseroan.

c. Memimpin, mengarahkan penyusunan dan melakukan supervisi pelaksanaan kerja Direktorat *Operation & Credit Administration*.

d. Memimpin, mengarahkan dan melaksanakan supervisi pelaksanaan rencana kerja dan target-target bersama yang terkait Direktorat lainnya untuk kepentingan dan tujuan Perseroan dalam memanfaatkan kompetensi sumber daya Direktorat *Operation & Credit Administration*.

e. Melaksanakan pembinaan dan pengembangan sumber daya Perseroan di seluruh unit kerja di bawah Direktorat *Operation & Credit Administration* dan memastikan penerapan pengembangan pegawai berbasis kompetensi, sistem manajemen kinerja dan manajemen berbasis nilai yang efektif.

**4) Helmi A. Hidayat - Managing Director Finance & Planning**

a. Memastikan pengembangan, perencanaan, dan penerapan strategi Perseroan, sistem manajemen kinerja, pengendalian keuangan, dan operasional Perseroan, yang memadai sesuai dengan tujuan Perseroan dan memanfaatkan seluruh sumber daya Perseroan.

b. Memimpin, mengarahkan penyusunan dan penerapan kebijakan pada seluruh bidang di bawah Direktorat *Finance & Planning*.

duties and responsibilities of the President Director and the Business Directorates, by maintaining compliance standards, good corporate governance, minimizing legal risks, operational risk policies and the availability of competent and productive human resources.

d. Carrying out the development of the Company's resources in all work units under the Compliance & Corporate Legal Directorate, and ensuring the implementation of competence- based employee development, effective performance management system and value based management.

**3) Bijono Waliman - Managing Director Operation & Credit Administration**

a. Ensure the development and implementation of adequate strategies in Operation & Credit Administration sector are in line with the objectives of the Company and utilize entire resources at the Company.

b. Lead and direct the formulation and implementation of policies under the Directorate Operation & Credit Administration according to the Company's plan and objective.

c. Lead, direct the formulation and supervise the implementation of the scope of the Directorate of Operation & Credit Administration.

d. Lead, direct, and carry out the supervision in implementation of working plan and targets along with other related Directorates for the interest and purposes of the Company in utilizing the competence of the resources in the Directorate Operation & Credit Administration.

e. Conduct mentoring and development of the Company resources in entire working units under the Directorate Operation & Credit Administration and ensure the implementation of employee development is based on competence, performance management system, and effective assessment-based management.

**4) Helmi Arief Hidayat - Managing Director Finance & Planning**

a. Ensure, develop, plan, and implement the Company's strategy, performance management system, financial control, and operational of the Company, that adequately according to the Company's purposes and utilizing entire resources of the Company.

b. Lead, direct the formulation and implementation of the policies in entire sectors under the Directorate of Finance and Planning.

c. Memimpin, mengarahkan penyusunan, dan melakukan supervisi pelaksanaan rencana kerja Direktorat *Finance & Planning* dan seluruh bidang di bawahnya dalam mendukung pelaksanaan fungsi, tugas dan tanggung jawab Direktur dan Direktorat *Finance & Planning* dan target-target bersama yang terkait Direktorat lainnya untuk kepentingan dan tujuan Perseroan dalam memanfaatkan kompetensi sumber daya Direktorat *Finance & Planning*.

d. Melaksanakan pembinaan dan pengembangan sumber daya Perseroan di seluruh unit kerja di bawah Direktorat *Finance & Planning*, dan memastikan penerapan pengembangan pegawai berbasis kompetensi, sistem manajemen kinerja dan manajemen berbasis nilai yang efektif.

**5) Cho Won June - Managing Director Information Technology**

a. Memastikan pengembangan, perencanaan, dan penerapan strategi Perseroan, sistem manajemen kinerja, pengendalian keuangan, dan operasional Perseroan yang memadai sesuai dengan Perseroan dan memanfaatkan seluruh sumber daya Perseroan.
b. Memimpin, mengarahkan penyusunan dan penerapan kebijakan pada seluruh bidang di bawah Direktorat *Information Technology*.
c. Memimpin, mengarahkan penyusunan dan melakukan supervisi pelaksanaan rencana kerja teknologi informasi dan seluruh bidang di bawahnya dalam mendukung pelaksanaan fungsi, tugas, dan tanggung jawab Direktur dan Direktorat *Information Technology* dan target-target bersama yang terkait Direktorat lainnya untuk kepentingan dan tujuan Perseroan dalam memanfaatkan kompetensi sumber daya Direktorat *Information Technology*.
d. Melaksanakan pembinaan dan pengembangan sumber daya Perseroan di seluruh unit kerja di bawah Direktorat *Information Technology*, dan memastikan penerapan pengembangan pegawai berbasis kompetensi, sistem manajemen kinerja dan manajemen berbasis nilai yang efektif.

**6) R. Djoko Prayitno – Managing Director Credit Risk & Management All Delinquencies**

a. Memastikan pengembangan dan penerapan strategi dalam bidang *Management All Deliquncies* sesuai dengan tujuan Perseroan dan memanfaatkan seluruh sumber daya Perseroan.

c. Lead, direct the formulation, and supervise the implementation of working plan of the Directorate Finance & Planning and all sectors under this Directorate in supporting the implementation of function, duties and responsibilities of the Directors and Directorate Finance & Planning and joint target related to other Directorates for the interest and purpose of the Company in utilizing the competence of the resources of the Directorate Finance & Planning.
d. Carry out mentoring and development of the Company's resources in entire working units under the Directorate Finance & Planning, and ensure the implementation of the employee development is based on competence, performance management system, and effective assessment-based management.

**5) Cho Won June - Managing Director Information Technology**

a. Ensure, develop, plan, and implement the Company's strategy, performance management system, financial control, and operational of the Company, that adequately according to the Company's purposes and utilizing entire resources of the Company.
b. Lead, direct the formulation and implementation of the policies in entire sectors under the Directorate of Information Technology.
c. Lead, direct the formulation, and supervise the implementation of working plan of the Directorate Information Technology and all sectors under this Directorate in supporting the implementation of function, duties and responsibilities of the Directors and Directorate Information Technology and joint target related to other Directorates for the interest and purpose of the Company in utilizing the competence of the resources of the Directorate Information Technology.
d. To implement development of the Company's resources in all work units under the Information Technology Directorate, and to ensure the implementation of competence-based employee development, effective performance management system and value-based management.

**6) R. Djoko Prayitno – Managing Director Credit Risk & Management All Delinquencies**

a. Ensuring the development and implementation of strategies in Management All Deliquncies in accordance with the objectives of the Company and utilizing all of the Company's resources.

b. Memimpin dan mengarahkan penyusunan dan penerapan kebijakan dan pelaksanaan rencana kerja pada bidang di bawah *Management All Deliquncies.*
c. Memimpin dan mengarahkan proses-proses perubahan yang diperlukan, serta memastikan seluruh kegiatan operasional bidang di bawah *Management All Deliquncies* serta mengimplimentasikan seluruh rencana strategis yang telah ditetapkan.
d. Melaksanakan pembinaan dan pengembangan sumber daya Perseroan di seluruh unit kerja di bawah Direktorat *Management All Deliquncies*, dan memastikan penerapan pengembangan pegawai berbasis kompetensi, sistem manajemen kinerja dan manajemen berbasis nilai yang efektif.

**7) Widjaja Hendra - Managing Director Business**

a. Memastikan pengembangan, perencanaan dan penerapan strategi Perseroan, sistem manajemen kinerja, pengendalian keuangan, dan operasional Perseroan yang memadai sesuai dengan tujuan Perseroan dan memanfaatkan seluruh sumber daya Perseroan.
b. Memimpin dan mengarahkan penyusunan dan penerapan kebijakan pada seluruh bidang di bawah Direktorat *Business*.
c. Memimpin, mengarahkan penyusunan dan melakukan supervisi pelaksanaan rencana kerja Direktorat *Business* dan seluruh bidang di bawahnya dalam mendukung pelaksanaan fungsi, tugas dan tanggung jawab Direktur dan Direktorat-Direktorat dan target-target bersama yang terkait Direktorat lainnya untuk kepentingan dan tujuan Perseroan dalam memanfaatkan kompetensi sumber daya Direktorat *Business*.
d. Melaksanakan pembinaan dan pengembangan sumber daya Perseroan di seluruh unit kerja di bawah Direktorat *Business*, dan memastikan penerapan pengembangan pegawai berbasis kompetensi, sistem manajemen kinerja dan manajemen berbasis nilai yang efektif.

## Independensi Direksi

Anggota Direksi tidak memiliki hubungan keuangan, hubungan kepengurusan, dan hubungan kepemilikan saham. Seluruh anggota Direksi juga tidak memiliki hubungan keluarga dengan anggota Direksi lainnya, anggota Dewan Komisaris dan Pemegang Saham Pengendali Bank.

Dalam melaksanakan tugas dan tanggung jawab, Direksi senantiasa menjunjung tinggi prinsip independensi dan

b. To lead and direct the preparation and implementation of policies in all areas under the Management All Deliquncies.
c. To lead and direct the necessary change processes, as well as ensuring all field operational activities under Management All Deliquncies and implementing all strategic plans that have been set.

d. To implement development of the Company's resources in all work units under the Management All Deliquncies Directorate, and to ensure the implementation of competence-based employee development, effective performance management system and value-based management.

**7) Widjaja Hendra - Managing Director Business**

a. Ensure, develop, plan, and implement the Company's strategy, performance management system, financial control, and operational of the Company, that adequately according to the Company's purposes and utilizing entire resources of the Company.

b. Lead, direct the formulation and implementation of the policies in entire sectors under the Directorate of Business.
c. Lead, direct the formulation, and supervise the implementation of working plan of the Directorate Business and all sectors under this Directorate in supporting the implementation of function, duties and responsibilities of the Directors and Directorate Business and joint target related to other Directorates for the interest and purpose of the Company in utilizing the competence of the resources of the Directorate Business.
d. To implement development of the Company's resources in all work units under the Information Technology Directorate, and to ensure the implementation of competence-based employee development, effective performance management system and value-based management.

## Independence of the BOD

The member of the BOD does not have any financial relation, organizational relation, and stock ownership relation. Entire member of the BOD also do not have familiar relations with the other members of the BOD, members of the BOC and Controlling Shareholders of the Bank.

In carrying out their duties and responsibilities, the BOD continues to uphold the independence principle and

mengutamakan kepentingan Bank di atas kepentingan sendiri, serta bekerja dan berperilaku dengan integritas tinggi.

prioritize the Bank's interest above their own interest, as well as working and acting with high integrity.

## Rangkap Jabatan Direksi

Sesuai ketentuan dalam POJK tentang Penerapan Tata Kelola Bagi Bank Umum, Anggota Direksi dilarang merangkap jabatan sebagai anggota Direksi, anggota Dewan Komisaris, atau Pejabat Eksekutif pada Bank, perusahaan, dan/atau lembaga lain, kecuali Direksi yang bertanggung jawab terhadap pengawasan atas penyertaan Bank pada perusahaan anak, menjalankan tugas fungsional menjadi anggota Dewan Komisaris pada perusahaan anak bukan Bank yang dikendalikan oleh Bank, sepanjang tidak mengakibatkan yang bersangkutan mengabaikan pelaksanaan tugas dan tanggung jawab sebagai anggota Direksi Bank.

## Concurrent Position of the BOD

According to the provision in POJK on the Governance Implementation for Commercial Banks, members of BOD are prohibited from serving concurrently as members of the BOD, or BOC, or Executive Officers at Banks, companies and/or other institutions, except as member of BOD responsible for supervising the Bank's participation in a subsidiary company, performing functional duties as member of BOC of a non-Bank subsidiary controlled by the Bank, so long as it does not result in neglecting of the implementation of duties and responsibilities as a member of BOD of the Bank.

Pada periode tahun 2021 seluruh anggota Direksi PT Bank JTrust Indonesia Tbk tidak merangkap jabatan sebagai anggota Dewan Komisaris, anggota Direksi atau Pejabat Eksekutif pada perusahaan pemegang saham pengendali, bank lain, perusahaan dan/atau lembaga lain. Selain itu anggota Direksi tidak ada yang menjadi anggota Komite-komite Di bawah Dewan Komisaris.

In 2021, none of members of the Board of Directors of PT Bank JTrust Indonesia Tbk. held concurrent positions as members of BOC, BOD or Executive Officers in controlling shareholder companies, other banks, companies and/or other institutions. In addition, none of BOD members served as member of the Committees under BOC.

## Pembelian/Penjualan Saham Direksi

Selama tahun 2021 tidak ada transaksi pembelian dan/atau penjualan saham J Trust Bank yang dilakukan oleh Direksi J Trust Bank. Per 31 Desember 2021 seluruh anggota Direksi tidak memiliki saham Perseroan.

## Purchase/Sale of Directors' Shares

During 2021 there was no purchase and/or sale of shares of J Trust Bank conducted by the Directors of J Trust Bank. As of December 31, 2021, all members of the Board of Directors do not own shares of the Company

## Hubungan Afiliasi Direksi

Hubungan afiliasi Direksi diatur dalam POJK No. 55/POJK.03/2016 tentang Penerapan Tata Kelola Bagi Bank Umum pasal 8 dimana mayoritas anggota Direksi dilarang saling memiliki hubungan keluarga sampai derajat kedua dengan sesama anggota Direksi dan/atau dengan anggota Dewan Komisaris, serta pasal 21 butir b mengenai aspek transparansi Direksi dimana anggota Direksi wajib mengungkapkan hubungan keuangan dan hubungan keluarga dengan anggota Direksi lain, anggota Dewan Komisaris dan/atau pemegang saham pengendali Bank.

## Affiliation of the Board of Directors

Affiliation of the Board of Directors has been regulated in the POJK No. 55/POJK.03 year 2016 on the Implementation of Governance for Commercial Bank Article 8 that stated the majority of the members of the Board of Directors shall not have familial relationship up until the second degree among the members of the Board of Directors and/or the members of the Board of Commissioners as well as on Article 21 point b on transparency aspect of the Board of Directors that is the members of the Board of Directors shall report their financial relationship and familial relationship with the other members of the Board of Directors, the member of the Board of Commissioners and/or controlling shareholders of the Bank.

Di tahun 2021, Hubungan Keuangan dan Hubungan Keluarga Anggota Direksi dengan Anggota Direksi Lain, Anggota Dewan Komisaris dan/atau Pemegang Saham Pengendali Bank adalah sebagai berikut:

In 2021, the Financial Relationships and Family Relationships of Members of the Board of Directors with Other Members of the Board of Directors, the Board of Commissioners and/or Controlling Shareholders of the Bank are as follows:

| Nama<br>Name | Jabatan<br>Position | Hubungan Keluarga dengan<br>Family Relationship with | | | | | | Hubungan Keuangan dengan<br>Financial Relationship with | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Dewan Komisaris<br>Board of Commissioners | | Direksi<br>Board of Directors | | Pemegang Saham Pengendali<br>Controling Shareholders | | Dewan Komisaris<br>Board of Commissioners | | Direksi<br>Board of Directors | | Pemegang Saham Pengendali<br>Controling Shareholders | |
| | | Ya<br>Yes | Tidak<br>No | Ya<br>Yes | Tidak<br>No | Ya<br>Yes | Tidak<br>No | Ya<br>Yes | Tidak<br>No | Ya<br>Yes | Tidak<br>No | Ya<br>Yes | Tidak<br>No |
| Ritsuo Fukadai | Direktur Utama<br>President Director | - | √ | - | √ | - | √ | - | √ | - | √ | - | √ |
| Felix I. Hartadi | Direktur<br>Director | - | √ | - | √ | - | √ | - | √ | - | √ | - | √ |
| Helmi A. Hidayat | Direktur<br>Director | - | √ | - | √ | - | √ | - | √ | - | √ | - | √ |
| Cho Won June | Direktur<br>Director | - | √ | - | √ | - | √ | - | √ | - | √ | - | √ |
| Bijono Waliman | Direktur<br>Director | - | √ | - | √ | - | √ | - | √ | - | √ | - | √ |
| R. Djoko Prayitno | Direktur<br>Director | - | √ | - | √ | - | √ | - | √ | - | √ | - | √ |
| Widjaja Hendra | Direktur<br>Director | - | √ | - | √ | - | √ | - | √ | - | √ | - | √ |
| Fransisca Rita Gosal*) | Direktur<br>Director | - | √ | - | √ | - | √ | - | √ | - | √ | - | √ |

*) Berdasarkan Akta Pernyataan Keputusan RUPSLB Bank No.5 tanggal 3 Mei 2021, RUPS menyetujui pengunduran diri Sdri. Fransisca Rita Gosal sebagai Direktur PT Bank JTrust Indonesia Tbk efektif sejak ditutupnya RUPS.
Based on the Deed of Resolution of the Bank's EGMS No. 5 dated 3 May 2021, the GMS approved the resignation of Ms. Fransisca Rita Gosal as a Director of PT Bank JTrust Indonesia Tbk effective since the closing of the GMS.

Anggaran Dasar Perseroan menyatakan bahwa RUPS dapat memberhentikan anggota Direksi apabila di antara para anggota Direksi dan antara anggota Direksi dengan anggota Dewan Komisaris memiliki hubungan keluarga sampai dengan derajat ketiga, baik menurut garis lurus maupun garis ke samping, termasuk hubungan yang timbul karena perkawinan.

## Benturan Kepentingan Direksi

Sepanjang tahun 2021, Bank memastikan bahwa seluruh anggota Direksi tidak memiliki benturan kepentingan maupun potensi benturan kepentingan terhadap PT Bank JTrust Indonesia Tbk. Hal ini sejalan dengan Piagam Direksi, sebagai berikut:

1) Setiap anggota Direksi yang secara pribadi dengan cara apapun, baik secara langsung maupun tidak langsung, mempunyai benturan kepentingan maupun potensi benturan kepentingan dalam suatu transaksi, kontrak atau kontrak yang diusulkan, yang mana Bank menjadi salah satu pihaknya, harus menyatakan sifat kepentingan dalam rapat Direksi dan tidak berpihak untuk ikut dalam pengambilan suara mengenai hal-hal yang berhubungan dengan transaksi atau kontrak yang diusulkan tersebut, kecuali jika Direksi menentukan lain.

The Company's Article of Association stated that the GMS may discharge the member of BOD should there one of the members of BOD and between the members of BOD and members of BOC has familial relationship up to the third degree, both according to upward line or equal line, including relationship emerged from marriage.

## Conflict of Interest of the BOD

Throughout 2021, the bank ensured that entire member of the BOD did not have constrict of interest or potential conflict of interest against PT Bank JTrust Indonesia Tbk. It is in line with the BOD charter as follow:

1) Every member of the BOD that personally in any way, both direct and indirectly has conflict of interest or potential conflict of interest in a transaction, contract, or proposed contract, where the Bank becomes one of the parties, shall state the nature of their interest in the BOD meeting and not taking sides on the decision making on matters related to the transaction or contract proposed, unless the BOD stated differently.

2) Anggota Direksi tidak berwenang mewakili Bank apabila:
   a. Terdapat perkara di pengadilan antara Bank dengan anggota Direksi yang bersangkutan.
   b. Anggota Direksi yang bersangkutan mempunyai benturan kepentingan dengan kepentingan Bank.

3) Dalam hal terdapat benturan kepentingan, yang berhak mewakili Bank adalah:
   a. Anggota Direksi lainnya yang tidak mempunyai benturan kepentingan dengan Bank.
   b. Dewan Komisaris dalam hal seluruh anggota Direksi mempunyai benturan kepentingan dengan Bank.
   c. Pihak lain yang ditunjuk oleh RUPS dalam hal seluruh anggota Direksi dan Dewan Komisaris mempunyai benturan kepentingan dengan bank.
4) Anggota Direksi harus tunduk pada ketentuan lainnya terkait benturan kepentingan yang mengacu kepada Anggaran Dasar perusahaan.
5) Dalam hal terdapat potensi benturan kepentingan Bank, Direksi wajib melaporkannya kepada Komite Audit, sehingga Komite Audit dapat memberikan rekomendasi kepada Dewan Komisaris.

## Pelaksanaan Tugas dan Tanggung Jawab Direksi

Selain pelaksanaan keputusan RUPS yang diselenggarakan pada tahun 2021, pelaksanaan tugas dan tanggung jawab Direksi selama tahun 2021 sebagai berikut:

a. Mengimplementasikan Rencana Bisnis Bank (RBB) 2021 dan menyusun RBB 2022.
b. Membuat rencana strategis Bank.
c. Memprioritaskan kebutuhan nasabah dengan meningkatkan *customer experience* serta produk dan layanan Bank.
d. Mengambil langkah-langkah yang diperlukan dan melakukan upaya terbaik agar kinerja keuangan Bank tercapai sesuai dengan target yang telah ditetapkan.
e. Melakukan *self-assessment* Tingkat Kesehatan Bank termasuk mengelola manajemen risiko Bank dan melakukan *stress test*.
f. Menindaklanjuti temuan audit dan rekomendasi dari Satuan Kerja Audit Intern (SKAI), termasuk perbaikan terhadap hasil temuan pemeriksaan auditor ekstern maupun regulator.
g. Mengelola struktur pendanaan dan likuiditas serta strategi pendanaan Bank termasuk peningkatan dana murah (CASA) dan *fee income* Bank.
h. Melakukan efisiensi dan disiplin biaya termasuk program transformasi teknologi informasi.

2) The member of the BOD are not authorized to represent the Bank if:
   a. There is a case in the court between the Bank with the related member of the BOD.
   b. The related member of the BOD has conflict of interest against the Bank.
3) In case of the conflict of interest is exist, the rightful representative of the Bank is:
   a. Other member of the BOD that does not have conflict of interest against the Bank.
   b. The BOC in case of all the members of the BOD has conflict of interest against the Bank.
   c. Other parties appointed by the GMS in case of all members of the BOD and BOC have conflict of interest against the Bank
4) The members of the BOD shall abide to other provisions related to conflict of interest according to the Article of Association of the Company.
5) In case of conflict of interest against the Bank, the BOD shall report to the Audit Committee, hence the Audit Committee can provide recommendation to the BOC.

## Implementation of Duties and Responsibilities of the BOD

Other than the implementation of the GMS decisions conducted in 2021, the implementation of duties and responsibilities throughout 2020 are as follow:

a. Implement the Bank's Business Plan (RBB) in 2021 and formulate RBB for 2022.
b. Formulate strategic plan for the Bank.
c. Prioritize the needs of the customers by improving customer experience as well as product and services of the Bank.
d. Take necessary steps and carry out the best efforts to achieve the Bank's financial target, according to the target that has been determined.
e. Carry out self-assessment on the Bank's Healthiness Level including managing risk management of the Bank and conduct stress test.
f. Follow up audit findings and recommendation form the Internal Audit Working Unit (SKAI), including improvement on the findings from external auditors and regulators.
g. Manage funding structure and liquidity as well as funding strategy of the Bank including increasing low-cost funding (CASA) and the Bank's fee income.
h. Conduct cost efficiency and discipline including transformation of information technology program.

i. Menerapkan manajemen risiko yang efektif serta memastikan penerapannya telah memadai sesuai dengan karakteristik, kompleksitas dan profil risiko Bank untuk mengelola risiko kredit, likuiditas, pasar, operasional, hukum, reputasi, strategis, dan kepatuhan.
j. Memantau kondisi makroekonomi dan industri serta peraturan-peraturan ketentuan perbankan baru, serta dampak terhadap bisnis Bank dan tindak lanjutnya.
k. Memantau perkembangan penyebaran virus COVID-19 dan dampaknya serta meningkatkan perhatian pada perlindungan kesehatan karyawan, kebutuhan nasabah, likuiditas, restrukturisasi kredit, kualitas aset, pengelolaan biaya, dan teknologi informasi.

## Ketentuan dan Pelaksanaan Rapat Direksi

**1. Ketentuan Rapat Direksi antara lain mengatur:**

a. Direksi mengadakan rapat paling kurang 1 (satu) kali dalam setiap bulan.
b. Direksi wajib mengadakan rapat bersama Dewan Komisaris secara berkala paling kurang 1 (satu) kali dalam 4 (empat) bulan atau paling kurang 3 (tiga) kali dalam setahun.
c. Rapat Direksi dapat dilakukan dengan kehadiran fisik atau dengan penggunaan teknologi telekonferensi, atau melalui media elektronik lainnya.
d. Kehadiran rapat dalam setahun minimal 75% (tujuh puluh lima persen) diantaranya wajib dihadiri oleh seluruh anggota Direksi.
e. Setiap kebijakan dan keputusan strategis wajib diputuskan melalui rapat Direksi dengan memperhatikan ketentuan Anggaran Dasar dan peraturan perundang-undangan yang berlaku.
f. Apabila terdapat perbedaan pendapat yang terjadi dalam rapat Direksi wajib dicantumkan secara jelas dalam risalah rapat beserta alasan perbedaan pendapat tersebut.
g. Keputusan rapat Direksi dengan mengundang Dewan Komisaris wajib dituangkan dalam risalah rapat, ditandatangani oleh seluruh anggota Direksi dan Dewan Komisaris yang hadir, dan disampaikan kepada seluruh anggota Direksi dan Dewan Komisaris serta Sekretaris Perusahaan.
h. Dalam hal terdapat anggota Direksi dan/atau anggota Dewan Komisaris yang tidak menandatangani risalah rapat di atas, yang bersangkutan wajib menyebutkan alasannya secara tertulis dalam surat tersendiri yang dilekatkan pada risalah rapat.

i. Implement effective risk management and ensure the implementation is adequate according to the characteristic, complexity, and risk profile of the Bank to manage risk, credit, liquidity, market, operational, legal, reputation, strategic, and compliance.
j. Monitor macroeconomic and industrial condition as well as updated banking regulations and its impact to the business of the Bank and its reaction measures.
k. Monitor the development of COVID-19 virus development and its impact as well as increase the attention to the protection of the employee's healthiness, customers' needs, liquidity, credit restructuration, asset quality, cost management, and information technology.

## Provisions and Implementation of the BOD Meetings

**1. Provisions of the BOD Meetings are regulating:**

a. The BOD shall hold meeting at least 1 (once) every month.
b. The BOD shall hold joint meetings with the BOC regularly ate least 1 (once) in 4 (four) months or at least 3 (three) times in a year.
c. The BOD meeting may be conducted physically or using teleconference, or via other electronic media.
d. Meeting attendance must be at least 75% (seventy five percent) per year, in which all members of the Board of Directors must attend.
e. Every strategic policy and decision shall be determined through the BOD meeting by considering the provisions on the Article of Association and prevailing laws and regulations.
f. Shall there be a dissenting opinion that occurred in the BOD meeting, shall be stipulated in the minutes of meetings along with the reasons of the dissenting opinions.
g. The decision in the BOD meeting in which the BOC is invited, shall be stipulated in the minutes of meeting, signed by all members of the BOD and BOC that present in the meeting, and reported to all members of the BOD and BOC as well as the Corporate Secretary.
h. In case of a member of BOD and/or member of the BOC does not sign the above minutes of meeting, the related party shall provide their reason in writing in a separate letter that attached to the minutes of meeting.

i. Direksi dapat juga mengambil keputusan yang sah dan mengikat tanpa mengadakan Rapat Direksi, dengan ketentuan seluruh anggota Direksi yang sedang menjabat memberikan persetujuan dengan menandatangani surat keputusan yang memuat usul tersebut (Keputusan Sirkuler).

j. Mekanisme pengaturan rapat senantiasa mengacu kepada peraturan perundang-undangan yang berlaku dan Anggaran Dasar Bank.

i. The BOD may also take a legal and binding decision without holding a BOD Meeting, with the provision of all members of BOD that are in position approve and sign the decision letter stipulating the proposal (Circular Decision).

j. The mechanism of meeting regulation continuously based on the prevailing regulations and the Bank's Article of Association

**2. Selama tahun 2021 Direksi telah menyelenggarakan rapat sebagai berikut:**

Rapat antara anggota Direksi sebanyak 23 (dua puluh tiga) kali yang dilaksanakan oleh anggota Direksi dalam membahas segenap persoalan dan/atau strategi pengelolaan Perseroan. Rapat Bersama anggota Direksi dengan anggota Dewan Komisaris sebanyak 6 (enam) kali yang dihadiri oleh mayoritas anggota Direksi dan Dewan Komisaris yang telah lulus uji kemampuan dan kepatutan oleh OJK.

Di tahun 2021, sehubungan dengan adanya pandemi COVID-19 dan diberlakukannya pembatasan kegiatan masyarakat, sebagian besar pelaksanaan rapat Direksi dan Rapat Direksi bersama Dewan Komisaris dilaksanakan secara virtual.

Frekuensi kehadiran dan tingkat kehadiran rapat anggota Direksi pada tahun 2021 berdasarkan 'periode menjabat' adalah:

**2. Throughout 2021, the BOD had conducted meetings as follow:**

Meeting with the member of BOD 23 (twenty three) times conducted by the members of the BOD in discussing issues and/or strategies in managing the Company, and Joint Meeting between the BOD and the BOC for 6 (Six) times attended by the majority of members of the Board of Directors and Board of Commissioners who have passed the fit and proper test by the OJK.

In 2021, due to the COVID-19 pandemic and its enactment restrictions on community activities, most of the meetings of the Board of Directors and the Meetings of the Board of Directors and the Board of Commissioners are held virtually.

The frequency of attendance and level of attendance of members of the BOD meeting in 2020 based on 'term of office' is as follow:

| **Nama**<br>Name | **Jabatan**<br>Position | **Periode Menjabat (Sejak Lulus F&P)**<br>Terms of Office (After Passing F&P Test) | **Frekuensi Kehadiran**<br>Attendance | **Tingkat Kehadiran**<br>Attendance Rate |
|---|---|---|---|---|
| **Rapat Antara Anggota Direksi**<br>Meeting with the Members of the BOD | | | | |
| Ritsuo Fukadai | Direktur Utama<br>President Director | 1 Januari-31 Desember 2021<br>1 January-31 December 2021 | 23/23 | 100% |
| Felix I. Hartadi | Direktur<br>Director | 1 Januari-31 Desember 2021<br>1 January-31 December 2021 | 22/23 | 96% |
| Helmi A. Hidayat | Direktur<br>Director | 1 Januari-31 Desember 2021<br>1 January-31 December 2021 | 22/23 | 96% |
| Cho Won June | Direktur<br>Director | 1 Januari-31 Desember 2021<br>1 January-31 December 2021 | 22/23 | 96% |
| Bijono Waliman | Direktur<br>Director | 1 Januari-31 Desember 2021<br>1 January-31 December 2021 | 23/23 | 100% |
| R. Djoko Prayitno*) | Direktur<br>Director | 20 September-31 Desember 2021<br>20 September-31 December 2021 | 4/4 | 100% |
| Widjaja Hendra**) | Direktur<br>Director | 29 November-31 Desember 2021<br>29 November-31 December 2021 | 2/2 | 100% |
| Fransisca Rita Gosal***) | Direktur<br>Director | 1 Januari-3 Mei 2021<br>1 January-3 May 2021 | 6/8 | 75% |

| Nama<br>Name | Jabatan<br>Position | Periode Menjabat (Sejak Lulus F&P)<br>Terms of Office (After Passing F&P Test) | Frekuensi Kehadiran<br>Attendance | Tingkat Kehadiran<br>Attendance Rate |
|---|---|---|---|---|
| **Rapat Bersama Direksi dengan Dewan Komisaris**<br>Meeting with the Board of Commissioners | | | | |
| Ritsuo Fukadai | Direktur Utama<br>President Director | 1 Januari-31 Desember 2021<br>1 January-31 December 2021 | 6/6 | 100% |
| Felix I. Hartadi | Direktur<br>Director | 1 Januari-31 Desember 2021<br>1 January-31 December 2021 | 6/6 | 100% |
| Helmi A. Hidayat | Direktur<br>Director | 1 Januari-31 Desember 2021<br>1 January-31 December 2021 | 6/6 | 100% |
| Cho Won June | Direktur<br>Director | 1 Januari-31 Desember 2021<br>1 January-31 December 2021 | 6/6 | 100% |
| Bijono Waliman | Direktur<br>Director | 1 Januari-31 Desember 2021<br>1 January-31 December 2021 | 5/6 | 83% |
| R. Djoko Prayitno*) | Direktur<br>Director | 20 September-31 Desember 2021<br>20 September-31 December 2021 | 1/2 | 50% |
| Widjaja Hendra**) | Direktur<br>Director | 29 November-31 Desember 2021<br>29 November-31 December 2021 | 1/1 | 100% |
| Fransisca Rita Gosal***) | Direktur<br>Director | 17 November-31 Desember 2020<br>17 November-31 December 2020 | 1/2 | 50% |

*) Efektif menjabat setelah mendapat persetujuan OJK pada tanggal 20 September 2021.
Effective after obtaining OJK approval on 20 September 2021.
**) Efektif menjabat setelah mendapat persetujuan OJK pada tanggal 29 November 2021.
Effective after obtaining OJK approval on November 29, 2021.
***) Berdasarkan Akta Pernyataan Keputusan RUPSLB Bank No.5 tanggal 3 Mei 2021, RUPS menyetujui pengunduran diri Sdri. Fransisca Rita Gosal sebagai Direktur PT Bank JTrust Indonesia Tbk efektif sejak ditutupnya RUPS.
Based on the Deed of Resolution of the Bank's EGMS No. 5 dated 3 May 2021, the GMS approved the resignation of Ms. Fransisca Rita Gosal as a Director of PT Bank JTrust Indonesia Tbk effective since the closing of the GMS.

## Agenda Rapat Bersama Direksi dengan Dewan Komisaris

Lihat Uraian 2. Dewan Komisaris > tercantum "Agenda Rapat Bersama Dewan Komisaris dengan Direksi (Radirkom)".

## Agenda of the Joint Meeting of the Board of Directors with the Board of Commissioners

See Description 2. Board of Commissioners stated "Agenda of Joint Meeting of the Board of Commissioners with the Board of Directors (Radirkom)".

## Agenda Rapat Direksi

## Board of Directors Meeting Agenda

| No | Tanggal Rapat<br>Date of Meetings | Agenda Rapat<br>Meeting Agenda | Peserta Rapat<br>Participants |
|---|---|---|---|
| 1 | 18 Januari 2021<br>18 January 2021 | Pembahasan tingkat kesehatan bank berdasarkan risiko<br>Discussion on the soundness of banks based on risk | 1. Ritsuo Fukadai<br>2. Helmi A. Hidayat<br>3. Cho Won June<br>4. Bijono Waliman<br>5. Fransisca Rita Gosal |
| 2 | 27 Januari 2021<br>27 January 2021 | • Tinjauan keuangan<br>• Paparan manajemen risiko<br>• Pembahasan isu kepatuhan dan lainnya<br>• Financial review<br>• Exposure to risk management<br>• Discussion of compliance issues and others | 1. Ritsuo Fukadai<br>2. Felix I. Hartadi<br>3. Cho Won June<br>4. Bijono Waliman<br>5. Fransisca Rita Gosal |
| 3 | 11 Februari 2021<br>11 February 2021 | • Paparan program E-channel<br>• Pembahasan sistem *core banking*<br>• E-channel program exposure<br>• Discussion of core banking system | 1. Ritsuo Fukadai<br>2. Felix I. Hartadi<br>3. Helmi A. Hidayat<br>4. Bijono Waliman<br>5. Fransisca Rita Gosal |
| 4 | 23 Februari 2021<br>23 February 2021 | • Tinjauan keuangan<br>• Paparan manajemen risiko<br>• Pembahasan isu Kepatuhan dan lainnya<br>• Financial review<br>• Exposure to risk management<br>• Discussion of compliance issues and others | 1. Ritsuo Fukadai<br>2. Felix I. Hartadi<br>3. Helmi A. Hidayat<br>4. Cho Won June<br>5. Bijono Waliman<br>6. Fransisca Rita Gosal |

| No | Tanggal Rapat<br>Date of Meetings | Agenda Rapat<br>Meeting Agenda | Peserta Rapat<br>Participants |
|---|---|---|---|
| 5 | 24 Maret 2021<br>24 March 2021 | • Tinjauan laporan keuangan audit tahun 2020<br>• Pembahasan *balance score card*<br>• Review of 2020 audited financial statements<br>• Discussion of the balance score card | 1. Ritsuo Fukadai<br>2. Felix I. Hartadi<br>3. Helmi A. Hidayat<br>4. Cho Won June<br>5. Bijono Waliman<br>6. Fransisca Rita Gosal |
| 6 | 29 Maret 2021<br>29 March 2021 | • Tinjauan keuangan<br>• Paparan manajemen risiko<br>• Pembahasan isu Kepatuhan dan lainnya<br>• Financial review<br>• Exposure to risk management<br>• Discussion of compliance issues and others | 1. Ritsuo Fukadai<br>2. Felix I. Hartadi<br>3. Helmi A. Hidayat<br>4. Cho Won June<br>5. Bijono Waliman<br>6. Fransisca Rita Gosal |
| 7 | 6 April 2021 | • Pembahasan unit pemrosesan pembayaran<br>• Penjelasan isu debitur<br>• Discussion of payment processing units<br>• Explanation of debtor issues | 1. Ritsuo Fukadai<br>2. Felix I. Hartadi<br>3. Helmi A. Hidayat<br>4. Cho Won June<br>5. Bijono Waliman |
| 8 | 30 April 2021 | • Tinjauan keuangan<br>• Paparan manajemen risiko<br>• Pembahasan isu Kepatuhan dan lainnya<br>• Financial review<br>• Exposure to risk management<br>• Discussion of compliance issues and others | 1. Ritsuo Fukadai<br>2. Felix I. Hartadi<br>3. Helmi A. Hidayat<br>4. Cho Won June<br>5. Bijono Waliman |
| 9 | 7 Mei 2021<br>7 May 2021 | • Pembahasan tingkat kesehatan bank berdasarkan risiko<br>• Tinjauan kegiatan pemasaran<br>• Paparan struktur organisasi<br>• Discussion on the soundness of banks based on risk<br>• Overview of marketing activities<br>• Organizational structure presentation | 1. Ritsuo Fukadai<br>2. Felix I. Hartadi<br>3. Helmi A. Hidayat<br>4. Cho Won June<br>5. Bijono Waliman |
| 10 | 25 Mei 2021<br>25 May 2021 | • Tinjauan keuangan<br>• Paparan manajemen risiko<br>• Pembahasan isu kepatuhan dan lainnya<br>• Paparan struktur organisasi<br>• Financial review<br>• Exposure to risk management<br>• Discussion of compliance issues and others<br>• Organizational structure presentation | 1. Ritsuo Fukadai<br>2. Felix I. Hartadi<br>3. Helmi A. Hidayat<br>4. Cho Won June<br>5. Bijono Waliman |
| 11 | 3 Juni 2021<br>3 June 2021 | Pembahasan laporan keuangan audit Maret 2021<br>Discussion of the March 2021 audited financial report | 1. Ritsuo Fukadai<br>2. Felix I. Hartadi<br>3. Helmi A. Hidayat<br>4. Cho Won June<br>5. Bijono Waliman |
| 12 | 28 Juni 2021<br>28 June 2021 | • Tinjauan keuangan<br>• Paparan manajemen risiko<br>• Pembahasan isu kepatuhan dan lainnya<br>• Revisi rencana bisnis bank 2021<br>• Penjelasan program pemasaran<br>• Financial review<br>• Exposure to risk management<br>• Discussion of compliance issues and others<br>• Revision of the bank's business plan 2021<br>• Marketing program description | 1. Ritsuo Fukadai<br>2. Felix I. Hartadi<br>3. Helmi A. Hidayat<br>4. Cho Won June<br>5. Bijono Waliman |
| 13 | 27 Juli 2021<br>27 July 2021 | • Tinjauan keuangan<br>• Paparan manajemen risiko<br>• Pembahasan isu kepatuhan dan lainnya<br>• Pembahasan sistem core banking<br>• Financial review<br>• Exposure to risk management<br>• Discussion of compliance issues and others<br>• Discussion of core banking system | 1. Ritsuo Fukadai<br>2. Felix I. Hartadi<br>3. Helmi A. Hidayat<br>4. Cho Won June<br>5. Bijono Waliman |

| No | Tanggal Rapat<br>Date of Meetings | Agenda Rapat<br>Meeting Agenda | Peserta Rapat<br>Participants |
|---|---|---|---|
| 14 | 29 Juli 2021<br>29 July 2021 | • Pembahasan isu debitur<br>• Penjelasan mengenai analisis industri<br>• Discussion of debtor issues<br>• Explanation of industry analysis | 1. Ritsuo Fukadai<br>2. Felix I. Hartadi<br>3. Helmi A. Hidayat<br>4. Cho Won June<br>5. Bijono Waliman |
| 15 | 23 Agustus 2021<br>23 August 2021 | • Pembahasan sistem core banking<br>• Paparan struktur organisasi<br>• Discussion of core banking system<br>• Organizational structure presentation | 1. Ritsuo Fukadai<br>2. Felix I. Hartadi<br>3. Helmi A. Hidayat<br>4. Cho Won June<br>5. Bijono Waliman |
| 16 | 30 Agustus 2021<br>30 August 2021 | • Tinjauan keuangan<br>• Paparan manajemen risiko<br>• Pembahasan isu kepatuhan dan lainnya<br>• Paparan struktur organisasi<br>• Financial review<br>• Exposure to risk management<br>• Discussion of compliance issues and others<br>• Organizational structure presentation | 1. Ritsuo Fukadai<br>2. Felix I. Hartadi<br>3. Helmi A. Hidayat<br>4. Cho Won June<br>5. Bijono Waliman |
| 17 | 7 September 2021 | • Pembahasan isu teknologi informasi<br>• Penjelasan program pemasaran<br>• Discussion of information technology issues<br>• Marketing program description | 1. Ritsuo Fukadai<br>2. Felix I. Hartadi<br>3. Helmi A. Hidayat<br>4. Cho Won June<br>5. Bijono Waliman |
| 18 | 30 September 2021 | • Tinjauan keuangan<br>• Paparan manajemen risiko<br>• Pembahasan isu kepatuhan dan lainnya<br>• Paparan struktur organisasi<br>• Financial review<br>• Exposure to risk management<br>• Discussion of compliance issues and others<br>• Organizational structure presentation | 1. Ritsuo Fukadai<br>2. Felix I. Hartadi<br>3. Helmi A. Hidayat<br>4. Cho Won June<br>5. Bijono Waliman |
| 19 | 5 Oktober 2021<br>5 October 2021 | Pembahasan sistem core banking<br>Discussion of core banking system | 1. Ritsuo Fukadai<br>2. Felix I. Hartadi<br>3. Helmi A. Hidayat<br>4. Cho Won June<br>5. Bijono Waliman |
| 20 | 26 Oktober 2021<br>26 October 2021 | • Tinjauan keuangan<br>• Paparan manajemen risiko<br>• Pembahasan isu kepatuhan dan lainnya<br>• Penjelasan program pemasaran<br>• Financial review<br>• Exposure to risk management<br>• Discussion of compliance issues and others<br>• Marketing program explanation | 1. Ritsuo Fukadai<br>2. Felix I. Hartadi<br>3. Helmi A. Hidayat<br>4. Cho Won June<br>5. Bijono Waliman<br>6. R. Djoko Prayitno |
| 21 | 1 November 2021 | • Paparan Rencana Bisnis Bank 2022<br>• Penjelasan pengembangan karir<br>• Pembahasan risiko yang akan diambil dan peringkat risiko<br>• Presentation of the Bank's 2022 Business Plan<br>• Career development explanation<br>• Discussion of risks to be taken and risk rating | 1. Ritsuo Fukadai<br>2. Felix I. Hartadi<br>3. Helmi A. Hidayat<br>4. Cho Won June<br>5. Bijono Waliman<br>6. R. Djoko Prayitno |
| 22 | 29 November 2021 | • Tinjauan keuangan<br>• Paparan manajemen risiko<br>• Pembahasan isu kepatuhan dan lainnya<br>• Financial review<br>• Exposure to risk management<br>• Discussion of compliance issues and others | 1. Ritsuo Fukadai<br>2. Felix I. Hartadi<br>3. Helmi A. Hidayat<br>4. Cho Won June<br>5. Bijono Waliman<br>6. R. Djoko Prayitno<br>7. Widjaja Hendra |
| 23 | 20 Desember 2021<br>20 December 2021 | • Tinjauan keuangan<br>• Paparan manajemen risiko<br>• Pembahasan isu kepatuhan dan lainnya<br>• Financial review<br>• Exposure to risk management<br>• Discussion of compliance issues and others | 1. Ritsuo Fukadai<br>2. Felix I. Hartadi<br>3. Helmi A. Hidayat<br>4. Cho Won June<br>5. Bijono Waliman<br>6. R. Djoko Prayitno<br>7. Widjaja Hendra |

## Agenda Rapat Bersama Direksi dengan Dewan Komisaris

Lihat Uraian 2. Dewan Komisaris > tercantum "Agenda Rapat Bersama Dewan Komisaris dengan Direksi".

## Joint Meeting between BOD and BOC

See Description 2. The Board of Commissioners contains "Agenda of the Joint Meeting of the Board of Commissioners and the Board of Directors".

## Pelatihan dan/atau Peningkatan Kompetensi Anggota Direksi

1. **Kebijakan pelatihan dan/atau peningkatan kompetensi anggota Direksi, termasuk program orientasi bagi anggota Direksi yang baru diangkat (jika ada)**
   - Direksi berkewajiban untuk mengikuti program uji kompetensi/sertifikasi sesuai ketentuan dari regulator yaitu Sertifikasi Manajemen Risiko dan *Refreshmen*t. Hal ini selaras dengan Peraturan Bank Indonesia Nomor 11/19/PBI/2009 tanggal 4 Juni 2009 dan perubahannya dalam Peraturan Bank Indonesia Nomor 12/7/PBI/2010 tanggal 19 April 2010 tentang Sertifikasi Manajemen Risiko Bagi Pengurus dan Pejabat Bank Umum.
   - Anggota Direksi yang baru diangkat wajib mengikuti program orientasi agar memperoleh pemahaman tentang Bank sehingga dapat melaksanakan tugasnya secara efektif dan efisien.
2. **Pelatihan dan/atau peningkatan kompetensi yang diikuti anggota Direksi**

   Seluruh anggota Direksi telah memiliki Sertifikasi Manajemen Risiko dan/atau *Refreshment* sesuai ketentuan yang berlaku.

## Training and/or Competency Improvement for Members of the Board of Directors

1. **Policy on training and/or competency improvement for members of the Board of Directors, including orientation program for newly appointed members of the Board of Directors (if any)**
   - The Board of Directors must follow certification/ competence test programs according to regulatory requirements: Risk Management Certification and Refreshment. This is in line with the change of Bank Indonesia Regulation No. 11/19/PBI/2009 dated June 4, 2009 and the amendment in Bank Indonesia Regulation No. 12/7/PBI/2010 dated April 19, 2010 on Risk Management Certification for Management and Officers of Commercial Banks.
   - Newly appointed members of the Board of Directors are required to attend an orientation program in order to gain an understanding of the Bank so that they can carry out their duties effectively and efficiently.
2. **Training and/or Competency Improvement for Members of the Board of Directors**

   All members of the Board of Directors have owned Risk Management Certification and/or Refreshment according to existing provisions.

| **Nama**<br>Name | **Jabatan**<br>Position | **Level Sertifikasi**<br>Certification Level | **Lembaga yang Mengeluarkan**<br>Issuer Institutions | **Tanggal dikeluarkan**<br>Date of Issuance | **Tanggal Kadarluarsa**<br>Expiration Date |
|---|---|---|---|---|---|
| Ritsuo Fukadai | Direktur Utama<br>President Director | 5 | LSPP | 9 Februari 2021<br>9 February 2021 | 4 Mei 2023<br>4 May 2023 |
| Felix I. Hartadi | Direktur<br>Director | 5 | LSPP | 9 Februari 2021<br>9 February 2021 | 20 September 2023 |
| Helmi A. Hidayat | Direktur<br>Director | 5 | LSPP | 9 Februari 2021<br>9 February 2021 | 20 September 2023 |
| Cho Won June | Direktur<br>Director | 5 | LSPP | 9 Februari 2021<br>9 February 2021 | 4 Mei 2023<br>4 May 2023 |
| Bijono Waliman | Direktur<br>Director | 5 | LSPP | 9 Februari 2021<br>9 February 2021 | 25 Mei 2023<br>25 May 2023 |
| R. Djoko Prayitno | Direktur<br>Director | 5 | LSPP | 9 Februari 2021<br>9 February 2021 | 17 September 2023 |
| Widjaja Hendra | Direktur<br>Director | 5 | LSPP | 11 September 2021 | 11 September 2023 |
| Fransisca Rita Gozal *) | Direktur<br>Director | 5 | LSPP | 5 Februari 2020<br>5 February 2020 | 4 Juni 2022<br>4 June 2022 |

*) Berdasarkan Akta Pernyataan Keputusan RUPSLB Bank No.5 tanggal 3 Mei 2021, RUPS menyetujui pengunduran diri Sdri. Fransisca Rita Gosal sebagai Direktur PT Bank JTrust Indonesia Tbk efektif sejak ditutupnya RUPS.
Based on the Deed of Resolution of the Bank's EGMS No. 5 dated 3 May 2021, the GMS approved the resignation of Ms. Fransisca Rita Gosal as a Director of PT Bank JTrust Indonesia Tbk effective since the closing of the GMS.

Untuk melaksanakan program pelatihan dan peningkatan kompetensi bagi seluruh anggota Direksi dalam mendukung pelaksanaan tugas dan tanggung jawabnya, selama tahun 2021 anggota Direksi PT Bank JTrust Indonesia Tbk telah mengikuti berbagai program pelatihan, *workshop*, konferensi, seminar, antara lain:

To implement a competence increase and training program for all members of the Board of Directors in supporting the duties and responsibilities, in 2021 members of the Board of Directors of PT Bank JTrust Indonesia Tbk. have attended various training programs, workshops, conferences, seminars, among others:

| **Nama**<br>Name | **Jabatan**<br>Position | **Nama Pelatihan/ Workshop/ Konferensi/ Seminar**<br>Name of Training/ Workshop/ Conference/ Seminar | **Penyelenggara**<br>Organizer | **Waktu & Lokasi**<br>Time & Location |
|---|---|---|---|---|
| Ritsuo Fukadai | Direktur Utama<br>President Director | Good Corporate Governance Implementation in Banking Business | Lentera Mulia Persada | Jakarta, 26 Januari 2021<br>Jakarta, 26 January 2021 |
| | | "Digital Literacy" Winning New Competition Era | ICSA (Indonesia Corporta Secretary Communication) | Jakarta, 11 Juni 2021<br>Jakarta, 11 June 2021 |
| | | Bahasa Indonesia | CAKAP | Jakarta, 2 Desember 2021<br>Jakarta, 2 December 2021 |
| Felix I. Hartadi | Direktur Compliance & Corporate Legal<br>Compliance & Corporate Legal Director | Good Corporate Governance Implementation in Banking Business | Lentera Mulia Persada | Jakarta, 26 Januari 2021<br>Jakarta, 26 January 2021 |
| | | Komunikasi Bersama Persiapan Implementasi Laporan Bank UmumTerintegrasi (BI-ANTASENA) | OJK Institute | Jakarta, 29 Januari 2021<br>Jakarta, 29 January 2021 |
| | | Pertemuan Departemen Penelitian dan Pengaturan Perbankan – OJK dengan Direktur Kepatuhan | OJK Institute | Jakarta, 4 Februari 2021<br>Jakarta, 4 February 2021 |
| | | How can optimized anti-bribery controls leverage your business sustainability? | EY Forensic & Integrity Services | Jakarta, 28 Juli 2021<br>Jakarta, 28 July 2021 |
| Helmi A. Hidayat | Direktur Finance & Planning<br>Finance & Planning Director | Good Corporate Governance Implementation in Banking Business | Lentera Mulia Persada | Jakarta, 26 Januari 2021<br>Jakarta, 26 January 2021 |
| | | Komunikasi Bersama Persiapan Implementasi Laporan Bank UmumTerintegrasi (BI-ANTASENA) | OJK Institute | Jakarta, 29 Januari 2021<br>Jakarta, 29 January 2021 |
| | | Yuk Berinvestasi di Pasar Modal | OJK Institute | Jakarta, 5 Agustus 2021<br>Jakarta, 5 August 2021 |
| Cho Won June | Direktur Teknologi Informasi<br>Technology Information Director | Good Corporate Governance Implementation in Banking Business | Lentera Mulia Persada | Jakarta, 26 Januari 2021<br>Jakarta, 26 January 2021 |
| Bijono Waliman | Direktur Operation & Credit Administration<br>Operation & Credit Administration Director | Good Corporate Governance Implementation in Banking Business | Lentera Mulia Persada | Jakarta, 26 Januari 2021<br>Jakarta, 26 January 2021 |
| | | Komunikasi Bersama Persiapan Implementasi Laporan Bank UmumTerintegrasi (BI-ANTASENA) | OJK Institute | Jakarta, 29 Januari 2021<br>Jakarta, 29 January 2021 |
| | | Sosialisasi Pengembangan Sistem BI-FAST | OJK Institute | Jakarta, 3 Februari 2021<br>Jakarta, 3 February 2021 |
| | | Masa Depan Bank Digital di Indonesia | OJK Institute | Jakarta, 14 Oktober 2021<br>Jakarta, 14 October 2021 |

| Nama<br>Name | Jabatan<br>Position | Nama Pelatihan/ Workshop/ Konferensi/ Seminar<br>Name of Training/ Workshop/ Conference/ Seminar | Penyelenggara<br>Organizer | Waktu & Lokasi<br>Time & Location |
|---|---|---|---|---|
| R. Djoko Prayitno | Direktur Credit Risk & MAD<br>Credit Risk & MAD Director | Good Corporate Governance Implementation in Banking Business | Lentera Mulia Persada | Jakarta, 26 Januari 2021<br>Jakarta, 26 January 2021 |
| Widjaja Hendra | Direktur Bisnis<br>Business Director | Pelatihan Bahasa Jepang | J Trust Consulting Indonesia | Jakarta, 16-21 Desember 2022<br>Jakarta, 16-21 December 2022 |

## Program Orientasi Anggota Direksi yang Baru

Anggota Direksi yang baru diangkat diberikan Buku Panduan yang berisi informasi agar Anggota Direksi yang baru dapat berorientasi pada Bank. Buku Panduan ini tersedia dalam bentuk *soft copy* dan ringkasannya juga tersedia di situs web Bank.

Buku Panduan mencakup:

1) Sejarah Perusahaan
   - Filosofi Logo;
   - Tonggak sejarah;
   - Visi & Misi; dan,
   - Produk & Layanan
2) Struktur Perusahaan & Profil Manajemen
   - Profil & Piagam Dewan Komisaris;
   - Profil & Piagam Direksi;
   - SEVP & EVP; dan
   - Struktur Organisasi
3) Komite-Komite Di bawah Dewan Komisaris
   - Anggota dan Piagam Komite Audit,
   - Anggota dan Piagam Komite Pemantau Risiko; dan
   - Anggota dan Piagam Komite Nominasi & Remunerasi
4) Tata Kelola Perusahaan
   - Kode Etik dan Perilaku Bisnis;
   - Kerahasiaan;
   - Benturan Kepentingan;
   - Perdagangan Orang Dalam;
   - Komunikasi dengan Media
5) Hukum dan Peraturan

   Selain Buku Panduan, rapat diatur untuk Anggota Direksi yang baru untuk bertemu dengan Dewan Komisaris, SEVP/EVP dan personil manajemen kunci.

## Penilaian (Assessment) Kinerja Direksi

1) Penilaian Kinerja Direksi dengan *Self Assessment*

   Dalam rangka mengarahkan kegiatan perusahaan sesuai dengan visi misinya, bank memformulasikan strategi

## New Board of Directors Orientation Program

The newly appointed members of the Board of Directors are given a Guidebook containing information so that the new members of the Board of Directors can be oriented towards the Bank. This Guidebook is available in soft copy and a summary is also available on the Bank's website.

The Handbook includes:

1) Company History
   - Logo philosophy;
   - Milestones;
   - Vision and mission; and,
   - Products & Services
2) Company Structure & Management Profile
   - Profile & Charter of the Board of Commissioners;
   - Profile & Charter of the Board of Directors;
   - SEVP & EVP; and
   - Organizational structure
3) Committees Under the Board of Commissioners
   - Members and Charter of the Audit Committee,
   - Members and Charter of the Risk Oversight Committee ; and
   - Nomination & Remuneration Committee Members and Charter
4) Corporate Governance
   - Code of Ethics and Business Conduct;
   - Confidentiality;
   - Conflict of Interest;
   - Insider Trading;
   - Communication with the Media
5) Laws and Regulations

   In addition to the Handbook, meetings are arranged for new Members of the Board of Directors to meet with the Board of Commissioners, SEVP/EVP and key management personnel.

## Performance Assessment of the BOD

1) Self-Assessment of the BOD Performance

   In directing the company's activities according to its vision and mission, the Bank formulated a company

perusahaan dan rencana kerja untuk mencapainya. Untuk mengukur kinerja atau prestasi bank dalam mengimplementasikan hal ini, bank menggunakan *Key Performance Indicator (KPI)* yang melekat pada *Balance Score Card (BSC).*

strategy and working plan to achieve it. To measure the Bank's performance and achievement in implementing this, the Bank uses Key Performance Indicator (KPI) that is attached to the Balance Score Card (BSC).

Indikator kinerja ditentukan sesuai dengan tugas dan tanggung jawab yang ada pada masing-masing anggota Direksi dan meliputi aspek keuangan, *customer, internal process & learning & growth,* untuk selanjutnya diturunkan juga kepada seluruh karyawan untuk mencapai tujuan perusahaan.

Performance indicator is determined according to the existing duties and responsibilities in each members of the BOD including financial aspect, customer internal process & learning & growth, to be transferred to entire employees to achieve the company's goals.

Penilaian kinerja Direksi, dilakukan minimum satu kali dalam setahun (dengan *review* 6 bulan sekali). Presiden Direktur melakukan penilaian kinerja masing-masing individu Direksi.

The BOD performance assessment is conducted at least once a year (with review once in six months). The President Director carries out performance assessment for each Directors.

Adapun *key performance indicator* yang digunakan dalam evaluasi masing-masing kinerja anggota Direksi adalah sebagai berikut:

The key performance indicators used in evaluating each performance of the member of the BOD are as follow:

| Balance Score Card | Direktorat<br>Directorate | | | | | |
|---|---|---|---|---|---|---|
| | **President Director** | **Finance & Planning** | **Operation & Credit Administration** | **Business** | **Compliance & Corporate Legal** | **Information Technology** |
| *Financial* | 40% | 30% | 20% | 50% | 15% | 30% |
| *Customer First* | 20% | 30% | 40% | 20% | 35% | 30% |
| *Internal Process* | 30% | 30% | 30% | 20% | 40% | 30% |
| *Learning & Growth* | 10% | 10% | 10% | 10% | 10% | 10% |
| **Total** | **100%** | **100%** | **100%** | **100%** | **100%** | **100%** |

2) Penilaian Melalui *Self Assessment* Penerapan Tata Kelola Bank

Penilaian kinerja Direksi dilakukan juga melalui *self assessment* penerapan tata kelola Bank dimana Direksi melalui *Corporate Secretary Division* mengisi Kertas Kerja *Self Assessment* untuk faktor penilaian pelaksanaan tugas dan tanggung jawab Direksi serta Bank menyampaikan laporan hasil *self assessment* penerapan tata kelola Bank kepada OJK sebagaimana diatur pada Surat Edaran Otoritas Jasa Keuangan Nomor 13/SEOJK.03/2017 tanggal 17 Maret 2017 Tentang Penerapan Tata Kelola Bagi Bank Umum.

2) Evaluation Through Self-Assessment on the Bank's Governance

Implementation Assessment of BOD performance is also conducted through self assessment on the Bank's governance implementation where BOD through Corporate Secretary Division fills the Self-Assessment Working Paper to assess the performance of the duties and responsibilities of BOD and the Bank submits the self-assessment report on the implementation of the Bank's governance to OJK as stipulated in the Circular Letter of Financial Services Authority No. 13/ SEOJK.03/2017 dated March 17, 2017 on the Governance Implementation for Commercial Banks.

Kriteria/Indikator yang digunakan mencakup 3 (tiga) aspek *Governance*:

Criteria/Indicator used include 3 (three) aspects of Governance:

1. **Penilaian Governance Structure**
   Menilai kecukupan struktur dan infrastruktur tata kelola Bank agar proses penerapan prinsip Tata Kelola yang baik menghasilkan *outcome* yang sesuai dengan harapan Pemangku Kepentingan Bank.
2. **Penilaian Governance Process**
   Menilai efektivitas proses penerapan prinsip Tata Kelola yang didukung oleh kecukupan struktur dan infrastruktur Tata Kelola Bank sehingga menghasilkan *outcome* yang sesuai dengan harapan Pemangku Kepentingan Bank.
3. **Penilaian Governance Outcome**
   Menilai kualitas *outcome* yang memenuhi harapan Pemangku Kepentingan Bank yang merupakan hasil proses penerapan prinsip Tata Kelola yang baik yang didukung oleh kecukupan struktur dan infrastruktur Tata Kelola Bank.

3) Penilaian kinerja Direksi juga dilakukan pada saat pertanggungjawaban laporan tahunan Bank tahun buku 2020 dalam RUPS Tahunan kepada pemegang saham (*shareholder*) mayoritas, yaitu J Trust Co., Ltd., pada tanggal 23 Juli 2021. Penilaian kinerja Direksi akan dilakukan kembali pada saat pertanggungjawaban laporan tahunan Bank tahun buku 2021 dalam RUPS Tahunan kepada pemegang saham yang akan diselenggarakan pada tanggal 27 Mei 2022.

## Penilaian Kinerja Komite Direksi

### Prosedur Penilaian Kinerja Komite Direksi

Penilaian kinerja Komite Direksi dilakukan setiap tahun (minimum satu kali setahun). Evaluasi efektivitas kinerja dilakukan oleh Direksi, dengan kriteria penilaian sebagai berikut:

a. Jumlah rapat yang diadakan
b. Kehadiran Direksi
c. Service Level Agreement Risalah Rapat
d. Action Matters Arising
e. Distribusi undangan rapat

Sepanjang tahun 2021, Direksi menilai bahwa komite-komite tersebut telah menjalankan tugas, tanggung jawab, serta pembahasan rapat Komite Direksi dengan baik dan efektif. Partisipasi kehadiran Direksi pada rapat komite selama tahun 2021, termasuk keputusan yang diambil saat pembahasan rapat dapat menjadi acuan.

1. **Governance Structure Assessment**
   Assessing the adequacy of Bank's governance structure and infrastructure so that the process of applying the Good Governance principles results in an outcome that is in line with the expectations of the Bank's Stakeholders.
2. **Governance Process Assessment**
   Assessing the effectiveness of the process of applying the GCG principles supported by the adequacy of Bank Governance structure and infrastructure so as to produce an outcome that is in line with the expectations of the Bank's Stakeholders.
3. **Governance Outcome Assessment**
   Assessing the quality of outcomes that meet the expectations of the Bank's Stakeholders as a result of the process of applying the Good Governance principles supported by the adequacy of Bank Governance structure and infrastructure.

3) Performance evaluation of the BOD is also conducted during the annual accountability report of the Bank for the fiscal year of 2020 in Annual GMS to the majority shareholders that is J Trust Co., Ltd., on 27 August 2020. The performance appraisal of the Board of Directors will be carried out again during the accountability of the Bank's annual report for the 2021 financial year at the Annual GMS to shareholders which will be held on 27 May 2022.

## Board of Directors Committee Performance Assessment

### Procedure for Performance Assessment of the Board of Directors

Performance appraisal of the Board of Directors Committee is conducted annually (at least once a year). Evaluation of the effectiveness of performance is carried out by the Board of Directors Committee are as follows:

a. Number of meetings held
b. Attendance of the Board of Directors
c. Service Level Agreement Minutes of Meeting
d. Action Matters Arising
e. Distribution of meeting invitations

Throughout 2021, the Board of Directors considered that these committees had carried out their duties, responsibilities, and discussed the Board of Directors Committee meetings properly and effectively. The attendance of the Board of Directors at committee meetings during 2021, including decisions taken during the discussion of the meeting can be used as a reference.

Penilaian tersebut didasarkan pada beberapa hal di antaranya sebagai berikut:

1. Komite Manajemen Risiko telah memberikan rekomendasi dan/atau persetujuan kebijakan, strategi dan pedoman penerapan manajemen risiko Bank, serta menyetujui Laporan Profil Risiko Bank dan Laporan Tingkat Kesehatan Bank yang dilakukan secara berkala.

2. Asset & Liability Committee (ALCO) telah menyampaikan keadaan dan perkembangan terakhir dari *market* dan implikasinya bagi Bank dalam menentukan arah bisnis terkait suku bunga, memberikan rekomendasi dan/atau persetujuan kebijakan, strategi dan pedoman penerapan kebijakan suku bunga Bank, serta memantau keadaan asset dan liability Bank dan menyampaikannya secara berkala.
3. Komite Pengarah Teknologi Informasi telah melakukan *review* terhadap strategi Teknologi Informasi, *review* anggaran Teknologi Informasi, melaksanakan evaluasi proyek Teknologi informasi yang dikembangkan sesuai dengan kebutuhan dari *business user* dengan mengacu ke IT *Road Map* dan/atau Rencana Bisnis Bank serta memastikan investasi proyek Teknologi Informasi yang akan dijalankan memberikan hasil optimal.

4. Komite Kredit dalam membuat keputusan kredit telah memperhatikan prinsip kehati-hatian dan penerapan *four eyes principle* sesuai limit kewenangannya dalam proses pemberian kredit yang berpedoman kepada ketentuan Kebijakan Perkreditan Bank (KPB), Pedoman Pelaksanaan Kredit (PPK), Peraturan perundang-undangan yang berlaku maupun Surat Edaran (SE) serta Peraturan Bank Indonesia (BI)/OJK yang terkait.
5. Komite Kebijakan Perkreditan telah merumuskan kebijakan, mengawasi pelaksanaan kebijakan, memantau perkembangan portfolio perkreditan serta memberikan saran-saran langkah perbaikannya.

The assessment is based on several things, including the following:

1. The Risk Management Committee has provided recommendations and/or approval of policies, strategies and guidelines for the implementation of Bank risk management, as well as approved the Bank's Risk Profile Report and Bank Soundness Level Report which are conducted periodically.
2. Asset & Liability Committee (ALCO) has conveyed the latest conditions and developments from the market and their implications for the Bank in determining the business direction related to interest rates, providing recommendations and/or approval of policies, strategies and guidelines for implementing the Bank's interest rate policies, as well as monitoring the condition of assets. and liabilities of the Bank and submit it regularly.
3. The Information Technology Steering Committee has reviewed the Information Technology strategy, reviewed the Information Technology budget, carried out an evaluation of the Information Technology project which was developed according to the needs of the business user by referring to the IT Road Map and/or the Bank's Business Plan as well as ensuring the investment in Information Technology projects. which will be executed gives optimal results.
4. The Credit Committee in making credit decisions has taken into account the prudential principle and the implementation of the four eyes principle in accordance with the limits of its authority in the credit granting process which is guided by the provisions of Bank Credit Policy (KPB), Credit Implementation Guidelines (PPK), applicable laws and regulations. as well as Circulars (SE) and related Bank Indonesia (BI)/OJK Regulations.
5. The Credit Policy Committee has formulated policies, supervised the implementation of policies, monitored the development of the credit portfolio and provided suggestions for improvement.

## KEBIJAKAN NOMINASI DAN REMUNERASI

### Tujuan dan Latar Belakang

Dalam rangka mendukung pencapaian visi Bank, meningkatkan *competitive advantages* yang mampu menarik talenta terbaik di pasar dan juga menjaga nilai tambah pada setiap fungsi Utama, Bank menetapkan kebijakan remunerasi yang telah disusun berdasarkan Peraturan Otoritas Jasa Keuangan Nomor 45/POJK.03/ 2015 tanggal 28 Desember 2015 dan Surat Edaran Otoritas Jasa Keuangan Nomor 40/SEOJK.03/2016 tanggal 26 September 2016 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum.

## NOMINATION AND REMUNERATION POLICY

### Purpose and Background

To support the achievement of the Bank's vision and effort to increase the competitive advantages necessary to attract the best talent in the market and create added value on of the main functions, the Bank determines the remuneration policy that has been formulated based on the Financial Services Authority Regulation No. 45/POJK.03/2015 dated 28 December 2015 and the Financial Services Authority Circular Letter No. 40/SEOJK.03/2016 dated 26 September 2016 on the Implementation of Governance in Providing Remuneration for Commercial Bank.

Kebijakan remunerasi disusun oleh Bank dalam rangka menjaga semangat kerja di organisasi dengan menciptakan praktik kesetaraan yang adil secara internal dan kompetitif dengan harga pasar serta memberlakukan kesamaan penerapan sistem kompensasi dan remunerasi di perusahaan.

## Kebijakan Remunerasi yang Dikaitkan dengan Risiko

Bank menetapkan kebijakan remunerasi yang berbasis kinerja dan risiko. Jenis risiko utama dalam kebijakan remunerasi disesuaikan dengan profil risiko Bank dengan tetap memperhatikan berbagai faktor penting lainnya seperti kondisi pasar, perkembangan industri, kinerja dan kemampuan Bank.

Pada tahun 2021, Bank telah melaksanakan kaji ulang atas Kebijakan Remunerasi pada tahun sebelumnya dan melakukan beberapa penyesuaian antara lain berupa penyesuaian gaji dan remunerasi sesuai ketentuan perusahaan dan melakukan upaya kajian remunerasi dari tahun sebelumnya berdasarkan struktur skala gaji berdasarkan *market* pada industri yang sama.

## Pengkajian dan Independensi Penerapan Kebijakan Remunerasi

Bank mengkaji sistem remunerasi dan kesejahteraan karyawan secara berkala dengan memperhatikan dan mempertimbangkan hal-hal antara lain sebagai berikut:

1. Kinerja dan kondisi keuangan Bank
2. Kompetensi dan kinerja karyawan
3. Praktik remunerasi yang berlaku di pasar
4. Asas kelayakan dan kepantasan sesuai dengan posisi/jabatan
5. Kesetaraan internal
6. Tingkat risiko jabatan
7. Strategi jangka panjang Bank

Dalam rangka memastikan independensi pemberian remunerasi terhadap seluruh karyawan termasuk karyawan di unit kontrol maka Bank memastikan evaluasi kinerja, dan penentuan remunerasi dilakukan melalui pengawasan dan kajian dari Komite Nominasi dan Remunerasi.

## Penentuan Remunerasi Dikaitkan dengan Kinerja dan Risiko

Penentuan remunerasi dalam bentuk variabel dikaitkan dengan pencapaian target atau kinerja tertentu dan mempertimbangkan risiko yang dapat terjadi di hari kemudian. Penetapan remunerasi yang bersifat variable merupakan hak penuh Bank dengan mempertimbangkan kinerja Bank secara keseluruhan, kinerja unit kerja terkait,

The remuneration policy is prepared by the Bank in order to maintain morale in the organization by creating an internally fair and competitive practice of equality with market prices as well as applying the same system of compensation and remuneration in the company.

## Remuneration Policy Associated with Risk

The Bank establishes a remuneration policy based on performance and risk. The main types of risk in the remuneration policy are adjusted to the Bank's risk profile while taking into account various other important factors such as market conditions, industry developments, performance and capabilities of the Bank.

In 2021, the Bank has carried out a review of the Remuneration Policy in the previous year and made several adjustments, among others, in the form of salary and remuneration adjustments according to company regulations and making efforts to review remuneration from the previous year based on the salary scale structure based on the market in the same industry.

## Assessment and Independence of Remuneration Policy Implementation

The Bank reviews the remuneration system and employee welfare on a regular basis by taking into account and considering the following matters:

1. Performance and financial condition of the Bank
2. Competence and employee performance
3. Remuneration practices prevailing in the market
4. The principle of appropriateness and appropriateness in accordance with the position/position
5. Internal equality
6. Level of job risk
7. Bank's long-term strategy

In order to ensure the independence of remuneration for all employees, including employees in the control unit, the Bank ensures performance evaluation, and the determination of remuneration is carried out through supervision and review from the Nomination and Remuneration Committee.

## Remuneration Adjustment is associated with Performance and Risk

Determination of remuneration in the form of variables is associated with the achievement of certain targets or performance and considers risks that may occur in the future. Determination of variable remuneration is the full right of the Bank by considering the overall performance of the Bank, the performance of the relevant work units,

kinerja individu dan potensi risiko yang bisa terjadi pada waktu yang akan datang.

Bank menetapkan pihak *Material Risk Taker* (MRT) adalah Dewan Komisaris, Direksi, *Senior Executive Vice President* (SEVP) dan *Executive Vice President* (EVP) dan karyawan dengan jabatan tertentu yang karena tugas dan tanggungjawabnya mengambil keputusan yang berdampak signifikan terhadap profil risiko Bank.

Bank menangguhkan pembayaran remunerasi yang bersifat variabel kepada pihak yang menjadi MRT sebesar persentase tertentu dengan tujuan agar pejabat Bank melakukan keputusan bisnis dengan berorientasi jangka panjang, tidak hanya mempertimbangkan hal-hal berjangka pendek (profitabilitas, kualitas aset, pertumbuhan bisnis berkelanjutan) serta agar pejabat Bank meningkatkan rasa memiliki (*sense of belonging)* dan loyal terhadap Bank. Jumlah remunerasi variable yang ditangguhkan adalah sebesar 30% dan jangka waktu penangguhan adalah selama 3 (tiga) tahun.

Pelaksanaan pemberian remunerasi bersifat variabel di PT Bank JTrust Indonesia Tbk sampai saat ini belum ada dikarenakan kondisi kinerja perusahaan.

## Kebijakan Remunerasi dan Fasilitas Bagi Dewan Komisaris

RUPS menyetujui pemberian kuasa kepada Dewan Komisaris Perseroan untuk menetapkan besarnya Remunerasi (honorarium, tantiem serta penetapan fasilitas/benefit/ tunjangan lainnya) bagi anggota Dewan Komisaris Perseroan berdasarkan rekomendasi dari Komite Remunerasi dan Nominasi dengan tetap mempertimbangkan kondisi keuangan Perseroan.

**Prosedur Penetapan Remunerasi Dewan Komisaris**

- Tahap 1
  Komite Remunerasi dan Nominasi menyusun dan mengusulkan rekomendasi remunerasi Direksi dan Dewan Komisaris kepada Dewan Komisaris.

- Tahap 2
  Dewan Komisaris mengkaji usulan Komite Remunerasi dan Nominasi serta mengusulkan kepada RUPS untuk menetapkan remunerasi Dewan Komisaris berdasarkan rekomendasi Komite Remunerasi dan Nominasi.

individual performance and potential risks that may occur in the future.

The Bank determines the Material Risk Taker (MRT) party, that is the Board of Commissioners, the Board of Directors and EVP whom because of their duties and responsibilities are making decision that affect significant to the Bank's risk profile.

The Bank suspends the payment of variable remuneration to the parties who become MRT for a certain percentage with the aim that Bank officials make business decisions with a long-term orientation, not only considering short-term matters (profitability, asset quality, sustainable business growth) and for Bank officials increase the sense of belonging and loyalty to the Bank. The amount of deferred variable remuneration is 30% and the suspension period is 3 (three) years.

The implementation of variable remuneration at PT Bank JTrust Indonesia Tbk has not yet been implemented due to the company's performance conditions.

## Remuneration Policy and Facilities for the Board of Commissioners

GMS agrees on providing authority to the Board of Commissioners of the Company to determine the amount of Remuneration (honorarium, bonuses as well as facility/ benefit/and other allowances) for the member of the Board of Commissioners of the company based on recommendation from the Remuneration and Nomination Committee while taking into consideration the Company financial condition.

**Procedures of Determining Remuneration of the Board of Commissioners**

- Phase 1
  The Remuneration and Nomination Committee arrange and propose recommendation for remuneration of the Board of Directors and the Board of Commissioners to the Board of Commissioners.
- Phase 2
  The Board of Commissioners reviews the proposal from the Remuneration and Nomination Committee as well as propose it to the GMS to determine the remuneration of the Board of Commissioners based on the recommendation of the Remuneration and Nomination Committee.

- Tahap 3
  RUPS yang bertindak mewakili pemegang saham mayoritas menyetujui pemberian kuasa kepada Dewan Komisaris Perseroan untuk menetapkan besarnya Remunerasi bagi anggota Dewan Komisaris Perseroan berdasarkan rekomendasi dari Komite Remunerasi dan Nominasi.

- Phase 3
  GMS that acted as majority shareholder representation agrees to the deliveries of their authorities to the Board of Commissioners of the Company to determine the amount of remuneration of the Board of Commissioners of the Company based on the recommendation from the Remuneration and Nomination Committee.

## Struktur Remunerasi dan Fasilitas Bagi Dewan Komisaris

## Structure of Remuneration and Facility for the Board of Commissioners

| No | Jenis Penghasilan<br>Type of Compensation | Ketentuan<br>Terms |
|---|---|---|
| 1 | Honorarium/Gaji<br>Honorarium/Salary | Sesuai kebijakan kompensasi, benefit & fasilitas BOC, BOD & EVP<br>In line with the compensation policies, benefit & facility of the BOC, BOD, & EVP |
| 2 | Tunjangan Rutin<br>Regular Allowance | Sesuai kebijakan kompensasi, benefit & fasilitas BOC, BOD & EVP<br>In line with the compensation policies, benefit & facility of the BOC, BOD, & EVP |

## Kebijakan Remunerasi dan Fasilitas Bagi Direksi

RUPS menyetujui pemberian kuasa kepada Dewan Komisaris Perseroan untuk menetapkan besarnya Remunerasi (gaji, tantiem serta penetapan fasilitas/benefit/ tunjangan lainnya) bagi anggota Direksi Perseroan berdasarkan rekomendasi dari Komite Remunerasi dan Nominasi.

### Prosedur Penetapan Remunerasi Direksi

- Tahap 1
  Komite Remunerasi dan Nominasi menyusun dan mengusulkan rekomendasi remunerasi Direksi dan Dewan Komisaris kepada Dewan Komisaris.

- Tahap 2
  Dewan Komisaris mengkaji usulan Komite Remunerasi dan Nominasi serta mengusulkan kepada RUPS untuk menetapkan remunerasi Direksi berdasarkan rekomendasi Komite Remunerasi dan Nominasi.

- Tahap 3
  RUPS yang bertindak mewakili pemegang saham mayoritas menyetujui pemberian kuasa kepada Dewan Komisaris Perseroan untuk menetapkan besarnya Remunerasi bagi anggota Direksi Perseroan berdasarkan rekomendasi dari Komite Remunerasi dan Nominasi.

## Remuneration Policy and Facilities for Board of Directors

The GMS approved to grant power to the Company's Board of Commissioners to determine the amount of Remuneration (salary, tantiem and establishment of facilities/ benefits/ other allowances) for the members of the Board of Directors of the Company based on the recommendations of the Remuneration and Nomination Committee.

### Procedure for BOD Remuneration Determination

- Stage 1
  The Remuneration and Nomination Committee prepares and recommends the remuneration of the Board of Directors and Board of Commissioners to the Board of Commissioners.
- Stage 2
  The Board of Commissioners reviews the proposals of the Remuneration and Nomination Committee and proposes to the GMS to determine the remuneration of the Board of Directors based on the recommendations of the Remuneration and Nomination Committee.
- Stage 3
  The GMS acting on behalf of the majority shareholders approved to grant power to the Company's Board of Commissioners to determine the amount of Remuneration for members of the Board of Directors based on the recommendations of the Remuneration and Nomination Committee.

## Struktur Remunerasi dan Fasilitas Bagi Direksi

## Structure Remuneration and Facilities for the BOD

| No | Jenis Penghasilan<br>Type of Compensation | Ketentuan<br>Terms |
|---|---|---|
| 1 | Gaji<br>Salary | Sesuai kebijakan kompensasi, benefit & fasilitas BOC, BOD & EVP<br>In line with the compensation policies, benefit & facility of the BOC, BOD, & EVP |
| 2 | Tunjangan Rutin<br>Regular Allowance | Sesuai kebijakan kompensasi, benefit & fasilitas BOC, BOD & EVP<br>In line with the compensation policies, benefit & facility of the BOC, BOD, & EVP |

Paket Remunerasi dan fasilitas yang diterima oleh Direksi dan Dewan Komisaris mencakup struktur remunerasi dan rincian jumlah nominal, sebagaimana dalam tabel di bawah ini:

Remuneration package and facilities received by the Board of Directors and Board of Commissioners including remuneration structure and details of the nominal amount as shown in the table below:

| Jenis Remunerasi dan Fasilitas Tahun 2020<br>Type of Remuneration and Facilities in 2020 | Jumlah Diterima dalam 1 (Satu) Tahun*)<br>Amount of received in 1 (One) Year | | | |
|---|---|---|---|---|
| | Dewan Komisaris<br>Board of Commissioners | | Direksi<br>Board of Directors | |
| | Orang<br>Person | Rupiah | Orang<br>Person | Rupiah |
| Remunerasi (gaji, bonus, tunjangan rutin, tantiem, dan fasilitas lainnya dalam bentuk non natura)<br>Remuneration (salary, bonus, routine allowance, bonus, and other non-natura facilities) | 4**) | 5.493.281.374 | 6 | 14.975.306.670 |
| Fasilitas lain dalam bentuk natura (perumahan, transportasi, asuransi kesehatan dan sebagainya) yang:<br>a. Dapat dimiliki (purna jabatan)<br>b. Tidak dapat dimiliki<br>Other facilities in the form of benefits in kind (housing, transportation, health insurance etc) that:<br>a. Can be owned (after retirement)<br>b. Cannot be owned (D&O insurance, Vehicle) | -<br>- | -<br>- | -<br>- | -<br>- |
| **Total** | **4** | **5.493.281.374** | **6** | **14.975.306.670** |

*) Remunerasi yang diterima sudah termasuk pajak
**) Komisaris tahun 2020 terdiri dari 4 orang (penerima honor 3 orang)

*) Remuneration received includes tax
**) Commissioners in 2020 consisted of 4 person (3 person received honorarium)

| Jenis Remunerasi dan Fasilitas Tahun 2021<br>Type of Remuneration and Facilities in 2021 | Jumlah Diterima dalam 1 (Satu) Tahun*)<br>Amount of received in 1 (One) Year | | | |
|---|---|---|---|---|
| | Dewan Komisaris<br>Board of Commissioners | | Direksi<br>Board of Directors | |
| | Orang<br>Person | Rupiah | Orang<br>Person | Rupiah |
| Remunerasi (gaji, bonus, tunjangan rutin, tantiem, dan fasilitas lainnya dalam bentuk non natura)<br>Remuneration (salary, bonus, routine allowance, bonus, and other non-natura facilities) | 6**) | 4.559.881.480 | 8 | 16.518.981.058 |
| Fasilitas lain dalam bentuk natura (perumahan, transportasi, asuransi kesehatan dan sebagainya) yang:<br>a. Dapat dimiliki (purna jabatan)<br>b. Tidak dapat dimiliki<br>Other facilities in the form of benefits in kind (housing, transportation, health insurance etc) that:<br>a. Can be owned (after retirement)<br>b. Cannot be owned (D&O insurance, Vehicle) | -<br>- | -<br>- | -<br>- | -<br>- |
| **Total** | **6** | **4.559.881.480** | **8** | **16.518.981.058** |

*) Remunerasi yang diterima sudah termasuk pajak
**) Komisaris tahun 2021 terdiri dari 6 orang (penerima honor 5 orang)

*) Remuneration received includes tax
**) Commissioners in 2020 consisted of 4 person (3 person received honorarium)

Paket Remunerasi yang dikelompokkan dalam tingkat penghasilan yang diterima oleh Direksi dan anggota Dewan Komisaris dalam 1 (satu) tahun, sebagaimana dalam tabel di bawah ini:

Remuneration Package grouped in levels of income received by the Board of Directors and the Board of Commissioners in 1 (one) year, as shown in the table below:

| **Jumlah Remunerasi Per Orang dalam 1 (Satu) Tahun*)**<br>Total Remuneration Per Person per Year | **Jumlah Komisaris**<br>Number of Commissioners | | **Jumlah Direksi**<br>Number of Directors | |
|---|---|---|---|---|
| | **2020** | **2021** | **2020** | **2021** |
| Di atas Rp.2 miliar<br>Above IDR2 billion | - | - | 5 | 6 |
| Di atas Rp.1 miliar s.d. Rp.2 miliar<br>Above ID1 billion to IDR 2 billion | 3 | 2 | - | - |
| Di atas Rp.500 juta s.d. Rp.1 miliar<br>Above IDR500 million to IDR1 billion | - | 1 | 1 | 2 |
| Rp.500 juta ke bawah<br>Below IDR 500 million | - | 2 | - | - |

*) Diterima secara tunai
*) Remunerasi yang diterima sudah termasuk pajak

*) Received in cash
*) Remuneration received includes tax

Remunerasi yang bersifat variabel, meliputi:

a. Bentuk Remunerasi yang bersifat Variabel beserta alasan pemilihan bentuk tersebut.
   Remunerasi yang bersifat variabel adalah remunerasi yang dikaitkan dengan kinerja dan risiko antara lain bonus atau bentuk lainnya yang dipersamakan dengan itu. Keputusan pemberian bonus memperhatikan kondisi perusahaan, *peers group,* tingkat inflasi dan tidak bertentangan dengan ketentuan yang berlaku serta memperhatikan prinsip kehati-hatian.
b. Penjelasan dalam hal terdapat perbedaan pemberian Remunerasi yang bersifat Variabel diantara para Direksi, Dewan Komisaris dan/atau Pegawai, termasuk penjelasan faktor-faktor yang menentukan perbedaan tersebut beserta pertimbangan yang mendasarinya.

   Pemberian bonus diberikan berdasarkan keputusan RUPS dan atas usulan Dewan Komisaris, dengan mempertimbangkan rekomendasi Komite Remunerasi dan Nominasi, serta mempertimbangkan faktor kinerja dan risiko.

Variable Remuneration includes:

a. Form of Variable Remuneration and the reason for choosing it.
   The form of variable remuneration is set in bonus in consideration that bonus is given based on the performance of the Bank, peer groups, inflation rate, and in line with the prevailing provision and prudential principles.

b. Explanation in the case of differences in the provision of Variable Remuneration among Board of Directors, Board of Commissioners and/or Employees, including the explanation of the factors that determine the differences and the underlying considerations.

   Bonus given is based on the GMS decisions and proposal from the Board of Commissioners, considering recommendation from Remuneration and Nomination Committee, as well as considering performance and risk factors.

Jumlah Direksi, Dewan Komisaris, dan Pegawai yang menerima remunerasi yang bersifat Variabel selama 1 (satu) tahun dan total nominal sebagaimana dalam tabel di bawah ini:

The number of Directors, Commissioners, and Employees who received variable remuneration for 1 (one) year and the total nominal as shown in the table below:

| **Remunerasi yang Bersifat Variabel**<br>Variable Remuneration | **Jumlah Diterima dalam 1 (satu) Tahun**<br>Amount Received in 1 (one) Year | | | | | |
|---|---|---|---|---|---|---|
| | **Direksi**<br>Board of Directors | | **Dewan Komisaris**<br>Board of Commissioners | | **Pegawai**<br>Employee | |
| | **Orang**<br>Person | **Juta Rp**<br>Million Rp | **Orang**<br>Person | **Juta Rp**<br>Million Rp | **Orang**<br>Person | **Juta Rp**<br>Million Rp |
| Bonus/Saham<br>Bonus/Share | N/A | N/A | N/A | N/A | N/A | N/A |
| **Total** | **N/A** | **N/A** | **N/A** | **N/A** | **N/A** | **N/A** |

**Jabatan dan jumlah pihak yang menjadi Material Risk Takers (MRT)**

Bank menetapkan jabatan sebagai pihak yang digolongkan ke dalam MRT adalah Dewan Komisaris, Direksi, *Senior Executive Vice President* (SEVP) dan *Executive Vice President* (EVP) dan karyawan dengan jabatan tertentu yang karena tugas dan tanggungjawabnya mengambil keputusan yang berdampak signifikan terhadap profil risiko Bank.

**Position and the number of parties that become Material Risk Takers (MRT)**

The Bank has determined that the positions classified as a party to the MRT are the Board of Commissioners, Directors, Senior Executive Vice President (SEVP) and Executive Vice President (EVP) and employees with certain positions who because of their duties and responsibilities make decisions that have a significant impact on the Bank's risk profile.

**Shares option yang dimiliki Direksi, Dewan Komisaris, dan Pejabat Eksekutif**

*Shares option* adalah opsi untuk membeli saham oleh anggota Direksi, anggota Dewan Komisaris, dan/atau Pejabat Eksekutif yang dilakukan melalui penawaran saham atau penawaran opsi saham dalam rangka pemberian kompensasi yang diberikan kepada anggota Direksi, anggota Dewan Komisaris, dan/atau Pejabat Eksekutif Bank, dan yang diputuskan dalam Rapat Umum Pemegang Saham dan/atau Anggaran Dasar Bank.

**Shares option for the Board of Directors, the Board of Commissioners, and Executive Officers**

Shares option is an option to purchase shares by members of the Board of Directors, the Board of Commissioners, and/or Executive Officers and is executed through stock offering or stock option as compensation to members of the Board of Directors, Board of Commissioners, and/or Executive Officers of the Banks, and is decided in the General Meeting of Shareholders and/or the Articles of Association of the Bank.

Selama tahun 2021 tidak ada *shares option* dimaksud sebagaimana tabel berikut:

In 2021 there was no shares options as stated in the following table:

| **Keterangan /Nama** Note/Name | | **Jumlah Saham yang dimiliki (lembar saham)** Total Number of shares owned (shares) | **Jumlah Opsi** Number of Option | | **Harga Opsi (Rp.)** Option Pricing (Rp.) | **Jangka Waktu** Period |
|---|---|---|---|---|---|---|
| | | | **Yang diberikan (lembar saham)** Provided (Shares) | **Yang telah dieksekusi (lembar saham)** Executed (Shares) | | |
| Komisaris Commissioners | (nama) | Nihil | Nihil | Nihil | Nihil | Nihil |
| Direksi Board of Directors | (nama) | Nihil | Nihil | Nihil | Nihil | Nihil |
| Pejabat Eksekutif Executive Officers | (total) | Nihil | Nihil | Nihil | Nihil | Nihil |
| Total | | Nihil | Nihil | Nihil | Nihil | Nihil |

**Rasio Gaji Tertinggi dan Terendah**

Gaji adalah hak pegawai yang diterima dan dinyatakan dalam bentuk uang sebagai imbalan dari perusahaan/pemberi kerja kepada pegawai yang ditetapkan dan dibayarkan menurut suatu perjanjian kerja, kesepakatan, atau peraturan perundang-undangan atas suatu pekerjaan dan/atau jasa yang telah dilakukannya.

**The Ratio of Highest and Lowest Salaries**

Salary is the right of employees accepted and expressed in terms of money as a reward from the company/employer to employees, which is determined and paid according to labor agreement, contracts, or prevailing regulation for such profession and/or the services rendered.

Berikut adalah Rasio gaji tertinggi dan terendah tahun 2020 dan 2021, dalam skala perbandingan:

Below is the ratio of the highest and lowest salaries in 2020 and 2021, in the scale of comparison:

| Rasio | Skala Perbandingan Comparative Scale | | Ratio |
|---|---|---|---|
| | 2020 | 2021 | |
| Rasio gaji pegawai yang tertinggi dan terendah | 1: 33 | 1: 29 | The ratio of highest and lowest employee salaries |
| Rasio gaji Direksi yang tertinggi dan terendah | 1: 1,8 | 1: 2,2 | The ratio of highest and lowest Director salaries |
| Rasio gaji Dewan Komisaris yang tertinggi dan terendah | 1: 1,3 | 1: 1,3 | The ratio of highest and lowest Commissioners salaries |
| Rasio gaji Direksi tertinggi dan pegawai tertinggi | 1: 2,1 | 1: 2,1 | The ratio of highest salaries of Director and Employee |

Gaji yang diperbandingkan dalam rasio gaji tersebut adalah imbalan yang diterima oleh anggota Dewan Komisaris, Direksi dan pegawai per bulan. Yang dimaksud dengan pegawai adalah pegawai tetap PT Bank JTrust Indonesia Tbk dari tingkat pelaksana sampai Kepala Divisi.

The comparable salary in the salary ratio is the remuneration received by members of the Board of Commissioners, Board of Directors and employees per month. Employee means permanent employee of PT Bank JTrust Indonesia Tbk. from executive level to the Head of Division.

**Jumlah penerima dan jumlah total Remunerasi yang bersifat Variabel yang dijamin tanpa syarat akan diberikan oleh Bank kepada calon Direksi, calon Dewan Komisaris, dan/atau calon Pegawai selama 1 (satu) tahun pertama bekerja**

Kondisi saat ini Bank belum memberikan remunerasi yang bersifat Variabel, sehingga belum ada pegawai yang menerima remunerasi yang dijaminkan tanpa syarat akan diberikan oleh Bank.

**Number of recipients and the total amount of variable remuneration that are guaranteed unconditionally will be provided by the Bank to candidates of the Board of Directors, candidates of the Board of Commissioners, and/or prospective employee for their first 1 (one) year of work**

Under current condition, the Bank is not able to provide variable remuneration, thus there are no employees receiving remuneration pledged unconditionally by the Bank.

**Jumlah Pegawai yang terkena pemutusan hubungan kerja dan total nominal pesangon yang dibayarkan sebagaimana dalam tabel di bawah ini:**

Selama tahun 2021 jumlah karyawan yang menerima Pemutusan Hubungan Kerja (PHK) atau pemberhentian karena karyawan pensiun normal dan atas permintaan karyawan sendiri mengundurkan diri, dengan nominal pesangon yang dibayarkan adalah sebagai berikut:

**Number of Employees affected by layoffs and the total amount of severance paid as in the table below:**

In 2021 the number of employees receiving Layoffs (PHK) or dismissal because the employees had normal retirement and due to the employees' request to resign, with the nominal severance paid as follows:

| Jumlah Nominal Pesangon yang dibayarkan per orang dalam 1 (Satu) Tahun 2021 | Jumlah Pegawai Total Employee | Amount of severance paid to an individual in a year 2020 |
|---|---|---|
| Di atas Rp.1 miliar | - | Above Rp1 billion |
| Di atas Rp.500 juta s.d. Rp.1 miliar | 6 | Above Rp500 million to Rp1 million |
| Rp.500 juta ke bawah | 60 | Up to Rp500 million |

**Jumlah total Remunerasi yang bersifat Variabel yang ditangguhkan, yang terdiri dari tunai dan/atau saham atau instrumen yang berbasis saham yang diterbitkan Bank**

Bank belum memberikan kompensasi dalam bentuk tersebut di atas.

**The total amount of suspended variable remuneration consisting of cash and/or shares or share-based instruments issued by the Bank**

The Bank has not provided compensation in the form mentioned above.

**Jumlah total Remunerasi yang bersifat Variabel yang ditangguhkan yang dibayarkan selama 1 (satu) tahun**

Bank tidak memberikan kompensasi dalam bentuk tersebut di atas.

**The total amount of suspended variable remuneration paid out in 1 (one) year**

The Bank has not provided compensation in the form mentioned above.

**Rincian jumlah Remunerasi yang diberikan dalam 1 (satu) tahun, meliputi:**

**Details of the amount of Remuneration given in 1 (one) year, including:**

| | |
|---|---|
| **A. Remunerasi yang Bersifat Tetap*) I** A. Fixed Remuneration | |
| 1. Tunai<br>1. Cash | Rp.32.410.400.913,- |
| 2. Saham/instrumen yang berbasis saham yang diterbitkan Bank<br>2. Shares based instrument or shares published by the Bank | N/A |

| **B. Remunerasi yang Bersifat Variabel*) I** B. Shares based instrument or shares published by the Bank | **Tidak Ditangguhkan**<br>Non Deferred | **Ditangguhkan**<br>Deferred |
|---|---|---|
| 1. Tunai<br>1. Cash | N/A | N/A |
| 2. Saham/instrumen yang berbasis saham yang diterbitkan Bank<br>2. Shares based instrument or shares published by the Bank | N/A | N/A |

*) Hanya untuk MRT dan diungkapkan dalam juta rupiah (sudah termasuk pajak)

*) Only for MRT and disclosed in million Rupiah (tax included)

**Informasi kuantitatif**

a. Total sisa Remunerasi yang masih ditangguhkan baik yang terekspos penyesuaian implisit maupun eksplisit.
b. Total pengurangan Remunerasi yang disebabkan karena penyesuaian eksplisit selama periode laporan.
c. Total pengurangan Remunerasi yang disebabkan karena penyesuaian implisit selama periode laporan.

**Quantitative information**

a. Total remaining of deferred Remuneration exposed by both implicit and explicit adjustments.
b. Total deductions on the Remuneration caused by explicit adjustments during the reporting period.
c. Total deductions on the Remuneration due to implicit adjustment during reporting period

| **Jenis Remunerasi yang Bersifat Variabel*)**<br>Variable Remuneration | **Sisa yang Masih Ditangguhkan**<br>The Deferred Remaining | **Total Pengurangan Selama Periode Laporan**<br>Total Reduction During the Reporting Period | | |
|---|---|---|---|---|
| | | **Disebabkan Penyesuaian Eksplisit (A)**<br>Due to Explicit Adjustment (A) | **Disebabkan Penyesuaian Implisit (B)**<br>Due to Implicit Adjustment (B) | **Total (A)+(B)** |
| a. Tunai (dalam juta rupiah)<br>a. Cash (in million Rupiah) | N/A | N/A | | N/A |
| b. Saham/Instrumen yang berbasis saham yang diterbitkan Bank (dalam lembar saham dan nominal juta rupiah yang merupakan konversi dari lembar saham tersebut)<br>b. Shares/share-based instruments issued by the Bank (in number of shares and nominal million Rupiah which is a conversion of such shares) | N/A | N/A | N/A | N/A |
| | N/A | N/A | N/A | N/A |

*) Hanya untuk MRT I Only for MRT

## KEBIJAKAN KEBERAGAMAN KOMPOSISI DEWAN KOMISARIS DAN DIREKSI

Keberagaman komposisi Dewan Komisaris dan Direksi diatur dalam Lampiran Surat Edaran Otoritas Jasa Keuangan Nomor 32/SEOJK.04/2015 tanggal 17 November 2015 tentang Pedoman Tata Kelola Perusahaan Terbuka, serta telah diakomodir dalam Pedoman Tata Tertib Kerja Dewan Komisaris dan Direksi Bank. Pengangkatan Dewan Komisaris dan Direksi dilakukan dengan memperhatikan keberagaman, keahlian, pengetahuan/pemahaman industri perbankan, integritas, dan dedikasi setiap individu, serta pengalaman yang dibutuhkan.

Kebijakan keberagaman komposisi anggota Dewan Komisaris dan Direksi Bank yang tepat dan sesuai dengan kebutuhan Bank akan mendukung efektivitas pelaksanaan tugas dan tanggung jawab Dewan Komisaris dan Direksi serta menunjang pencapaian visi dan misi Bank untuk terus bertumbuh dan berkembang.

### Keberagaman Komposisi Anggota Dewan Komisaris

1. Faktor keberagaman komposisi anggota Dewan Komisaris, terdiri dari:
   a. Keahlian/Pengalaman, memiliki paling kurang:
      i. 1 (satu) orang anggota yang memiliki keahlian/ pengalaman kerja di bidang ekonomi/bisnis/ keuangan, dan/atau
      ii. 1 (satu) orang anggota yang memiliki keahlian/ pengalaman kerja di industri perbankan, dan
      iii. 1 (satu) orang anggota yang memiliki keahlian/ pengalaman kerja di bidang manajemen risiko.
   b. Kewarganegaraan
      Anggota Dewan Komisaris memiliki perimbangan Warga Negara Asing dan Warga Negara Indonesia masing-masing 50% (lima puluh persen).
   c. Usia
      Anggota Dewan Komisaris memiliki keragaman jenjang usia.
   d. Independensi
      i. Minimum 50% (lima puluh persen) anggota Dewan Komisaris merupakan Komisaris Independen.
      ii. Masa jabatan seorang Komisaris Independen maksimum 3 (tiga) tahun, dan dapat diangkat kembali dengan mempertimbangkan peraturan yang berlaku.

## DIVERSITY POLICY OF THE COMPOSITION OF BOARD OF COMMISSIONERS AND DIRECTORS

The diverse composition of Board of Commissioners and Directors is stated in the Attachment of Financial Services Authority Circular No. 32/SEOJK.04/2015 on November 17, 2015 on the Governance Guidelines of Public Companies, and accommodated in the Code of Conduct Guidelines for the Board of Commissioners and Directors of the Bank. The appointment of Board of Commissioners and Directors is made by considering the diversity, expertise, knowledge/ understanding of the banking industry, integrity, and dedication of all individuals, and experience needed.

An accurate and proper diversity policy of the composition of the Board of Commissioners and Directors of the Bank in line with the Bank's needs will support the effectiveness of task implementation of Board of Commissioners and Directors while supporting the achievement of the Bank's vision and mission to continue growing and developing.

### Diverse Composition of Members of the Board of Commissioners

1. The diversity factor of composition of members of the Board of Commissioners consists of:
   a. Expertise/Experience, at least of:
      i. 1 (one) member with expertise/work experience in economics/business/ finance, and/or
      ii. 1 (one) member with expertise/work experience in banking industry, and
      iii. 1 (one) member with expertise/work experience in risk management.
   b. Nationality
      Members of the Board of Commissioners have a balance number of Foreign Nationals and Indonesian Citizens by 50% (fifty percent) each.
   c. Age
      Members of the Board of Commissioners have diverse age levels.
   d. Independence
      i. Minimum 50% (fifty percent) of members of the Board of Commissioners are Independent Commissioners.
      ii. Term of office of an Independent Commissioner is maximum 3 (three) years, and can be reappointed in consideration of existing regulations

2. Faktor keberagaman komposisi anggota Dewan Komisaris PT Bank JTrust Indonesia Tbk di tahun 2021, adalah sebagai berikut:

2. Diversity factor of the composition of the member of the Board of Commissioners in 2021 are as follow:

Aspek Keberagaman Anggota Dewan Komisaris
Diversity Aspect of the Member of the Board of Commissioners

| | | |
|---|---|---|
| **Kewarganegaraan**<br>Nationality | Terdiri dari:<br>1. 3 (tiga) orang anggota Dewan Komisaris berkewarganegaraan Indonesia.<br>2. 2 (dua) orang anggota Dewan Komisaris berkewarganegaraan Jepang. | Consist of:<br>1. 2 (two) members of the Board of Commissioners are Indonesian.<br>2. 2 (two) members of the Board of Commissioners are Japanese. |
| **Keahlian**<br>Skills | Keahlian yang beragam, antara lain: Ekonomi/Bisnis/Keuangan, Hukum, Manajemen Risiko, Audit, Human Capital, dan Analisa Kredit. | Diverse skills, including: Economics/Business/Finance, Law, Risk Management, Audit, Human Capital, and Credit Analysis. |
| **Pengalaman Kerja**<br>Working Experiences | Pengalaman Kerja yang beragam, antara lain: International Monetary Fund (IMF), Kementerian Keuangan Jepang, Penasehat Hukum, Direktur Jenderal Bea Cukai, Pejabat Eksekutif Bursa Efek, perbankan, perusahaan pembiayaan, perusahaan kartu kredit, dan Bank Indonesia. | Various working experiences, including: Japanese Financial Department, Legal Advisor, Director General of Custom, IDX Executive Officer, banking, financial company, credit card company, and Bank Indonesia. |
| **Independensi**<br>Independence | Seluruh anggota Dewan Komisaris tidak memiliki hubungan afiliasi dengan sesama anggota Dewan Komisaris, Direksi, Pemegang Saham Utama dan Pengendali Bank. Terdapat 3 (tiga) Komisaris Independen. | All members of the Board of Commissioners do not have affiliated relations with members of the Board of Commissioners, Directors, Controlling and Main Shareholders of the Bank. There are 2 (two) Independent Commissioners. |
| **Usia**<br>Age | Keberagaman usia anggota Dewan Komisaris pada rentang usia yang sangat produktif dan matang (*mature*), yaitu 48 tahun – 63 tahun. | Age diversity of members of the Board of Commissioners in a productive and mature age range, between 48 years and 63 years. |

## Keberagaman Komposisi Anggota Direksi

1. Faktor keberagaman komposisi anggota Direksi, terdiri dari:
   a. Keahlian/Pengalaman, memiliki paling kurang:
      i. 1 (satu) orang anggota yang memiliki keahlian/pengalaman kerja di industri perbankan atau keahlian/pengalaman kerja di bidang ekonomi/bisnis,
      ii. 1 (satu) orang anggota yang memiliki keahlian/pengalaman kerja di bidang manajemen risiko,
      iii. 1 (satu) orang anggota yang memiliki keahlian/pengalaman kerja di bidang keuangan/akunting.
   b. Kewarganegaraan
      Mayoritas (lebih dari 50 % (lima puluh persen)) anggota Direksi merupakan Warga Negara Indonesia.
   c. Usia
      Anggota Direksi memiliki keragaman jenjang usia.
   d. Independensi
      i. Direktur Utama merupakan pihak yang independen terhadap pemegang saham pengendali Bank.
      ii. Memiliki dan/atau menunjuk 1 (satu) orang Direktur Kepatuhan.

## Diverse Composition of Members of the Board of Directors

1. The diversity factor of composition of members of the Board of Directors consists of:
   a. Expertise/Experience, at least of:
      i. 1 (one) member with expertise/work experience in economics/business, and/or
      ii. 1 (one) member with expertise/work experience in risk management.
      iii. 1 (one) member with expertise/work experience in finance/accounting.
   b. Nationality
      Majority (more than 50% (fifty percent)) of members of the Board of Directors are Indonesian Citizens.
   c. Age
      Members of the Board of Directors have diverse age levels.
   d. Independence
      i. President Director is an independent party of the Bank's controlling shareholders.
      ii. Having and/or appointing 1 (one) Compliance Director.

2. Faktor keberagaman komposisi anggota Direksi PT Bank JTrust Indonesia Tbk di tahun 2021 adalah sebagai berikut:

2. Diversity factor of the composition of the member of the Board of Directors in 2021 are as follow:

Aspek Keberagaman Anggota Direksi
Diversity Aspect of the Member of BOD

| | | |
|---|---|---|
| **Kewarganegaraan**<br>Nationality | Terdiri dari:<br>1. 5 (lima) orang anggota Direksi berkewarganegaraan Indonesia.<br>2. 1 (satu) orang anggota Direksi berkewarganegaraan Jepang.<br>3. 1 (satu) orang anggota Direksi berkewarganegaraan Korea. | Consisting of:<br>1. 5 (five) members of the Board of Directors are Indonesian citizens.<br>2. 1 (one) member of the Board of Directors is Japanese national.<br>3. 1 (one) member of the Board of Directors is Korean national. |
| **Keahlian**<br>Skills | Keuangan/ekonomi/bisnis, Hukum, Operasional Perbankan, Manajemen Risiko, Teknologi Informasi, Manajemen ISO, Analisa Kredit. | Finance/economics/business, Law, Banking Operations, Risk Management, Information Technology, ISO Management, Credit Analysis. |
| **Pengalaman Kerja**<br>Working Experiences | Pengalaman Kerja yang beragam, antara lain: Industri perbankan, keuangan, teknologi informasi, dan logistik. | Various Working Experiences including: Banking, financing, information technology, logistic, and construction tools, and industry. |
| **Independensi**<br>Independence | Seluruh anggota Direksi tidak memiliki hubungan afiliasi dengan sesama anggota Direksi, Dewan Komisaris, Pemegang Saham Utama dan Pengendali Bank. | All members of the Board of Directors do not have affiliated relations with members of the Board of Directors, Commissioners, Controlling and Main Shareholders of the Bank. |
| **Usia**<br>Age | Keberagaman usia anggota Direksi pada rentang usia yang sangat produktif dan matang (*mature*), yaitu 54 tahun – 71 tahun. | Age diversity of members of the Board of Directors in a productive and mature age range, between 54 years and 71 years. |

### Pencapaian Kebijakan Keberagaman Komposisi Dewan Komisaris Dan Direksi

Komposisi anggota Dewan Komisaris dan Direksi Bank saat ini cukup memenuhi aspek keberagaman tersebut diatas.

### Achievement of the Diversity Composition of BOC and BOD

Composition of the members of the BOC and BOD of the bank currently adequately fulfil the diversity aspect mentioned above.

## TRANSAKSI YANG MENGANDUNG BENTURAN KEPENTINGAN

Transaksi yang menyebabkan terjadinya benturan kepentingan antara Bank dengan pribadi pemilik, anggota Dewan Komisaris, anggota Direksi, Pejabat Eksekutif, dan/ atau pihak lain yang terkait dengan Bank, maka bagi anggota Dewan Komisaris, anggota Direksi, Pejabat Eksekutif dilarang mengambil tindakan/keputusan yang dapat merugikan Bank atau mengurangi keuntungan Bank.

Dalam menjalankan tugas dan tanggung jawab sehari-hari untuk melakukan hubungan bisnis dengan nasabah, rekanan maupun dengan rekan sekerja, serta menjaga kepentingan publik, PT Bank JTrust Indonesia Tbk senantiasa menjunjung tinggi integritas pribadi dan profesionalisme yang luhur, yang dituangkan dalam bentuk buku Pedoman Etika Korporasi perusahaan dan Pernyataan Fakta Integritas sebagai standar etika dan perilaku yang wajib dijadikan pedoman oleh seluruh anggota Bank (Dewan Komisaris, Direksi dan Karyawan Tetap/Kontrak).

## TRANSACTIONS INVOLVING CONFLICT OF INTEREST

Transactions that caused conflicts of interest between the Bank and the owners, members of the Board of Commissioners, members of the Board of Directors, Executive Officers, and/or other parties related to the Bank, then the members of the Board of Commissioners, members of the Board of Directors, Executive Officers are prohibited from taking actions/ decisions that may inflict damage to the Bank or reduce profit of the Bank.

In carrying out the day-to-day duties and responsibilities in doing business relationships with customers, partners and their co-workers, as well as safeguarding public interests, PT Bank JTrust Indonesia Tbk. always strives to uphold personal integrity and excellent professionalism, which is manifested in a Corporate Ethics Guidelines of the company and Integrity Pact Statement as the ethical and behavioral standards which must be applied as guidelines by all members of the Bank (the Board of Commissioners, Board of Directors and Permanent/Contract Employees).

Buku Pedoman Etika Korporasi perusahaan dan Pernyataan Fakta Integritas telah mengatur hal-hal yang harus dihindari untuk mencegah potensi terjadinya benturan kepentingan dalam setiap aktivitas dengan para nasabah, rekanan atau antara sesama anggota Bank, termasuk dalam pengambilan keputusan.

Corporate Ethics Guidelines and Integrity Pact Statement govern matters which should be avoided to prevent potential conflicts of interest in every activity with customers, partners or among members of the Bank, including in decision-making.

Selama tahun 2021 tidak ada transaksi yang mengandung benturan kepentingan, sebagaimana tabel berikut:

During 2021 there were no transactions which contained conflict of interest, as per the table below:

| **Nama dan Jabatan Pihak yang Memiliki Benturan Kepentingan** Name and Position of Parties with Conflict of Interest | **Nama dan Jabatan Pengambil Keputusan** Name and Position of Policymaker | **Jenis Transaksi** Type of Transaction | **Nilai Transaksi (jutaan Rupiah)** Total Transaction (million Rupiah) | **Keterangan*)** Description |
|---|---|---|---|---|
| Tidak ada I None | Tidak ada I None | Tidak ada I None | Tidak ada I None | Tidak ada I None |

*) Tidak sesuai sistim dan prosedur yang berlaku

*) Against existing systems and procedures

## KEPEMILIKAN SAHAM ANGGOTA DEWAN KOMISARIS DAN ANGGOTA DIREKSI YANG MENCAPAI ≥5% (LIMA PERSEN) DARI MODAL DISETOR, YANG MELIPUTI JENIS DAN JUMLAH LEMBAR SAHAM PADA BANK TERSEBUT, BANK LAIN, LEMBAGA KEUANGAN BUKAN BANK, DAN PERUSAHAAN LAIN YANG BERKEDUDUKAN BAIK DI DALAM MAUPUN DI LUAR NEGERI

Hal ini meliputi jenis dan jumlah lembar saham pada Bank tersebut, Bank lain, Lembaga Keuangan Bukan Bank, dan Perusahaan Lain yang berkedudukan baik di dalam maupun di luar negeri.

Di tahun 2021, Anggota Dewan Komisaris telah menandatangani pernyataan atas kepemilikan saham yang mencapai ≥5% (lima persen) dari modal disetor pada Bank yang bersangkutan, Bank Lain, Lembaga keuangan bukan Bank, dan perusahaan lain yang berkedudukan baik di dalam maupun di luar negeri.

## SHARE OWNERSHIP OF MEMBERS OF THE BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS WHICH REACHED ≥5% (FIVE PERCENT) OF THE PAID-UP CAPITAL, WHICH INCLUDES THE TYPE AND NUMBER OF SHARES IN THE BANK, OTHER BANKS, NON- BANK FINANCIAL INSTITUTIONS, AND OTHER COMPANIES, WHICH DOMICILED LOCALLY OR ABROAD

This includes the type and number of shares in the said other banks, Non-Bank Financial Institutions, and other companies, which domiciled locally or abroad.

In 2021, Members of the Board of Commissioners have signed a statement on share ownership reaching 5% (five percent) of the paid-up capital in the relevant Bank, Other Banks, Non-Bank Financial Institutions, and other companies domiciled both at home and abroad.

### Transparansi Kepemilikan Saham Anggota Dewan Komisaris yang Mencapai 5% atau Lebih dari Modal Disetor

### Transparency of Share Ownership of Members of the Board of Commissioners Reaching 5% or More of Paid-Up Capital

| No | Nama Name | J Trust Bank | Bank Lain Other Banks | Lembaga Keuangan Bukan Bank Non-Bank Financial Institution | Perusahaan Lain Other Companies | % |
|---|---|---|---|---|---|---|
| 1. | Nobiru Adachi | - | - | - | - | - |
| 2. | Nobuiku Chiba | - | - | - | - | - |
| 3. | Sutirta Budiman | - | - | - | - | - |
| 4. | Iwan Nataliputra | - | - | - | - | - |
| 5. | Benny Siswanto | - | - | - | - | - |
| 6. | Mahdi Mahmudy*) | - | - | - | - | - |

*) Berdasarkan Akta Pernyataan Keputusan RUPSLB Bank No.5 tanggal 3 Mei 2021, RUPS menyetujui penggantian Sdr Mahdi Mahmudy sebagai Komisaris Independen PT Bank JTrust Indonesia Tbk efektif sejak ditutupnya RUPS.
Based on the Deed of Resolution of the Bank's EGMS No. 5 dated 3 May 2021, the GMS approved the replacement of Mr. Mahdi Mahmudy as Independent Commissioner of PT Bank JTrust Indonesia Tbk effective since the closing of the GMS.

Di tahun 2021, Anggota Direksi telah membuat dan menandatangani surat pernyataan terkait hal-hal meliputi:

- Kepemilikan saham anggota Direksi baik secara sendiri-sendiri maupun bersama-sama yang tidak melebihi 25% (dua puluh lima persen) dari modal disetor pada perusahaan lain.
- Kepemilikan saham anggota Direksi yang mencapai ≥5% (lima persen) dari modal disetor, baik pada PT Bank JTrust Indonesia Tbk maupun pada Bank dan Perusahaan Lain, yang berkedudukan di dalam dan di luar negeri.

In 2021, Members of the Board of Directors have prepared and signed a statement regarding matters including:

- Share ownership of members of the Board of Directors, either individually or jointly, which does not exceed 25% (twenty five percent) of the paid-up capital in other companies.
- Share ownership of members of the Board of Directors which reaches 5% (five percent) of the paid-up capital, both in PT Bank JTrust Indonesia Tbk and in other banks and companies domiciled at home and abroad.

## Transparansi Kepemilikan Saham Anggota Direksi yang Mencapai ≥5% dari Modal Disetor

## Transparency of Share Ownership of Members of the Board of Directors Reaching 5% of Paid-Up Capital

| No | Nama<br>Name | J Trust Bank | Bank Lain<br>Other Banks | Lembaga Keuangan Bukan Bank<br>Non-Bank Financial Institution | Perusahaan Lain<br>Other Companies | % |
|---|---|---|---|---|---|---|
| 1. | Ritsuo Fukadai | - | - | - | - | - |
| 2. | Felix I. Hartadi | - | - | - | - | - |
| 3. | Helmi A. Hidayat | - | - | - | - | - |
| 4. | Cho Won June | - | - | - | - | - |
| 5. | Bijono Waliman | - | - | - | - | - |
| 6. | R. Djoko Prayitno | - | - | - | - | - |
| 7. | Widjaja Hendra | - | - | - | - | - |
| 8. | Fransisca Rita Gosal*) | - | - | - | - | - |

*) Berdasarkan Akta Pernyataan Keputusan RUPSLB Bank No.5 tanggal 3 Mei 2021, RUPS menyetujui pengunduran diri Sdri. Fransisca Rita Gosal sebagai Direktur PT Bank JTrust Indonesia Tbk efektif sejak ditutupnya RUPS.
Based on the Deed of Resolution of the Bank's EGMS No. 5 dated 3 May 2021, the GMS approved the replacement of Ms. Fransisca Rita Gosal as Independent Commissioner of PT Bank JTrust Indonesia Tbk effective since the closing of the GMS.

## HUBUNGAN KEUANGAN DAN HUBUNGAN KELUARGA ANGGOTA DEWAN KOMISARIS DAN ANGGOTA DIREKSI

Selama tahun 2021 tidak ada hubungan keuangan dan hubungan keluarga anggota Dewan Komisaris dan Direksi dengan anggota Dewan Komisaris lainnya, Direksi lainnya dan/atau Pemegang Saham Pengendali Bank sebagaimana telah diungkapkan dalam hubungan afiliasi.

## FINANCIAL AND FAMILY RELATIONS OF MEMBERS OF THE BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS

During 2021 there were no financial and family relations of members of the Board of Commissioners and Board of Directors with other members of the Board of Commissioners, Board of Directors and/or Controlling Shareholders of the Bank as disclosed in affiliation.

## PROGRAM KEPEMILIKAN SAHAM OLEH MANAJEMEN (MANAGEMENT STOCK OWNERSHIP PROGRAM/MSOP) DAN/ ATAU KARYAWAN (EMPLOYEE STOCK OWNERSHIP PROGRAM/ESOP) YANG DIMILIKI OLEH BANK (JIKA ADA)

Memuat informasi antara lain:
a. Jumlah saham dan/atau Opsi
b. Jangka waktu pelaksanaan
c. Persyaratan karyawan dan/atau manajemen yang berhak, dan
d. Harga pelaksanaan atau penentuan harga pelaksanaan

Pemegang saham utama adalah pihak yang baik secara langsung maupun tidak langsung, memiliki sekurang-kurangnya 20% (dua puluh per seratus) hak suara dari seluruh saham yang mempunyai hak suara yang dikeluarkan oleh suatu Perseroan, tetapi bukan pemegang saham pengendali. Perseroan belum ada program kepemilikan saham oleh Manajemen dan/atau Karyawan di tahun 2021.

## MANAGEMENT STOCK OWNERSHIP PROGRAM (MSOP) AND/OREMPLOYEE STOCK OWNERSHIP PROGRAM (ESOP) OWNED BY THE BANK (IF ANY)

Contains information including:
a. Number of shares and/or options
b. Implementation period
c. Eligible employee and/or management requirements, and
d. Execution price or determination of exercise price

Major shareholders are parties who, directly or indirectly, own at least 20% (twenty percent) of the voting rights of all shares with voting rights issued by a company, but are not controlling shareholders. The Company has no share ownership program by Management and/or Employees in 2021.

J TRUST BANK
Jトラスト銀行

# Kelengkapan dan Pelaksanaan Tugas Komite-Komite PT Bank J Trust Indonesia Tbk

## Completion and Implementation of Duties of Committees at PT Bank J Trust Indonesia Tbk

### KOMITE-KOMITE DI BAWAH DEWAN KOMISARIS

Dewan Komisaris memiliki komite-komite penunjang yang memiliki tugas dan tanggung jawab untuk mendukung kinerja Dewan Komisaris.

Komite-komite yang berada di bawah Dewan Komisaris adalah:
- Komite Audit
- Komite Pemantau Risiko
- Komite Nominasi dan Remunerasi

Pengangkatan anggota Komite tersebut di atas dilakukan oleh Direksi Perseroan berdasarkan Keputusan Dewan Komisaris dengan rekomendasi Komite Nominasi dan Remunerasi. Komite-komite di bawah Dewan Komisaris diketuai oleh Komisaris Independen yang tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham, dan/atau hubungan keluarga dengan anggota Dewan Komisaris lainnya, Direksi dan/atau pemegang saham pengendali atau bentuk hubungan lain dengan Bank yang bisa mempengaruhi independensinya.

Pelaksanaan tugas dan tanggung jawab komite-komite di bawah Dewan Komisaris PT Bank JTrust Indonesia Tbk mengacu pada Pedoman dan Tata Tertib Kerja/Piagam Komite yang disusun berdasarkan peraturan yang berlaku di Indonesia terutama Peraturan Otoritas Jasa Keuangan tentang Penerapan Tata Kelola Bagi Bank Umum, dan praktik operasional terbaik yang diperbaharui secara berkala.

### COMMITTEES UNDER THE BOARD OF COMMISSIONERS

The Board of Commissioners has several committees, whose duties and responsibilities are to support the Board of Commissioners' performance.

Committees under the Board of Commissioner are:

- Audit Committee
- Risk Oversight Committee
- Remuneration and Nomination Committee

Members of the committees were appointed by the Board of Directors based on the Board of Commissioners' decision and the recommendation from Nomination and Remuneration Committee. These committees are chaired by Independent Commissioners, who have no financial, management, share ownership, and/or family relations with other members of the Board of Commissioners, directors, and/or controlling shareholders, as well as no other forms of relationship with the Bank that could impair their independence.

The implementation of duties and responsibilities of committees under the Board of Commisioners of PT Bank J Trust Indonesia Tbk refers to the Committee Charter, which was formulated based on the prevailing regulations in Indonesia, particularly the Financial Services Authority's regulation on the Implementation of Corporate Governance for Commercial Banks and regularly-updated best practices.

## KOMITE AUDIT

Komite Audit dibentuk oleh dan bertanggung jawab kepada Dewan Komisaris dengan tujuan untuk membantu Dewan Komisaris dalam rangka mendukung efektivitas pelaksanaan tugas dan fungsi pengawasan atas hal-hal yang terkait dengan laporan keuangan, sistem pengendalian internal, pelaksanaan fungsi audit internal dan eksternal, implementasi Tata Kelola Perusahaan yang Baik (GCG) serta kepatuhan terhadap peraturan perundang undangan yang berlaku.

### Dasar Hukum

Pembentukan Komite Audit berdasarkan peraturan-peraturan sebagai berikut:

1. Peraturan Otoritas Jasa Keuangan No. 55/POJK.04/2015 tanggal 23 Desember 2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit.

2. Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 tanggal 7 Desember 2016 tentang Penerapan Tata Kelola bagi Bank Umum.

3. Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tanggal 17 Maret 2017 tentang Penerapan Tata Kelola bagi Bank Umum.

## AUDIT COMMITTEE

The Audit Committee is formed by and responsible to the Board of Commissioners, with the objective to support the effectiveness of the Board's duties implementation and supervisory functions on matters related to the financial statements, internal controlling system, internal and external audit functions, Good Corporate Governance (GCG) implementation, as well as compliance with existing regulations.

### Legal Basis

The creation of Audit Committee was based on the following regulations:

1. The Financial Services Authority's regulation No.55/POJK.04/2015 dated 23rd of December 2015, on the Establishment and Guidelines for the Work Implementation of Audit Committee.
2. The Financial Services Authority's regulation No.55/POJK.03/2016 dated 7th of December 2016 on Corporate Governance Implementation for Commercial Banks.
3. The Financial Services Authority's circular letter No.13/SEPOJK.03/2017 dated 17th of March 2017 on Corporate Governance for Commercial Banks.

4. Peraturan Otoritas Jasa Keuangan No. 13/POJK.03/2017 tanggal 27 Maret 2017 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan.
5. Peraturan Otoritas Jasa Keuangan No.1/POJK.03/2019 tanggal 28 Januari 2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum.
6. Anggaran Dasar J Trust Bank tentang Tugas dan Wewenang Dewan Komisaris.

## Piagam Komite Audit

Komite Audit memiliki suatu Pedoman Kerja berupa Piagam Komite Audit yang mengatur mengenai:

I. Tugas, tanggung jawab dan kewenangan;
II. Komposisi dan struktur organisasi;
III. Persyaratan keanggotaan;
IV. Tata cara, prosedur kerja dan waktu kerja;
V. Pelaksanaan rapat dan pelaporan;
VI. Penanganan pengaduan/pelaporan sehubungan dugaan pelanggaran terkait pelaporan keuangan;
VII. Masa tugas dan honorarium.

Piagam Komite Audit ini dikaji dan dikinikan secara berkala oleh Dewan Komisaris agar fungsi Komite Audit dapat dilaksanakan pada tingkat yang optimal sesuai dengan ketentuan perundangan terkait yang berlaku. Piagam Komite Audit terakhir dikaji dan dimutakhirkan di bulan September 2021.

## Jumlah, Susunan dan Komposisi Keanggotaan Komite Audit

Anggota Komite Audit diangkat oleh Direksi melalui Surat Keputusan Direksi tertanggal 10 Maret 2021 dan berdasarkan rekomendasi Komite Nominasi dan Remunerasi tanggal 3 Maret 2021 yang diperoleh persetujuan Dewan Komisaris melalui Surat Keputusan Sirkulasi Dewan Komisaris tanggal 5 Maret 2021, maka jumlah, susunan, dan komposisi keanggotaan Komite Audit sebagai berikut:

4. The Financial Services Authority's regulation No.13/POJK.13/2017 dated 27th of March 2017 on the Use of Public Accountant Services and Public Accountant Offices in Financial Services Activities.
5. The Financial Services Authority's regulation No.1/POJK.03/2019 dated 28th of January 2019 on the Implementation of Internal Audit Function on Commercial Banks.
6. Articles of Association of J Trust Bank concerning Duties and Authorities of the Board of Commissioners.

## Audit Committee Charter

The Audit Committee has an Audit Committee Charter, which regulates:

I. Duties, responsibilities and authorities;
II. Organizational composition and structure;
III. Membership requirements;
IV. Procedures, work procedures and working hours;
V. Implementation of meetings and reporting;
VI. Handling complaints/reports regarding alleged violations related to financial reporting;
VII. Term of duty and honorarium.

The Audit Committee Charter is revirewed and updated periodically by the Board of Commissioners so the Audit Committee's function can be carried out at an optimal level, in line with existing laws and regulations. The Audit Committee Charter was last reviewed and updated in September 2021.

## Number, Structure and Composition of Audit Committee Membership

Members of the Audit Committee are appointed by the Board of Directors through the Decree of the Board of Directors dated 10 March 2021 and based on the recommendation of the Nomination and Remuneration Committee dated 3 March 2021, which was approved by the Board of Commissioners through the Circular Decision of the Board of Commissioners dated 5 March 2021. The following is the number, structure, and composition of membership of the Audit Committee:

| No | Nama<br>Name | Jabatan di Bank<br>Position in the Bank | Jabatan di Komite<br>Position in Committee | Periode Jabatan<br>Office Term | Rangkap Jabatan di Komite Lain<br>Concurrent Position in Other Committees |
|---|---|---|---|---|---|
| 1 | Sutirta Budiman | Komisaris Independen<br>Independent Commissioner | Ketua /Anggota<br>Chairman/Member | • 31 Agustus 2020-sekarang<br>• 31 August 2020-present<br>• 3 Juli 2020-sekarang<br>• 3 July 2020-present | • Ketua/Anggota Komite Pemantau Risiko<br>• Chairman/Member of the Risk Oversight Committee<br>• Anggota Komite Nominasi dan Remunerasi<br>• Member of the Nomination and Remuneration Committee |
| 2 | I Gde Yadnya Kusuma | Pihak Independen<br>Independent Party | Anggota<br>Member | 10 Maret 2021-sekarang<br>10 March 2021-present | Anggota Komite Pemantau Risiko<br>Member of the Risk Oversight Committee |
| 3 | Bambang Setyoko | Pihak Independen<br>Independent Party | Sekretaris/Anggota<br>Secretary/Member | 1 Januari 2020-sekarang<br>1 January 2020-present | Anggota Komite Pemantau Risiko<br>Member of the Risk Oversight Committee |

Sebagaimana dinyatakan di atas, per 31 Desember 2021 Komite Audit diketuai oleh seorang Komisaris Independen dengan anggotanya terdiri dari:

- 1 (satu) orang Komisaris Independen.
- 1 (satu) orang Pihak Independen yang ahli dalam bidang akuntansi dan keuangan
- 1 (satu) orang Pihak Independen yang ahli di bidang perbankan

Setiap perubahan struktur dan komposisi Komite Audit telah disampaikan kepada OJK sesuai dengan ketentuan yang berlaku. Di samping itu, informasi tersebut juga dimuat dalam situs web Bank.

Sepanjang tahun 2021, Jumlah Komisaris Independen dan Pihak Independen yang menjadi anggota Komite Audit berjumlah 100% dan telah sesuai dengan peraturan OJK No 55/POJK.04/2015.

As stated above, as of 31st of December 2020, the Audit Committee was chaired by an Independent Commissioner, with members consisting of:

- 1 (one) Independent Commissioner.
- 1 (one) Independent Party with expertise in accounting and finance.
- 1 (one) Independent Party with expertise in banking.

Any changes to the structure and composition of the Audit Committee have been submitted to OJK in accordance with applicable regulations. In addition, this information is also posted on the Bank's website.

Throughout 2021, the number of Independent Commissioners and Independent Parties who are members of the Audit Committee is 100% and has complied with OJK regulations No. 55/POJK.04/2015.

## Masa Tugas/Jabatan Anggota Komite Audit

Masa tugas/jabatan anggota Komite Audit tidak boleh lebih lama dari masa jabatan Dewan Komisaris sebagaimana diatur dalam Anggaran Dasar dan dapat dipilih kembali hanya untuk 1 (satu) periode berikutnya.

## Terms of Office of Audit Committee Members

Terms of office of the Audit Committee members must not be longer than the Board of Commissioners' office terms, as stipulated in the Articles of Association and can be re-elected only for 1 (one) subsequent period.

## Kualifikasi dan Profil Anggota Komite Audit

Setiap Komisaris yang menjadi Ketua dan anggota Komite Audit telah efektif dinyatakan lulus uji kelayakan dan kepatutan oleh OJK. Pengangkatan nama-nama Ketua dan anggota Komite Audit sebagaimana dimaksud di atas telah memenuhi kriteria yang ditetapkan dalam Peraturan OJK.

Anggota Komite Audit Perseroan memahami laporan keuangan, bisnis bank khususnya yang terkait dengan kegiatan bank, proses audit, manajemen risiko dan peraturan perundang-undangan di bidang pasar modal serta peraturan perundang-undangan terkait lainnya.

Kualifikasi dan Profil anggota Komite Audit adalah sebagai berikut:

- **Sutirta Budiman, Ketua Komite Audit**
  Profil lengkap tercantum dalam Profil Dewan Komisaris/Direksi/Pejabat Eksekutif.

Profil Anggota Komite-Komite di Bawah Dewan Komisaris

- **Bambang Setyoko, Anggota merangkap Sekretaris Komite Audit**
  Profil lengkap tercantum dalam Profil Dewan Komisaris/Direksi/Pejabat Eksekutif.
- **I Gde Yadnya Kusuma, Anggota Komite Audit**
  Profil lengkap tercantum dalam Profil Dewan Komisaris/Direksi/Pejabat Eksekutif.

## Member Qualification and Profile of the Audit Committee

Each Commissioner who has become the Chairman and member of the Audit Committee has effectively passed the fit and proper test by the OJK. The appointment of the names of the Chairman and members of the Audit Committee as referred to above has met the criteria set out in the OJK Regulations.

Members of the Audit Committee of the Company understand financial statements, bank business in particular those related to bank activities, audit processes, risk management and laws and regulations in the capital market sector as well as other relevant laws and regulations.

Qualification and Profiles of the Member of Audit Committee are as follows:

- **Sutirta Budiman, Chairman of Audit Committee**
  The complete profile is listed on the Profile of the Board of Commissioners/Directors/Executive Officers.

Profile of Members of Committees under the Board of Commissioners

- **Bambang Setyoko, Member and Secretary of Audit Committee**
  The complete profile is listed on the Profile of the Board of Commissioners/Directors/Executive Officers.
- **Irwanto, Member of the Audit Committee**
  The complete profile is listed on the Profile of the Board of Commissioners/Directors/Executive Officers.

## Independensi Anggota Komite Audit

Selama tahun 2021, seluruh anggota independen pada Komite Audit telah memenuhi persyaratan independensi sebagai berikut:

## Independence of Audit Committee's Members

In 2021, all independent members of the Audit Committee have met the following requirements on independency:

| **Persyaratan Independensi**<br>Independence Requirements | **Sutirta Budiman** | **Bambang Setyoko** | **I Gde Yadnya** |
|---|---|---|---|
| Hubungan keuangan dengan anggota Dewan Komisaris, Direksi dan/atau Pemegang Saham Pengendali atau hubungan dengan Bank<br>Financial relationship with members of the Board of Commissioners, Board of Directors and/or Controlling Shareholders or relationship with the Bank | Tidak ada<br>None | Tidak ada<br>None | Tidak ada<br>None |
| Hubungan kepengurusan pada Bank, pada Perusahaan atau Perusahaan afiliasi Bank<br>Management relationship with the Bank, the Company or Bank affiliated companies | Tidak ada<br>None | Tidak ada<br>None | Tidak ada<br>None |
| Hubungan keluarga dengan anggota Dewan Komisaris, Direksi dan/atau Pemegang Saham Pengendali<br>Family relationship with members of the Board of Commissioners, Board of Directors and/or Controlling Shareholders | Tidak ada<br>None | Tidak ada<br>None | Tidak ada<br>None |

| Persyaratan Independensi<br>Independence Requirements | Sutirta Budiman | Bambang Setyoko | I Gde Yadnya |
|---|---|---|---|
| Kepemilikian saham Perseroan baik secara langsung maupun tidak langsung<br>Ownership of the Company's shares, either directly or indirectly | Tidak ada<br>None | Tidak ada<br>None | Tidak ada<br>None |
| Hubungan afiliasi dengan Bank, Dewan Komisaris, Direksi atau Pemegang Saham Utama Bank<br>Affiliate relationship with the Bank, the Board of Commissioners, the Board of Directors or the Major Shareholders of the Bank | Tidak ada<br>None | Tidak ada<br>None | Tidak ada<br>None |
| Hubungan usaha baik langsung maupun tidak langsung pada Bank<br>Business relationship either directly or indirectly with the Bank | Tidak ada<br>None | Tidak ada<br>None | Tidak ada<br>None |
| Bukan merupakan orang yang bekerja atau mempunyai wewenang dan tanggung jawab untuk merencanakan, memimpin, mengendalikan atau mengawasi kegiatan bank 6 bulan terakhir<br>Not a person who works or has the authority and responsibility to plan, lead, control or supervise bank activities in the last 6 months | Tidak ada<br>None | Tidak ada<br>None | Tidak ada<br>None |
| Bukan merupakan orang dalam Kantor Akuntan Publik, Kantor Konsultan Hukum, Kantor Jasa Penilai Publik atau pihak lain yang memberi jasa asuransi, jasa non-asuransi, jasa penilai dan/atau jasa konsultasi lain pada Bank dalam 6 bulan terakhir<br>Not a person in a Public Accounting Firm, Legal Consulting Firm, Public Appraisal Service Office or other party providing insurance services, non-insurance services, appraisal services and/or other consulting services to the Bank in the last 6 months | Tidak ada<br>None | Tidak ada<br>None | Tidak ada<br>None |

## Tugas, Tanggung Jawab dan Wewenang

### Tugas dan Tanggung Jawab

Dalam menjalankan tugas dan tanggung jawabnya, Komite Audit bertindak secara independen untuk memberikan pendapat profesional kepada Dewan Komisaris. Tugas dan tanggung jawab Komite Audit antara lain mencakup:

1. Membuat rincian kegiatan tahunan yang disetujui oleh Dewan Komisaris.
2. Melakukan penelaahan atas informasi keuangan yang akan dikeluarkan bank kepada publik dan/atau pihak otoritas seperti laporan keuangan, proyeksi dan laporan lainnya terkait dengan informasi keuangan bank.
3. Melakukan penelaahan atas ketaatan terhadap peraturan perundang undangan yang berhubungan dengan kegiatan bank.
4. Memberikan pendapat independen dalam hal terjadi perbedaan pendapat antara manajemen dan akuntan atas jasa keuangan yang diberikan.
5. Memberikan rekomendasi mengenai penunjukan akuntan publik dan/atau kantor akuntan publik kepada Dewan Komisaris untuk disampaikan dan disetujui dalam Rapat Umum Pemegang Saham (RUPS) dan menyampaikan kepada Otoritas Jasa Keuangan (OJK) dalam bentuk laporan berkala setiap tahun paling lama 10 (sepuluh) hari kerja setelah persetujuan penunjukan akuntan public dan/atau kantor akuntan publik.
6. Melakukan evaluasi terhadap pelaksanaan pemberian jasa audit atas informasi laporan keuangan historis tahunan oleh akuntan publik dan/atau kantor akuntan publik dan menyampaikan kepada Otoritas Jasa

## Duties, Responsibilities, and Authority

### Duties and Responsibilities

In carrying out its duties and responsibilities, the Audit Committee acts independently to provide professional opinions to the the Board of Commissioners. Duties and responsibilities of the Audit Committee are:

1. Prepare details of annual activities approved by the Board of Commissioners.
2. Review the Bank's financial information before being issued to the public and/or authorities, such as financial reports, projections, and other reports related to the Bank's financial information.
3. Review the Bank's compliance to laws and regulations in doing its business activities.
4. Give independent opinions in the event of disagreements between management and accountants over the provided financial services.
5. Give recommendations on the appointment of a public accountant and/or public accounting firm to the Board of Commissioners to be submitted and approved at the General Meeting of Shareholders (GMS) and then reported it to the Financial Services Authority (OJK) in the form of annual reports within 10 (ten) working days after securing approval for the appointment of a public accountant and/or public accounting firm.
6. Evaluate the implementation of audit services on annual historical financial reports by a public accountant and/or public accounting firm and submit the results to the Financial Services Authority (OJK) in the form of annual

Keuangan (OJK) dalam bentuk laporan berkala setiap tahun paling lama 6 (enam) bulan setelah tahun buku berakhir.

7. Memastikan bahwa semua risiko dan pengendaliannya diperhatikan dalam laporan audit internal dan auditor eksternal, sehingga manajemen senantiasa menjalankan praktek perbankan yang sehat sesuai dengan prinsip kehati-hatian.
8. Meninjau laporan audit dan memastikan Direksi mengambil tindakan perbaikan yang diperlukan secara cepat untuk mengatasi kelemahan, pengendalian, *fraud,* masalah kepatuhan terhadap kebijakan, undang-undang dan peraturan atau masalah lain yang diidentifikasi dan dilaporkan oleh SKAI.
9. Menelaah pengaduan yang berkaitan dengan proses akuntansi dan pelaporan keuangan bank.
10. Menelaah dan memberikan saran kepada Dewan Komisaris terkait dengan adanya potensi benturan kepentingan di dalam bank.
11. Menjaga kerahasiaan dokumen, data dan informasi bank.
12. Memberikan rekomendasi kepada Dewan Komisaris mengenai pengangkatan dan pemberhentian Kepala SKAI oleh Direktur Utama.
13. Memberikan rekomendasi kepada Dewan Komisaris mengenai penunjukan pengendali mutu independen dari pihak eksternal untuk melakukan kaji ulang terhadap kinerja SKAI.
14. Memantau dan mengkaji efektivitas pelaksanaan audit internal bank.
15. Mengevaluasi kinerja SKAI.
16. Memastikan SKAI melakukan komunikasi dengan Direksi, Dewan Komisaris, auditor eksternal dan Otoritas Jasa Keuangan.
17. Memastikan SKAI bekerja secara independen.
18. Memberikan rekomendasi kepada Dewan Komisaris terkait penyusunan rencana audit, ruang lingkup dan anggaran SKAI.
19. Memberikan rekomendasi kepada Dewan Komisaris terkait pemberian remunerasi tahunan SKAI secara keseluruhan serta penghargaan kinerja.
20. Memastikan SKAI menjunjung tinggi integritas dalam melaksanakan tugas.

**Wewenang**

Dewan Komisaris memberikan wewenang kepada Komite Audit dalam lingkup pelaksanaan tugasnya untuk:

1. Mengakses dokumen, data dan informasi bank tentang karyawan, dana, asset dan sumber daya bank lainnya yang berkaitan dengan pelaksanaan tugasnya.
2. Melakukan kewenangan lain yang diberikan oleh Dewan Komisaris.

reports within 6 (six) months after the financial year ends.

7. Make sure that all risks and controls are closely monitored in internal audit report and external auditors, so the management continues to carry out sound banking practices, in line with prudence principles.
8. Review audit reports and make sure the Board of Directors take the necessary corrective actions quickly to tackle weakness, controls, fraud, compliance issues with policies, laws, and regulations, as well as other issues identified and reported by SKAI.
9. Review complaints related to the accounting process and the Bank's financial reporting.
10. Review and provide advices to the Board of Commissioners on the potential conflicts of interest in the Bank.
11. Maintain confidentiality of documents, data, and the Bank's information.
12. Give recommenations to the Board of Comissioners on the appointment and dismissal of SKAI Head by the President Director.
13. Give recommendations to the Board of Comissioners on the appointment of an independent quality controller from external parties to conduct review on SKAI's performance.
14. Monitory and review the effectiveness of the Bank's internal audit.
15. Evaluate SKAI's performance.
16. Make sure that SKAI communicates with the Board of Directors, the Board Commissioners, external auditors and the Financial Services Authority.
17. Make sure that SKAI works independently.
18. Give recommendations to the Board of Commissioners on the preparation of audit plan, the scope, and budget for SKAI.
19. Give recommendations to the Board of Commissioners on the provision of overall SKAI annual remuneration and performance awards.
20. Make sure that SKAI upholds integrity in carrying out its duties.

**Authority**

The Board of Comissioners authorizes the Audit Committee within the scope of its duties to:

1. Access the Bank's documents, data, and information on employees, funds, assets, and the Bank's other resources related to the implementation of its duties.
2. Perform other authorizations granted by the Board of Commissioners.

3. Berkomunikasi langsung dengan karyawan bank, termasuk Direksi dan pihak yang menjalankan fungsi audit internal, manajemen risiko dan akuntan terkait tugas dan tanggung jawab Komite Audit.

4. Dalam melaksanakan tugasnya, Komite Audit bekerja sama dengan Dewan Komisaris, Direksi, Komite Pemantau Risiko, Satuan Kerja Audit Internal (SKAI), *Risk Management Division, Compliance Division* serta Divisi yang terkait.
5. Jika diperlukan, dapat melibatkan pihak independen di luar Komite Audit yang diperlukan untuk membantu pelaksanaan tugasnya.

## Rapat dan Mekanisme Pengambilan Keputusan Rapat

1. Rapat Komite Audit wajib diselenggarakan secara berkala paling kurang 1 (satu) kali dalam 3 (tiga) bulan.
2. Rapat Komite Audit hanya dapat dilaksanakan jika dihadiri oleh sedikitnya 51% (lima puluh satu persen) dari seluruh anggota termasuk seorang komisaris dari pihak independen.
3. Rapat Komite Audit dengan Satuan Kerja Audit Internal (SKAI) dilakukan secara berkala sekurang-kurangnya dilakukan 1 kali dalam 3 (tiga) bulan.
4. Rapat Komite Audit dengan Dewan Komisaris, dapat dilakukan sesuai dengan kebutuhan.
5. Rapat Komite Audit dengan melibatkan satuan kerja operasional, dapat dilakukan sesuai dengan kebutuhan.
6. Rapat internal Komite Audit dapat dilakukan sesuai kebutuhan.
7. Keputusan rapat Komite Audit diambil berdasarkan musyawarah untuk mufakat.
8. Dalam hal tidak tercapai mufakat, pengambilan keputusan dilakukan berdasarkan pemungutan suara setuju 2/3 (dua per tiga) anggota Komite Audit yang hadir.
9. Hasil rapat Komite Audit wajib dituangkan dalam risalah rapat dan didokumentasikan dengan balk.
10. Perbedaan pendapat yang terjadi dalam rapat Komite Audit, wajib dicantumkan secara jelas dalam risalah rapat berserta alasan perbedaan pendapat tersebut.

Sepanjang tahun 2021, Komite Audit telah menyelenggarakan 15 kali rapat dengan melibatkan Satuan Kerja Audit Interen, unit kerja lainnya (jika dipandang perlu), seperti: unit Anti Fraud, dan pihak auditor eksternal (KAP) serta auditor independen (KPMG Consulting) terkait dengan audit kinerja SKAI selama 3 tahun sekali.

3. Communicate directly with the Bank's employees, including the Board of Directors and those who carry out internal audit and risk management, as well as accountants related to duties and responsibilities of Audit Committee.
4. Carry out its duties by working closely with the Board of Commisioners, Directors, Risk Oversight Committee , Internal Audit Work Unit (SKAI), Risk Management Division, Compliance Division, and other related divisions.

5. If necessary, it is authorized to involve independent parties outside of the Audit Committee to assist in carrying out its duties.

## Meetings and Meeting Decision-Making Mechanisms

1. The Audit Committee meetings must be held regularly at least once every 3 (three) months.
2. The Audit Committee meetings can only be held if attended by at least 51% (fifty one percent) of all members, including a commissioner from an independent party.
3. The Audit Committee meetings with Internal Audit Work Unit (SKAI) must be held at least once every 3 (three) months.
4. The Audit Committee meetings with the Board of Commissioners can be held as needed.
5. Audit Committee meetings involving operational work units can be held as needed.
6. The Audit Committee internal meetings can be held as needed.
7. Decisions of the Audit Committee meetings are made based on deliberation results.
8. If there is no consensus, the decision is made based on voting, with approval by 2/3 (two thirds) of Audit Committee members, who are present at the meeting.

9. Results of the Audit Committee meetings must be recorded in meeting minutes and documented propertly.
10. Any dissenting opinion that occurs during the Audit Committee meeting must be stated clearly in minutes of meeting, along with the reasons for the argument.

Throughout 2021, the Audit Committee has held 10 meetings involving Internal Audit Work Unit (SKAI) and other work units (if deemed necessary), such as: Anti Fraud unit, external auditor (public accounting firm), and independent auditor (KPMG Consulting) related to the audit of SKAI performance every 3 years.

Frekuensi kehadiran dan tingkat kehadiran rapat setiap anggota Komite Audit sebagai berikut:

The frequency of attendace and meeting attendance rates of each member of the Audit Committee are as follows:

| **Nama**<br>Name | **Periode Jabatan**<br>Office Term | **Jumlah Rapat Komite Audit**<br>The number of Audit Committee Meetings | **Frekuensi Kehadiran**<br>Attendance Frequency | **Tingkat Kehadiran**<br>Attendance Rate |
|---|---|---|---|---|
| Sutirta Budiman<br>(Komisaris Independen, Ketua)<br>(Independent Commissioner, Chairman) | 1 Januari-31 Desember 2021<br>1 January-1 December 2021 | 15 | 15 | 100% |
| Bambang Setyoko<br>(Pihak Independen, Anggota/ Sekretaris)<br>(Independent Party, Member/Secretary) | 1 Januari-31 Desember 2021<br>1 January-1 December 2021 | 15 | 15 | 100% |
| I Gde Yadnya Kusuma<br>(Pihak Independen, Anggota)<br>(Independent Commissioner, Member) | 10 Maret-31 Desember 2021<br>10 March-31 December 2021 | 12 | 12 | 100% |

## Pelatihan dan/atau Peningkatan Kompetensi Anggota Komite Audit

Untuk menunjang pelaksanaan tugas dan tanggung jawab anggota Komite Audit, selama tahun 2021 anggota Pihak Independen Komite Audit PT Bank JTrust Indonesia Tbk telah mengikuti berbagai program pelatihan, *workshop*, konferensi, seminar, dan/atau peningkatan kompetensi antara lain:

## Training and/or Competency Improvement of Audit Committee Members

To support the execution of duties and responsibilities of Audit Committee members, during 2021 members of the Audit Committee of PT Bank J Trust Indonesia Tbk. have attended various training programs, workshops, conferences, seminars, and/or competency improvement, among others:

| **Nama**<br>Name | **Jabatan**<br>Position | **Nama Pelatihan/Workshop/ Konferensi/Seminar**<br>Name of Training/Workshop/ Conference/Seminar | **Penyelenggara**<br>Organizer | **Waktu & Lokasi**<br>Time & Place |
|---|---|---|---|---|
| Sutirta Budiman | Komisaris Independen, Ketua<br>Independent Commissioner, Chairman | Perkembangan inovasi Keuangan Digital dan Waspada Investasi Illegal di Indonesia | OJK | 7 Oktober 2021<br>7 October 2021 |
| I Gde Yadnya Kusuma | Pihak Independen, Anggota Komite Audit<br>Independent Party, Member | Tanggung jawab Komite Audit saat perseroan tersangkut masalah hukum terkait laporan keuangan<br>Responsibilities of the Audit Committee when the company is involved in legal issues related to financial statements | IKAI (Ikatan Komite Audit Indonesia)<br>IKAI (Indonesian Audit Committee Association) | 23 September 2021 |

## Realisasi Program Kerja Komite Audit Tahun 2021

Program kerja Komite Audit sepanjang tahun 2021 sebagai berikut:

1. Pelaksanaan audit internal oleh SKAI.
2. Audit eksternal.
3. Informasi laporan keuangan.
4. Rekomendasi penunjukan Kantor Akuntan Publik (KAP) dan/atau Akuntan Publik (AP) untuk melakukan audit laporan keuangan historis.
5. Evaluasi pelaksanaan audit KAP atas laporan keuangan tahunan.
6. Monitoring pelaporan ke OJK.
7. Pengembangan dan pelatihan.

## Realization of the Work Program of the Audit Committee in 2021

Audit Committee work programs throughout 2021 were:

1. The implementation of internal audit by SKAI.
2. External Audit.
3. Financial report information.
4. Recommended the appointment of Public Accounting Office (KAP) and/or Public Accountant (AP) to audit historical financial report.
5. Evaluated audit implementation by KAP on annual financial report.
6. Monitored reporting to OJK.
7. Held development and training programs.

Realisasi Program Kerja Komite Audit sepanjang tahun 2021 sebagai berikut:

Realization of Audit Committee Work Program in 2021 is as follows:

| No. | Realisasi Program Kerja 2021 | 2021 Work Program Realization |
|---|---|---|
| 1 | Menyusun rekomendasi kepada Dekom tentang rencana audit tahunan SKAI dan alokasi anggaran yang akan disetujui oleh Direktur Utama dan Dekom. | Prepared recommendations to the Board of Commissioners on the SKAI annual audit plan and budget allocation to be approved by the President Director and the Board of Commissioners. |
| 2 | Melakukan pertemuan regular dengan SKAI membahas hasil temuan audit. | Held regular meeting with SKAI to discuss audit results. |
| 3 | Melakukan evaluasi Kinerja SKAI dan memastikan SKAI bekerja secara independen. | Evaluated SKAI performance and made sure that SKAI worked independently. |
| 4 | Monitoring temuan audit dan rencana penyelesaian audit. | Monitored audit results and audit completion plan. |
| 5 | Monitoring pelaksanaan rencana kerja audit tahunan. | Monitored the implementation of annual audit work plan. |
| 6 | Melakukan monitoring temuan audit OJK dan penyelesaian temuan audit. | Monitored OJK audit results and resolve the findings. |
| 7 | Melakukan monitoring temuan audit KAP dan penyelesaian temuan audit. | Monitored KAP audit results and resolved the findings. |
| 8 | Memonitor penyusunan laporan keuangan publikasi triwulanan yang dimuat dalam surat kabar sesuai dengan POJK yg mengatur. | Monitored the preparation of quarterly financial reports published in newspapers, in accordance with OJK regulations. |
| 9 | Memonitor penerapan Pernyataan Standar Akuntansi Keuangan (PSAK) dalam penyusunan laporan keuangan. | Monitored the implementation of Financial Accounting Standard Statements (PSAK) in preparing financial reports. |
| 10 | Menyusun rekomendasi kepada Dekom mengenai penunjukan KAP dan AP yang akan melakukan kegiatan audit atas laporan keuangan yang akan diputus dalam rapat pemegang saham. | Prepared recommendations to the Board of Commissioners on the appointment of KAP and AP, who will audit the financial reports. The decision was made in shareholders' meeting. |
| 11 | Menyampaikan rekomendasi penunjukan KAP dan AP kepada OJK dalam waktu paling lama 10 hari kerja setelah penunjukan melalui satuan kerja operasional. | Submitted recommendation on the appointment of KAP and AP to OJK within 10 working days after the appointment through operational work unit. |
| 12 | Melakukan evaluasi atas pelaksanaan audit KAP dan/atau AP atas laporan keuangan tahunan berdasarkan:<br>a. Kesesuaian pelaksanaan audit oleh KAP dan/atau AP dengan standar audit yang berlaku.<br>b. Kecukupan waktu pekerjaan di lapangan.<br>c. Pengkajian cakupan jasa yang diberikan dan kecukupan uji petik.<br>d. Rekomendasi perbaikan yang diberikan. | Evaluated audit implementation by KAP and/or AP on annual financial report based on:<br>a. The conformity of audit implementation by KAP and/or AP with the applicable auditing standards.<br>b. Sufficient time for working in the field.<br>c. Assessment on the scope of services provided and the adequacy of sampling.<br>d. Recommended improvements. |
| 13 | Menyampaikan hasil evaluasi pelaksanaan audit KAP dan/atau AP kepada satuan kerja terkait untuk dilaporkan kepada OJK dalam waktu 6 bulan setelah tahun buku berakhir melalui satuan kerja operasional. | Submitted evaluation results from KAP and/or AP audit implementation to relevant work units to be reported to the OJK within 6 months after the fiscal year ends through the operational work unit. |
| 14 | Laporan pelaksanaan dan pokok-pokok hasil audit secara semesteran yaitu tanggal 31 Juli dan 31 Januari secara luring. | Reported the implementation and main points of audit results on a semi-annual basis on July 31 and January 31 offline. |
| 15 | Melaporkan hasil pengkajian dan revisi piagam kerja Komite Audit dalam rapat Dekom. | Reported review results and revision of the Audit Committee charter in the Board of Commissioners' meeting. |
| 16 | Mengikuti training/pelatihan terkait dengan pelaksanaan tugas Komite. | Participated in training related to the implementation of Committee duties. |

## Rencana Kerja Komite Audit Tahun 2022

Pada 2022, Komite Audit telah menetapkan rencana kerja dengan memberikan prioritas strategis sebagai berikut:

1. Pelaksanaan audit internal oleh SKAI.
2. Audit eksternal.
3. Informasi laporan keuangan.
4. Rekomendasi penunjukan Kantor Akuntan Publik (KAP) dan/atau Akuntan Publik (AP) untuk melakukan audit laporan keuangan historis.
5. Evaluasi pelaksanaan audit KAP atas laporan keuangan tahunan.
6. Monitoring pelaporan ke OJK.
7. Pengembangan dan pelatihan.

## Audit Committee Work Plan 2022

In 2022, the Audit Committee has set up a work plan with strategic priorities as follows:

1. Internal audits by SKAI.
2. External audit.
3. Financial statement information.
4. Recommendations for the appointment of a Public Accounting Firm (KAP) and/or a Public Accountant (AP) to audit historical financial statements.
5. Evaluation of KAP audit implementation on annual financial reports.
6. Monitoring of reporting to OJK.
7. Development and training.

## Evaluasi Komite Audit

Secara berkala (semesteran) Komite Audit melakukan evaluasi terhadap efektivitas dan cakupan pelaksanaan audit intern dalam menilai kecukupan proses pengendalian intern, efektivitas pemeriksaan audit eksternal dan melakukan pengawasan pada kepatuhan bank terhadap ketentuan dan peraturan perundang-undangan yang berlaku.

Berdasarkan hasil evaluasi Komite Audit, dapat disimpulkan bahwa kinerja SKAI selama tahun 2021 cukup baik dan memadai.

Beberapa hal yang masih perlu mendapat perhatian:
a. Peningkatan pemantauan penyelesaian temuan audit untuk menghindari *overdue*.
b. Peningkatan independensi dan kemampuan menggali akar permasalahan dari hasil temuan audit.
c. Direkomendasikan agar aspek-aspek positif yang didapat dari hasil kegiatan audit perlu dicantumkan dalam laporan audit sebagai apresiasi kepada *auditee*, seperti kepatuhan pada ketentuan dan implementasi pengendalian internal yang sudah baik.

Audit eksternal dalam melakukan penilaian terhadap kewajaran penyusunan laporan keuangan historis tahun 2020 yang dilakukan oleh Kantor Akuntan Publik (KAP) Kosasih, Nurdiyaman, Mulyadi, Tjahyo & Rekan (KNMTR) yang merupakan anggota dari *Crowe Horwath International* telah berjalan dengan baik sesuai dengan surat perjanjian (*engagement letter)* No.KNMT&R-DIV.2B/0419/10/2020 tanggal 16 Oktober 2020 serta Surat Pernyataan dari KAP bahwa AP dan KAP serta jajarannya independen terhadap Bank dengan opini audit tanpa modifikasi. Evaluasi pelaksanaan audit eksternal didasarkan pada kesesuaian terhadap standar audit yang berlaku, kecukupan waktu pekerjaan lapangan, pengkajian cakupan jasa yang diberikan dan kecukupan uji petik dan rekomendasi perbaikan yang disampaikan.

Kepatuhan bank terhadap ketentuan dan peraturan perundang-undangan yang berlaku telah berjalan dengan baik dengan tidak ditemukan pelanggaran ketentuan seperti antara lain dalam laporan Batas Maksimum Pemberian Kredit (BMPK), laporan Posisi Devisa Netto (PDN) dan penyampaian laporan keuangan publikasi *audited*.

## Pernyataan Komite Audit atas Efektivitas/ Kecukupan Sistem Pengendalian Internal

Sistem pengendalian internal dilakukan oleh PT Bank JTrust Indonesia Tbk dinilai sudah efektif dan memadai tercermin dari efektivitas pelaksanaan fungsi-fungsi pengendalian

## Audit Committee Evaluation

The Audit Committee regularly (every semester) evaluates the effectiveness and scope of internal audit implementation in assessing the adequacy of internal control process, effectiveness of external audit and supervising bank compliance to existing laws and regulations.

Based on evaluation results of the Audit Committee, it is concluded that SKAI's performance in 2021 is quite good and adequate.

Several things that still need attention:
a. Improve monitoring in resolving audit findings to avoid overdue.
b. Increase independence and the ability to get to the root of the problem from audit findings.
c. It is recommended that the positive aspects obtained from audit results need to be included in the audit report as an appreciation to the auditee, such as compliance with provisions and good implementation of internal control.

External audit to evaluate the fairness of historical financial statements in 2020 performed by Public Accountant Office (KAP) Kosasih, Nurdiyaman, Mulyadi, Tjahyo & Rekan (KNMTR) which is member of Crowe Horwath International, has gone well according to the engagement letter No. KNMT&R-DIV.2B/0419/10/2020 on October 16, 2020 as well as Statement Letter from KAP saying that AP, KAP, and their staff are independent of the Bank with unmodified opinion. The evaluation of external audit implementation was based on the conformity with the applicable audit standards, the adequacy of time for field work, review on scope of services provided and adequate sampling test, as well as submitted recommendations for improvement.

The Bank's compliance to existing laws and regulations went accordingly with no violations such as in the report of Legal Lending Limit (LLL), report of Net Open Position (NOP) and submission of audited publish financial statements.

## Statement of the Audit Committee on the Effectiveness/ Adequacy of the Internal Control System

The internal control system implemented by PT Bank JTrust Indonesia Tbk is considered effective and adequate as reflected in the effectiveness of the implementation of

internal, antara lain fungsi audit internal, manajemen risiko, kepatuhan, finansial dan operasional *control*. Komite Audit menyampaikan laporan pelaksanaan kerjanya kepada Dewan Komisaris secara berkala.

internal control functions, including internal audit, risk management, compliance, financial and operational control functions. The Audit Committee submits reports on its work implementation to the Board of Commissioners on a regular basis.

## Pernyataan Komite Audit atas Kecukupan Sistem Manajemen Risiko

Komite Audit menyatakan bahwa sistem manajemen risiko yang dilakukan oleh PT Bank JTrust Indonesia Tbk telah memadai dan berjalan secara efektif serta mampu mengelola risiko–risiko yang selaras dengan tujuan strategis dan bisnis Bank, sehingga mampu menjadi sumber informasi bagi Manajemen Bank dalam proses pengambilan keputusan.

Bank telah mengambil langkah-langkah untuk menyempurnakan pengelolaan risiko, utamanya risiko kredit, pasar, likuiditas, operasional, kepatuhan, stratejik, hukum, reputasi, dan/atau lainnya, sambil memantau perkembangan ekonomi global dan domestik yang dapat mempengaruhi operasi dan bisnisnya. Bank juga telah menerapkan skenario *stress test* untuk menilai potensi dampak pandemi Covid-19 serta risiko lainnya bagi Bank.

Bank terus memperkuat kebijakan dan prosedur operasional standar secara berkala agar tetap relevan dengan lingkungan operasional saat ini. Rencana kesinambungan bisnis dan pengelolaan berdasarkan profil risiko telah diberlakukan untuk menanggapi perubahan lingkungan tanpa adanya gangguan material terhadap layanan bisnis penting.

## Statement of the Audit Committee on the Adequacy of the Risk Management System

The Audit Committee stated that the risk management system implemented by PT Bank JTrust Indonesia Tbk was adequate and running effectively and was able to manage risks that were in line with the Bank's strategic and business objectives, so that it could become a source of information for the Bank's Management in the decision-making process.

The Bank has taken steps to improve risk management, particularly credit, market, liquidity, operational, compliance, strategic, legal, reputation and/or other risks, while monitoring global and domestic economic developments that may affect its operations and business. The Bank has also implemented a stress test scenario to assess the potential impact of the Covid-19 pandemic and other risks for the Bank.

The Bank continues to strengthen policies and standard operating procedures on a regular basis to remain relevant to the current operational environment. A business continuity and management plan based on a risk profile has been put in place to respond to a changing environment without any material disruption to critical business services.

## Remunerasi Anggota Komite Audit

## Remuneration of Audit Committee Members

### Paket Remunerasi dan fasilitas lain yang diterima

### Remuneration Packages and other facilities received

| **Jenis Remunerasi dan Fasilitas Lain**<br>Types of Remuneration and Other Facilities | **Jumlah Diterima dalam 1 Tahun oleh Anggota Komite Audit**<br>Amount Received in 1 Year by Audit Committee Members | | | |
|---|---|---|---|---|
| | **2020** | | **2021** | |
| | **Orang**<br>Person | **Rp (Juta)**<br>Rp (million) | **Orang**<br>Person | **Rp (Juta)**<br>Rp (million) |
| Remunerasi (gaji, tunjangan rutin, tantiem, dan fasilitas lain dalam bentuk non-natura)<br>Remuneration (salary, routine allowance, tantiem, and other facilities in the form of non-kind) | 3 | 2.152 | 3 | 2.417 |
| Fasilitas lain dalam bentuk natura (perumahan, transportasi, asuransi kesehatan, dan lain lain) yang:<br>Other facilities in kind (housing, transportation, health insurance, etc.) that: | | | | |
| a. Dapat dimiliki<br>a. Can be owned | 1 | 171 | 1 | 171 |
| b. Tidak dapat dimiliki<br>b. Can't be owned | | | | |
| **Total** | **3** | **2.323** | **3** | **2.588** |

### Remunerasi yang Bersifat Variabel bagi Anggota Komite Audit

### Variable Remuneration for Audit Committee Members

| Jenis Remunerasi dan Fasilitas Lain<br>Types of Remuneration and Other Facilities | Jumlah Diterima dalam 1 Tahun oleh Anggota Komite Audit<br>Amount Received in 1 Year by Audit Committee Members | | | |
|---|---|---|---|---|
| | 2020 | | 2021 | |
| | Orang<br>Person | Rp (Juta)<br>Rp (million) | Orang<br>Person | Rp (Juta)<br>Rp (million) |
| **Total** | Nihil | Nihil | Nihil | Nihil |

## KOMITE PEMANTAU RISIKO

Komite Pemantau Risiko merupakan komite yang dibentuk untuk membantu Dewan Komisaris memenuhi tugas dan tanggung jawabnya dengan melakukan evaluasi atas penerapan kebijakan manajemen risiko oleh Bank yang antara lain mencakup mengkaji kesesuaiannya dengan regulasi yang ada, mengevaluasi konsistensi pelaksanaan kebijakan tersebut, dan melakukan pemantauan dan evaluasi pelaksanaan tugas Komite Manajemen Risiko ("KMR") dan Satuan Kerja Manajemen Risiko ("SKMR") guna memberikan rekomendasi kepada Dewan Komisaris.

### Dasar Hukum

Pembentukan Komite Pemantau Risiko berdasarkan Peraturan-peraturan sebagai berikut:

1. Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 tanggal 7 Desember 2016 tentang Penerapan Tata Kelola bagi Bank Umum.

2. Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tanggal 17 Maret 2017 tentang Penerapan Tata Kelola bagi Bank Umum.

### Piagam Komite Pemantau Risiko

Komite Pemantau Risiko memiliki suatu Pedoman Kerja berupa Piagam Komite Pemantau Risiko yang mengatur:

I. Tugas, tanggung jawab dan kewenangan;
II. komposisi dan struktur organisasi;
III. Persyaratan keanggotaan;
IV. Tata cara, prosedur kerja dan waktu kerja;
V. Pelaksanaan rapat dan pelaporan;
VI. Masa tugas dan honorarium.

Piagam Komite Pemantau Risiko ini dikaji dan dikinikan secara berkala oleh Dewan Komisaris agar fungsi Komite Pemantau Risiko dapat dilaksanakan pada tingkat yang optimal sesuai dengan ketentuan perundangan terkait yang berlaku. Piagam Komite Pemantau Risiko terakhir dikaji dan dimutakhirkan di bulan Juni 2020.

## RISK OVERSIGHT COMMITTEE

The Risk Oversight Committee is a committee established to assist the Board of Commissioners to fulfill its duties and responsibilities by evaluating the implementation of the Bank's risk management policy which includes reviewing compliance with existing regulations, evaluating the consistency of the implementation of the policy, and monitoring and evaluating the implementation of the Risk Management Committee ("KMR") and the Risk Management Business Unit ("SKMR") to provide recommendations to the Board of Commissioners.

### Legal Basis

The establishment of the Risk Oversight Committee refers to the following regulations:

1. Regulation of the Financial Services Authority No.55/POJK.03/2016 dated December 7, 2016 on the Implementation of Good Corporate Governance for Commercial Banks.
2. Circular Letter of the Financial Services Authority No.13/SEOJK.03/2017 dated March 17, 2017 on the Implementation of Good Corporate Governance for Commercial Banks.

### Risk Oversight Committee Charter

The Risk Oversight Committee has Work Guidelines in the form of Risk Oversight Committee Charter, which regulates:

I. Duties, responsibilities and authorities;
II. Organizational composition and structure;
III. Membership requirements;
IV. Procedures, work procedures and working hours;
V. Implementation of meetings and reporting;
VI. Term of duty and honorarium.

The Risk Oversight Committee Charter will be reviewed and updated periodically by the Board of Commissioners so the Risk Oversight Committee function can be performed at an optimal level in accordance with prevailing laws and regulations. The Risk Oversight Committee Charter was last reviewed and updated in June 2020.

## Jumlah, Susunan dan Komposisi Keanggotaan Komite Pemantau Risiko

Anggota Komite Pemantau Risiko diangkat oleh Direksi melalui Surat Keputusan Direksi tanggal 9 September 2021 dan berdasarkan rekomendasi Komite Nominasi dan Remunerasi tanggal 7 September 2021 yang diperoleh persetujuan Dewan Komisaris melalui Surat Keputusan Sirkulasi Dewan Komisaris tanggal 8 September 2021, maka jumlah, susunan dan komposisi keanggotaan Komite Pemantau Risiko menjadi sebagai berikut:

## Number, Composition and Composition of Risk Oversight Committee Members

Members of the Risk Oversight Committee are appointed by the Board of Directors through the Decree of the Board of Directors dated 9 September 2021 and based on the recommendation of the Nomination and Remuneration Committee dated 7 September 2021, which was approved by the Board of Commissioners through the Circular Decision of the Board of Commissioners dated 8 September 2021. The following is the number, structure, and composition of membership of the Risk Oversight Committee :

| No | Nama<br>Name | Jabatan di Bank<br>Position in the Bank | Jabatan di Komite<br>Position in Committee | Periode Jabatan<br>Office Term | Rangkap Jabatan di Komite Lain<br>Concurrent Position in Other Committees |
|---|---|---|---|---|---|
| 1 | Sutirta Budiman | Komisaris Independen<br>Independent Commissioner | Ketua /Anggota<br>Chairman/Member | • 10 Maret 2021-sekarang<br>• 10 March 2021-present<br>• 3 Juli 2020-sekarang<br>• 3 July 2020-present | • Ketua/Anggota Komite Audit<br>• Chairman/Member of the Audit Committee<br>• Anggota Komite Nominasi dan Remunerasi<br>• Member of the Nomination and Remuneration Committee |
| 2 | Nobiru Adachi | Komisaris Utama<br>President Commissioner | Anggota<br>Member | 10 Maret 2021-sekarang<br>10 March 2021-present | - |
| 3 | Nobuiku Chiba | Komisaris<br>Commissioner | Anggota<br>Member | 3 Juli 2020-sekarang<br>3 July 2020-present | Anggota Komite Nominasi dan Remunerasi<br>Member of the Nomination and Remuneration Committee |
| 4 | Bambang Setyoko | Pihak Independen<br>Independent Party | Anggota<br>Member | 1 Januari 2020-sekarang<br>1 January 2020-present | Anggota Komite Audit<br>Member of the Audit Committee |
| 5 | I Gde Yadnya Kusuma | Pihak Independen<br>Independent Party | Sekretaris/Anggota<br>Secretary/Member | 10 Maret 2021-sekarang<br>10 March 2021-present | Anggota Komite Audit<br>Member of the Audit Committee |
| 6 | Amalia Setyanti Lestari | Pihak Independen<br>Independent Party | Sekretaris/Anggota<br>Secretary/Member | 1 Januari 2021 s/d 31 Agustus 2021<br>1 January 2021-31 August, 2021 | - |

Sebagaimana dinyatakan di atas, per 31 Desember 2021 Komite Pemantau Risiko diketuai oleh seorang Komisaris Independen dengan anggotanya terdiri dari:

a. 1 (satu) orang Komisaris Utama
b. 1 (satu) orang Komisaris
c. 1 (satu) orang Komisaris Independen (termasuk sebagai ketua)
d. 1 (satu) orang Pihak Independen yang ahli di bidang manajemen risiko
e. 1 (satu) orang Pihak Independen yang ahli di bidang perbankan

Sepanjang tahun 2021, jumlah Komisaris Independen dan Pihak Independen yang menjadi anggota Komite Pemantau Risiko berjumlah lebih dari 51% (lima puluh satu perseratus) dari jumlah keseluruhan anggota Komite Pemantau Risiko.

As stated above, as of December 31, 2021, the Risk Oversight Committee is chaired by an Independent Commissioner with members consisting of:

a. 1 (one) President Commissioner
b. 1 (one) Commissioners
c. 1 (one) Independent Commissioners (Including as chairman)
d. 1 (one) Independent Party who is an expert in risk management
e. 1 (one) Independent Party who is an expert in banking

Throughout 2021, the number of Independent Commissioners and Independent Parties who are members of the Risk Oversight Committee was more than 51% (fifty one percent) of the total members of the Risk Oversight Committee .

## Masa Tugas/Jabatan Anggota Komite Pemantau Risiko

Masa tugas/jabatan anggota Komite Pemantau Risiko tidak boleh lebih lama dari masa jabatan Dewan Komisaris sebagaimana diatur dalam Anggaran Dasar dan dapat dipilih kembali hanya untuk 1 (satu) periode berikutnya.

## Kualifikasi dan Profil Anggota Komite Pemantau Risiko

Setiap Komisaris yang menjadi Ketua dan anggota Komite Pemantau Risiko telah efektif dinyatakan lulus uji kelayakan dan kepatutan oleh OJK. Pengangkatan nama-nama Ketua dan anggota Komite Pemantau Risiko sebagaimana dimaksud diatas telah memenuhi kriteria yang ditetapkan dalam Peraturan OJK.

Kualifikasi dan Profil anggota Komite Pemantau Risiko adalah sebagai berikut:

- **Sutirta Budiman, Ketua/Anggota Komite Pemantau Risiko (menjabat sebagai Ketua sejak tanggal 23 Desember 2019)**
  Profil lengkap tercantum dalam Profil Dewan Komisaris/ Direksi/Pejabat Eksekutif.
- **Nobiru Adachi, Anggota Komite Pemantau Risiko**
  Profil lengkap tercantum dalam Profil Dewan Komisaris/ Direksi/Pejabat Eksekutif.
- **Nobuiku Chiba, Anggota Komite Pemantau Risiko**
  Profil lengkap tercantum dalam Profil Dewan Komisaris/ Direksi/Pejabat Eksekutif.
- **Bambang Setyoko, Anggota Komite Pemantau Risiko**
  Profil lengkap tercantum dalam Profil Dewan Komisaris/ Direksi/Pejabat Eksekutif.
- **I Gde Yadnya Kusuma, Anggota merangkap Sekretaris Komite Pemantau Risiko**
  Profil lengkap tercantum dalam Profil Dewan Komisaris/ Direksi/Pejabat Eksekutif.

## Independensi Anggota Komite Pemantau Risiko

Selama tahun 2021, seluruh anggota independen pada Komite Pemantau Risiko telah memenuhi persyaratan independensi sebagai berikut:

- Seluruh anggota independen pada Komite Pemantau Risiko tidak memiliki hubungan keuangan, hubungan kepengurusan, kepemilikan saham, dan/atau hubungan keluarga dengan anggota Dewan Komisaris, Direksi dan/atau Pemegang Saham Pengendali atau hubungan dengan Bank, yang dapat mempengaruhi kemampuan untuk bertindak independen.

## Office Term of Members of Risk Oversight Committee

The office term for members of the Risk Oversight Committee must not be longer than the Board of Commissioners' office term, as stipulated in the Articles of Association and they can only be re-elected for the next 1 (one) period.

## Qualification and Profile of the Risk Oversight Committee Members

Each Commissioner who is the Chair and member of the Risk Oversight Committee has effectively passed the fit and proper test by the OJK. The appointment of the names of the Chairperson and members of the Risk Oversight Committee as referred to above has met the criteria set out in the OJK Regulations.

Qualification and Profile of the Risk Oversight Committee Members are as follow:

- **Sutirta Budiman, Chairman/Member of Risk Oversight Committee (served as the Chairman since December 23, 2019).**
  The complete profile is available on the Profile of the Board of Commissioners/Directors/Executive Officers.
- **Nobiru Adachi, Member of Risk Oversight Committee .**
  The complete profile is available on the Profile of the Board of Commissioners/Directors/Executive Officers.
- **Nobuiku Chiba, Member of Risk Oversight Committee .**
  The complete profile is available on the Profile of the Board of Commissioners/Directors/Executive Officers.
- **Bambang Setyoko, Member of Risk Oversight Committee**
  The complete profile is available on the Profile of the Board of Commissioners/Directors/Executive Officers.
- **I Gde Yadnya Kusuma, Member of Risk Oversight Committee**
  The complete profile is available on the Profile of the Board of Commissioners/Directors/Executive Officers.

## The Independence of Risk Oversight Committee Members

During 2021, all members of the Risk Oversight Committee have fulfilled the following independence requirements:

- All independent members of the Risk Oversight Committee shall have no financial, management, share ownership and/or family relationships with members of the Board of Commissioners, Directors, and/or Controlling Shareholders or any relationship with the Bank, which may affect the ability to act independently.

- Bukan merupakan mantan anggota Direksi atau pihak yang mempunyai hubungan dengan bank yang dapat mempengaruhi kemampuan yang bersangkutan untuk bertindak independen.
- Tidak memiliki hubungan afiliasi dengan J Trust Bank, Dewan Komisaris, Direksi atau Pemegang Saham Utama J Trust Bank.
- Tidak memiliki hubungan usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha J Trust Bank.

- Not former members of the Board of Directors or parties that have relationship with the Bank which may affect the ability to act independently.

- They have no affiliated relationship with J Trust Bank, Board of Commissioners, Board of Directors or Major Shareholder of J Trust Bank.
- Has no direct or indirect business relations to the business activities of J Trust Bank.

## Tugas dan Tanggung Jawab Komite Pemantau Risiko

Komite Pemantau Risiko bertugas untuk memberikan pendapat profesional yang independen kepada Dewan Komisaris terhadap laporan-laporan atau hal-hal yang disampaikan oleh Direksi kepada Dewan Komisaris, membantu Dewan Komisaris atas tanggung jawab pengawasannya, termasuk mengidentifikasi hal-hal yang memerlukan perhatian Dewan Komisaris, dan mendukung tugas-tugas lain yang berkaitan dengan tugas Dewan Komisaris, antara lain:

1. Mengevaluasi kebijakan manajemen risiko yang diajukan oleh Direksi untuk memperoleh persetujuan Dewan Komisaris.
2. Mengevaluasi pelaksanaan tugas Direksi atas pelaksanaan Kebijakan Manajemen Risiko.
3. Melakukan pemantauan dan evaluasi atas kesesuaian antara kebijakan manajemen risiko dengan pelaksanaan kebijakan tersebut.
4. Melakukan pemantauan dan evaluasi pelaksanaan tugas Komite Manajemen Risiko dan Divisi Manajemen Risiko, dan divisi lainnya yang relevan guna memberikan rekomendasi kepada Dewan Komisaris.
5. Melakukan penelaahan atas ketaatan Bank terhadap peraturan dan perundang-undangan di bidang manajemen risiko dan peraturan perundang-undangan lainnya yang berhubungan dengan kegiatan bank.
6. Memberikan masukan dan rekomendasi kepada Dewan Komisaris untuk memberikan nasihat kepada Direksi atas informasi dan/atau peristiwa-peristiwa yang diidentifikasi berpotensi atau mengandung risiko-risiko.
7. Melakukan penelaahan dan penelitian yang dianggap perlu terhadap pelaksanaan fungsi Direksi dalam menyelenggarakan pengelolaan risiko.
8. Mengevaluasi dan memutuskan permohonan Direksi yang berkaitan dengan transaksi yang memerlukan persetujuan Dewan Komisaris.

## Roles and Responsibilities of Risk Oversight Committee

The Risk Oversight Committee has the duty to provide independent professional opinion to the Board of Commissioners on reports or matters submitted by the Board of Directors to the Board of Commissioners, assisting the Board of Commissioners for its oversight responsibilities, including identifying issues requiring the attention of the Board of Commissioners, and supporting other tasks related to the duties of the Board of Commissioners, among others:

1. Evaluate the risk management policy proposed by the Board of Directors to obtain approval from the Board of Commissioners.
2. Evaluate the accountability of the Board of Directors to the Board of Commissioners for the implementation of Risk Management Policy.
3. Monitor and evaluate the conformity between risk managemet policies and the implementation of these policies.
4. Monitor and evaluate the implementation of duties of the Risk Management Committee and Risk Management Division, and other relevant divisions in order to provide recommendations to the Board of Commissioners.
5. Review the Bank's compliance with laws and regulations in risk management and other legislation relating to bank activities.
6. Provide input and recommendation to the Board of Commissioners to advise the Board of Directors on information and/or events identified as potentially or risk-bearing.
7. Conduct review and research deemed necessary for the implementation of the functions of the Board of Directors in organizing risk management.
8. Evaluate and decide on the proposal from the Board of Directors relating to transactions that require the approval of the Board of Commissioners.

9. Memastikan perbaikan yang berkesinambungan atas kebijakan manajemen risiko dan pelaksanaan prosedur dan praktek manajemen risiko pada semua tingkatan guna memastikan telah dilakukannya pengelolaan dan pengendalian risiko yang sehat.

## Kebijakan dan Pelaksanaan Rapat Komite Pemantau Risiko

1. Setiap rapat Komite Pemantau Risiko dipimpin oleh Ketua Komite Pemantau Risiko yang merupakan Komisaris Independen Bank atau oleh anggota Komisaris Independen lainnya yang ditunjuk untuk memimpin rapat saat terjadinya kekosongan pada posisi Ketua Komite Pemantau Risiko.
2. Rapat Komite Pemantau Risiko selalu dihadiri oleh lebih dari 51% dari jumlah anggota Komite Pemantau Risiko yang anggotanya terdiri dari Komisaris dan Komisaris Independen serta pihak independen.
3. Keputusan Rapat Komite dilakukan berdasarkan musyawarah untuk mencapai mufakat. Jika tidak mencapai musyawarah untuk mufakat, maka pengambilan keputusan dilakukan berdasarkan pemungutan suara berdasarkan suara setuju 2/3 (dua per tiga) anggota Komite yang hadir dalam rapat.
4. Hasil rapat Komite Pemantau Risiko dituangkan dalam risalah rapat dan didokumentasikan secara baik.
5. Perbedaan pendapat yang terjadi dalam rapat Komite wajib dicantumkan secara jelas dalam risalah rapat beserta alasan perbedaan pendapat tersebut.

Sepanjang tahun 2021, Komite Pemantau Risiko telah menyelenggarakan 19 kali rapat dengan melibatkan Satuan Kerja Manajemen Risiko, juga unit kerja lainnya yang terkait (jika dipandang perlu), seperti Kepatuhan, dan lain-lain.

Frekuensi kehadiran dan tingkat kehadiran rapat setiap anggota Komite Pemantau Risiko sebagai berikut:

9. Ensure continuous improvements of risk management policies and implementation of risk management procedures and practices at all levels to ensure healthy risk management and control.

## Policy and Meeting of Risk Oversight Committee

1. Every meeting of the Risk Oversight Committee is chaired by the Chairman of the Risk Oversight Committee , who is an Independent Commissioner of the Bank, or by other Independent Commissioners appointed to lead the meeting when the position of Chairman of Risk Oversight Committee is absent.
2. Risk Oversight Committee Meetings are always attended by more than 51% of the Risk Oversight Committee members, who consist of Commissioners, Independent Commissioners, and independent parties.
3. Decisions of the Committee Meetings shall be based on deliberations to reach consensus. If no consensus is reached, the decision shall be made by voting agreed by 2/3 (two thirds) of the Committee members present at the meeting.
4. The results of the Risk Oversight Committee meetings shall be set forth in minutes of meetings and properly documented.
5. The dissenting opinions that occur in Committee meetings shall be clearly stated in minutes of the meeting, including the reasons for such dissent.

Throughout 2021, the Risk Oversight Committee has conducted 15 meetings involving Risk Management Work Unit, as well as other related work units (if deemed necessary), such as Compliance, and others.

Frequency of attendance of each member of the Risk Oversight Committee as follows:

| **Nama**<br>Name | **Periode Jabatan**<br>Terms of Position | **Jumlah Rapat Komite Pemantau Risiko**<br>Number of Risk Monitoring Committee | **Frekuensi Kehadiran**<br>Total Attendace | **Tingkat Kehadiran**<br>Attendance |
|---|---|---|---|---|
| Sutirta Budiman<br>(Komisaris Independen, Ketua)<br>(Independent Commissiner, Chairman) | 1 Januari 2021-<br>31 Desember 2021<br>1 January 2021-<br>31 December 2021 | 19 | 19 | 100% |
| Nobiru Adachi<br>(Komisaris Utama, Anggota)<br>(President Commissioner, Member) | 1 Januari 2021-<br>31 Desember 2021<br>1 January 2021-<br>31 December 2021 | 19 | 9 | 47%[1)] |

| Nama<br>Name | Periode Jabatan<br>Terms of Position | Jumlah Rapat Komite Pemantau Risiko<br>Number of Risk Monitoring Committee | Frekuensi Kehadiran<br>Total Attendace | Tingkat Kehadiran<br>Attendance |
|---|---|---|---|---|
| Nobuiku Chiba<br>(Komisaris, Anggota)<br>(Commissioner, Member) | 1 Januari 2021-31Desember 2021<br>1 January 2021-31December 2021 | 19 | 11 | 58%[1)] |
| Bambang Setyoko<br>(Pihak Independen, Anggota)<br>(Independent Party, Member) | 1 Januari 2021-31Desember 2021<br>1 January 2021-31December 2021 | 19 | 19 | 100% |
| Irwanto<br>(Pihak Independen, Anggota)**<br>(Independent Party, Member) | 6 Februari 2020-28 Februari 2021<br>6 February 2020-28 February 2021 | 2 | 2 | 100% |
| I Gde Yadnya Kusuma<br>(Pihak Independen, Anggota/Sekretaris)***<br>(Independent Party, Member/Secretary) | 4 Maret 2021-31 Desember 2021<br>4 March 2021-31 December 2021 | 17 | 17 | 100% |
| Amalia Setyanti Lestari<br>(Pihak Independen, Anggota/Sekretaris)*<br>(Independent Party, Member/Secretary) | 1 Januari 2021 - 31 Agustus 2021<br>1 January 2021 - 31 August 2021 | 16 | 16 | 100% |

*) Mengundurkan diri efektif sejak tanggal 31 Agustus 2021
**) Mengundurkan diri efektif sejak tanggal 1 Maret 2021
***) Diangkat efektif sejak tanggal 4 Maret 2021
1) Sesuai dengan Piagam Komite Pemantau Risiko, rapat Komite Pemantau Risiko wajib diselenggarakan paling kurang 1 (satu) kali dalam 3 (tiga) bulan. Dengan demikian, tingkat kehadiran Bapak Nobiru Adachi dan Bapak Nobuiku Chiba masing-masing sebesar 100% dan 100%.

*) Resign effective as of August 31, 2021
**) Resign effective as of March 1, 2021
***) Appointed effective March 4, 2021
1) According to Risk Oversight Committee Charter, Risk Oversight Committee meetings must be held at least 1 (one) time in 3 (three) months. Thus, attendance rate of Mr. Nobiru Adachi dan Mr. Nobuiku Chiba were 100% and 100%, respectively

## Pelatihan dan/atau Peningkatan Kompetensi Anggota Komite Pemantau Risiko

Untuk menunjang pelaksanaan tugas dan tanggung jawab anggota Komite Pemantau Risiko, selama tahun 2021 anggota Pihak Independen Komite Pemantau Risiko PT Bank JTrust Indonesia Tbk telah mengikuti berbagai program pendidikan/pelatihan, *workshop*, konferensi, seminar, dan/atau peningkatan kompetensi antara lain:

## Training and/or Competency Improvement of Risk Oversight Committee Members

To support the implementation of duties and responsibilities of Risk Oversight Committee members, during 2021 members of Risk Oversight Committee of PT Bank J Trust Indonesia Tbk. have attended various education/training programs, workshops, conferences, seminars, among others:

| Nama<br>Name | Jabatan<br>Position | Nama Pelatihan/Workshop/Konferensi/Seminar<br>Name of Training/Workshop/Conference/Seminar | Penyelenggara<br>Organizer | Waktu & Lokasi<br>Time & Place |
|---|---|---|---|---|
| Sutirta Budiman | Komisaris Independen<br>Independent Commissiner | Perkembangan Inovasi Keuangan Digital dan Waspada Investasi Ilegal di Indonesia<br>Development of Digital Financial Innovation and Vigilance towards Illegal Investments in Indonesia | OJK Institute | Jakarta, 7 Oktober 2021<br>Jakarta, 7 October 2021 |
| Nobiru Adachi | Presiden Komisaris<br>President Commissioner | Penyertaan Modal Negara (PMN): Antara Kepentingan Sosial dan Finansial<br>State Equity Participation (PMN): Between Social and Financial Interests | LPPI | Jakarta, 2 September 2021 |
| | | Perkembangan Inovasi Keuangan Digital dan Waspada Investasi Ilegal di Indonesia<br>Development of Digital Financial Innovation and Vigilance towards Illegal Investments in Indonesia | OJK Institute | Jakarta, 7 Oktober 2021<br>Jakarta, 7 October 2021 |

| Nama<br>Name | Jabatan<br>Position | Nama Pelatihan/Workshop/ Konferensi/Seminar<br>Name of Training/Workshop/ Conference/Seminar | Penyelenggara<br>Organizer | Waktu & Lokasi<br>Time & Place |
|---|---|---|---|---|
| Nobuiku Chiba | Komisaris<br>Commissioner | Good Corporate Governance Implementation in Banking Business (Refreshment SMR) | Lentera Mulia Persada | Jakarta, 26 Januari 2021<br>Jakarta, 26 January 2021 |
| | | Penyertaan Modal Negara (PMN): Antara Kepentingan Sosial dan Finansial<br>State Equity Participation (PMN): Between Social and Financial Interests | OJK Institute | Jakarta, 7 Oktober 2021<br>Jakarta, 7 October 2021 |
| | | Perkembangan Inovasi Keuangan Digital dan Waspada Investasi Ilegal di Indonesia<br>Development of Digital Financial Innovation and Vigilance towards Illegal Investments in Indonesia | OJK Institute | Jakarta, 7 Oktober 2021<br>Jakarta, 7 October 2021 |
| | | Transformasi Perbankan di Era Digital<br>Banking Transformation in the Digital Age | OJK Institute | Jakarta, 22 Oktober 2021<br>Jakarta, 22 October 2021 |
| I Gde Yadnya Kusuma | Pihak Independen<br>Independent Party | Tanggung jawab Komite Audit saat perseroan tersangkut masalah hukum terkait laporan keuangan<br>Responsibilities of the Audit Committee when the company is involved in legal issues related to financial statements | IKAI (Ikatan Komite Audit Indonesia) | Jakarta, 23 September 2021 |

## Realisasi Program Kerja Komite Pemantau Risiko Tahun 2021

Program kerja Komite Pemantau Risiko sepanjang tahun 2021 sebagai berikut:

1. Mereview profil risiko Bank yang disusun setiap triwulan sebelum disampaikan kepada OJK, dengan rincian realisasi sebagai berikut:
   a. Profil Risiko Bank Triwulan 4 Tahun 2020 pada tanggal 19 Januari 2021.
   b. Profil Risiko Bank Triwulan 1 Tahun 2021 pada tanggal 9 April 2021.
   c. Profil Risiko Bank Triwulan 2 Tahun 2021 pada tanggal 12 Agustus 2021.
   d. Profil Risiko Bank Triwulan 3 Tahun 2021 pada tanggal 29 Oktober 2021.
2. Mereview Tingkat Kesehatan Bank yang disusun setiap semester sebelum disampaikan kepada OJK, dengan rincian realisasi sebagai berikut:
   a. Tingkat Kesehatan Bank Semester 2 Tahun 2020 pada tanggal 26 Januari 2021.
   b. Tingkat Kesehatan Bank Semester 1 Tahun 2021 pada tanggal 22 Juli 2021.
3. Mereview kebijakan manajemen risiko, kebijakan perkreditan, dan lain-lain serta implementasinya, dengan rincian realisasi sebagai berikut:
   a. Diskusi Kebijakan Perkreditan Bank (KPB. pada tanggal 25 Maret 2021
   b. Hasil audit IAD terhadap JTO pada tanggal 8 April 2021
   c. *Action Business* atas hasil audit IAD terhadap JTO pada tanggal 16 April 2021

## Realization of the Work Program of the Risk Oversight Committee in 2021

The work programs of the Risk Oversight Committee in 2021 were:

1. Review the Bank's risk profile, which was compiled every quarter before submitting it to the OJK with the following details:
   a. The Bank's Risk Profile for the Fourth Quarter of 2020 on 19 January 2021.
   b. The Bank's Risk Profile for the First Quarter of 2021 on 9 April 2021.
   c. The Bank's Risk Profile for the Second Quarter of 2021 on 12 August 2021.
   d. The Bank's Risk Profile for the Third Quarter of 2021 on 29 October 2021.
2. Review the Bank's Health Level, which was prepared every semester before submitting it to the OJK with the following details:
   a. The Bank's Health Level in the Second Half of 2020 on 26 January 2021.
   b. The Bank's Health Level in the First Half of 2021 on 22 July 2021.
3. Review the risk management policies, credit policies, and others, as well as the implementation, with the following details:
   a. Bank Credit Policy Discussion (KPB) on March 25, 2021
   b. IAD audit results on JTO on April 8, 2021
   c. Action Business on the results of IAD's audit of the JTO on April 16, 2021

d. Pencapaian RBB Triwulan I/2021 pada tanggal 29 April 2021
e. *Action Plan* Perbaikan Tingkat Kesehatan dan *Risk Profile* tahun 2020 pada tanggal 19 Mei 2021
f. *Worksheet* Perbaikan Tingkat Kesehatan dan *Risk Profile* tahun 2020 pada tanggal 11 Juni 2021 dan 23 Juni 2021
g. *Credit Stress Testing* pada tanggal 24 Juni 2021, 18 Agustus 2021 dan 28 Oktober 2021
h. *Action Plan* Perbaikan Risiko Operasional pada tanggal 12 Agustus 2021
i. Deviasi Kredit pada tanggal 12 Agustus 2021
j. *Credit Rating System* pada tanggal 29 Oktober 2021

## Rencana Kerja Komite Pemantau Risiko Tahun 2022

Komite Pemantau Risiko berkomitmen untuk melaksanakan tugas dan tanggung jawabnya yaitu mendukung efektivitas pelaksanaan tugas dan tanggung jawab Dewan Komisaris yang berkaitan dengan manajemen risiko. Rencana kerja Komite Pemantau Risiko pada tahun 2022 adalah sebagai berikut:

1. *Monitoring* laporan profil risiko Bank yang dilakukan setiap triwulan
2. *Monitoring* laporan RBBR yang dilakukan setiap semester
3. *Monitoring* implementasi GCG yang dilakukan setiap semester
4. *Monitoring* pelaksanaan APU/PPT yang dilakukan minimal satu kali setahun
5. *Monitoring* implementasi kebijakan perkreditan yang perlu mendapatkan pengesahan Dewan Komisaris, jika ada kejadian atau perubahan yang signifikan atau minimal setiap triwulan
6. Capaian kinerja keuangan Bank yang dilakukan per dua bulan
7. *Monitoring* pelaksanaan tindak lanjut Bank atas temuan OJK yang signifikan terkait kebijakan perkreditan dan penerapannya yang berpengaruh terhadap RBBR dilakukan per dua bulan

d. Achievement of Quarter I/2021 RBB on April 29, 2021
e. Action Plan to Improve Health Level and Risk Profile in 2020 on 19 May 2021
f. Worksheet on Health Level Improvement and Risk Profile 2020 on 11 June 2021 and 23 June 2021
g. Credit Stress Testing on 24 June 2021, 18 August 2021 and 28 October 2021
h. Operational Risk Improvement Action Plan on 12 August 2021
i. Credit Deviation on 12 August 2021
j. Credit Rating System on 29 October 2021

## Risk Oversight Committee Work Plan 2022

The Risk Oversight Committee is committed to carrying out its duties and responsibilities, namely to support the effectiveness of the implementation of the duties and responsibilities of the Board of Commissioners related to risk management. The work plan of the Risk Oversight Committee in 2022 is as follows:

1. Monitoring the Bank's risk profile report which is carried out every quarter
2. Monitoring the Risk-Based Bank Rating (RBBR) report every semester
3. Monitoring the implementation of GCG every semester
4. Monitoring the implementation of Anti-Money Laundering (AML) and Prevention of the Financing of Terrorism (PFT) carried out at least once a year
5. Monitoring the implementation of credit policies that need to be approved by the Board of Commissioners, if there are significant events or changes or at least every quarter
6. Achievement of the Bank's financial performance every two months
7. Monitoring the implementation of the Bank's follow-up on significant OJK findings related to credit policies and their implementation that affect the RBBR is carried out every two months

## Remunerasi Anggota Komite Pemantau Risiko

## Remuneration of Risk Oversight Committee Members

### Paket Remunerasi dan fasilitas lain yang diterima

### Remuneration Packages and other facilities accepted

| Jenis Remunerasi dan Fasilitas Lain<br>Types of Remuneration and Other Facilities | Jumlah Diterima dalam 1 Tahun oleh Anggota Komite Pemantau Risiko<br>Amount Received in 1 Year by Members of the Risk Oversight Committee | | | |
|---|---|---|---|---|
| | 2020 | | 2021 | |
| | Orang<br>Person | Rp (Juta)<br>Rp (million) | Orang<br>Person | Rp (Juta)<br>Rp (million) |
| Remunerasi (gaji, tunjangan rutin, tantiem, dan fasilitas lain dalam bentuk non-natura)<br>Remuneration (salary, routine allowance, tantiem, and other facilities in the form of non-kind) | 7 | 6.188 | 5 | 4.226 |
| Fasilitas lain dalam bentuk natura (perumahan, transportasi, asuransi kesehatan, dan lain lain) yang:<br>Other facilities in kind (housing, transportation, health insurance, etc.) | | | | |
| a. Dapat dimiliki<br>a. Can be owned | 2 | 363 | 1 | 171 |
| b. Tidak dapat dimiliki<br>b. Can't be owned | | | | |
| **Total** | **7** | **6.551** | **5** | **4.397** |

Termasuk remunerasi anggota Komite yang telah berakhir masa jabatannya sebagai anggota Komite.

Including remuneration for members of the Committee whose term of office has ended as a member of the Committee.

| Remunerasi per Orang<br>Remuneration per Person | Jumlah Anggota Komite Pemantau Risiko<br>Number of Members of the Risk Monitoring | |
|---|---|---|
| | 2020 | 2021 |
| Di atas Rp5 miliar<br>Above Rp 5 billion | | |
| Di atas Rp2 miliar s/d Rp5 miliar<br>Above Rp2 billion to Rp5 billion | | |
| Di atas Rp1 miliar s/d Rp2 miliar<br>Above Rp1 billion to Rp2 billion | 3 | 2 |
| Di atas Rp500 juta s/d Rp1 miliar<br>Above Rp500 million to Rp1 billion | 1 | |
| Rp500 juta ke bawah<br>Rp500 million and below | 2 | 2 |

### Remunerasi yang Bersifat Variabel bagi Anggota Komite Pemantau Risiko

### Variable Remuneration for Risk Oversight Committee Members

| Remunerasi yang Bersifat Variabel<br>Variable Remuneration | Jumlah Diterima dalam 1 Tahun oleh Anggota Komite Pemantau Risiko<br>Amount Received in 1 Year by Members of the Risk Oversight Committee | | | |
|---|---|---|---|---|
| | 2020 | | 2021 | |
| | Orang<br>Person | Rp (Juta)<br>Rp (Million) | Orang<br>Person | Rp (Juta)<br>Rp (Million) |
| **Total** | Nihil | Nihil | Nihil | Nihil |

## KOMITE NOMINASI DAN REMUNERASI

Komite Nominasi dan Remunerasi merupakan komite yang dibentuk untuk membantu Dewan Komisaris melaksanakan pengawasan terkait kebijakan nominasi dan remunerasi anggota Direksi dan anggota Dewan Komisaris. Selain itu, tujuan pembentukan Komite juga untuk memastikan hal-hal sebagai berikut:

a. Memastikan kepatuhan terhadap ketentuan-ketentuan otoritas pengawas Bank, Menteri Tenaga Kerja dan Peraturan lainnya serta hal-hal yang telah ditetapkan dalam Rapat Umum Pemegang Saham ("RUPS").
b. Memastikan pelaksanaan tugas penerapan tata kelola Dewan Komisaris serta memenuhi persyaratan yang ditetapkan oleh otoritas pengawas Bank.

### Dasar Hukum

Pembentukan Komite Nominasi dan Remunerasi berdasarkan Peraturan-peraturan sebagai berikut:

- Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 tanggal 7 Desember 2016 tentang Penerapan Tata Kelola bagi Bank Umum.
- Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tanggal 17 Maret 2017 tentang Penerapan Tata Kelola bagi Bank Umum.
- Peraturan Otoritas Jasa Keuangan No. 45/POJK.03/2015 tanggal 23 Desember 2015 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum.
- Surat Edaran Otoritas Jasa Keuangan No. 40/SEOJK.03/2016 tanggal 26 September 2016 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum.
- Peraturan Otoritas Jasa Keuangan No. 34/POJK.04/2014 tanggal 8 Desember 2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik.

### Piagam Komite Nominasi dan Remunerasi

Komite Nominasi dan Remunerasi memiliki suatu Pedoman Kerja berupa Piagam Komite Nominasi dan Remunerasi yang mengatur mengenai:

I. Tugas, tanggung jawab dan kewenangan;
II. Komposisi dan struktur organisasi;
III. Persyaratan keanggotaan;
IV. Tata cara, prosedur kerja dan waktu kerja;
V. Pelaksanaan rapat dan pelaporan;
VI. Masa tugas dan honorarium.

## NOMINATION AND REMUNERATION COMMITTEE

The Nomination and Remuneration Committee was created to assist the Board of Commissioners in supervising the nomination and remuneration policies of members of the Board of Directors and members of the Board of Commissioners. In addition, the purpose of establishing the Committee is also to ensure the following:

a. Ensure compliance with the requirements from the Bank's supervisory authority, the Minister of Manpower, other Regulations as well as matters specified in the General Meeting of Shareholders ("GMS").
b. Ensure the implementation of governance duties of the Board of Commissioners and meet the requirements stipulated by the Bank's supervisory authority.

### Legal Basis

The establishment of the Nomination and Remuneration Committee refers to the following regulations:

- Regulation of the Financial Services Authority No. 55/POJK.03/2016 dated December 7, 2016 on the Implementation of Good Corporate Governance for Commercial Banks.
- Circular Letter of the Financial Services Authority No. 13/SEOJK.03/2017 dated March 17, 2017 on the Implementation of Good Corporate Governance for Commercial Banks.
- Regulation of the Financial Services Authority No. 45/POJK.03/2015 dated December 23, 2015 on the Implementation of Good Corporate Governance in the Provision of Remuneration for Commercial Banks.
- Circular Letter of the Financial Services Authority No. 40/SEOJK.03/2016 dated September 26, 2016 on the Implementation of Good Corporate Governance in the Provision of Remuneration for Commercial Banks.
- Regulation of the Financial Services Authority No. 34/POJK.04/2014 dated December 8, 2014 on the Nomination and Remuneration Committee of the issuer or Public Company.

### Nomination and Remuneration Committee Charter

The Nomination and Remuneration Committee maintains a Nomination and Remuneration Committee Charter which governs matters relating to:

I. Duties, responsibilities and authorities;
II. Organizational composition and structure;
III. Membership requirements;
IV. Procedures, work procedures and working hours;
V. Implementation of meetings and reporting;
VI. Term of duty and honorarium.

Piagam Komite Nominasi dan Remunerasi ini dikaji dan dikinikan secara berkala oleh Dewan Komisaris agar fungsi Komite Nominasi dan Remunerasi dapat dilaksanakan pada tingkat yang optimal sesuai dengan ketentuan perundangan terkait yang berlaku.

## Jumlah, Susunan, dan Komposisi Keanggotaan Komite Nominasi dan Remunerasi

1. Komite dibentuk untuk mendukung pelaksanaan tugas dan fungsi Dewan Komisaris terkait dengan nominasi dan remunerasi anggota Direksi dan anggota Dewan Komisaris. Komite bertanggung jawab kepada Dewan Komisaris dan dalam menjalankan tugasnya, Komite harus bertindak secara independen.
2. Anggota Komite diangkat dan diberhentikan berdasarkan keputusan Rapat Dewan Komisaris dan diformalkan dengan surat keputusan Direksi.
3. Komite diketuai oleh seorang Komisaris Independen dan salah satu anggota Komite ditunjuk sebagai Sekretaris Komite.
4. Anggota Komite paling sedikit terdiri dari 3 (tiga) anggota, yaitu:
   a. 1 (satu) Komisaris Independen yang merangkap sebagai Ketua;
   b. 1(satu) orang Komisaris; dan,
   c. 1(satu) pejabat eksekutif yang membawahkan Sumber Daya Manusia atau 1 (satu) orang perwakilan karyawan.
5. Anggota Direksi dilarang menjadi anggota Komite.
6. Anggota lain dari Komite dapat berasal dari luar J Trust Bank dan harus memenuhi persyaratan sebagai berikut:
   a. Tidak memiliki afiliasi dengan J Trust Bank, anggota Direksi, anggota Dewan Komisaris atau pemegang sa ham utama J Trust Bank;
   b. Memiliki pengalaman terkait dengan nominasi & remunerasi; dan tidak merangkap sebagai anggota komite lain di J Trust Bank.
7. Dalam hal terdapat lebih dari 3 (tiga) anggota Komite, maka anggota Komisaris Independen berjumlah paling sedikit 2 (dua) orang.
8. Ketua Komite hanya dapat memegang rangkap jabatan sebagai ketua satu komite lainnya.

The Nomination and Remuneration Committee Charter will be reviewed periodically or if it is deemed necessary to review and evaluate its adequacy by the Board of Commissioners in order that the Nomination and Remuneration Committee functions can be performed at an optimal level in accordance with prevailing laws and regulations.

## Number, Composition, and Composition of Nomination and Remuneration Committee Membership

1. The committee is created to support the implementation of duties and functions of the Board of Commissioners on nomination and remuneration of members of the Board of Directors and the Board of Commissioners. In carrying out its duties, the Committee must be independent.
2. Committee members are appointed and dismissed based on the Board of Commissioners' meeting resolution and formalized by a decision letter of the Board of Directors.
3. The Committee is chaired by an Independent Commissioner and one of the Committee members is appointed as Committee Secretary.
4. Members of the Committee must at least consist of 3 (three) members, namely:
   a. 1 (one) Independent Commissioner who also serves as Chairman;
   b. 1 (one) Commissioner; and,
   c. 1 (one) executive officer in charge of Human Resources or 1 (one) employee representative
5. Members of the Board of Directors are prohibited from becoming members of the Committee.
6. Other members of the Committee may come from outside J Trust Bank and must meet the following requirements:
   a. Has no affiliation with J Trust Bank, members of the Board of Directors, members of the Board of Commissioners or major shareholders of J Trust Bank;
   b. Has experience related to nomination & remuneration; and do not have concurrent position as a member of another committee at J Trust Bank.
7. If there are more than 3 (three) members of the Committee, there must be at least 2 (two) Independent Commissioners.
8. The Committee Chairman may only hold concurrent positions as chairman of one other committee.

Berdasarkan Rekomendasi Komite Nominasi dan Remunerasi tanggal 1 Juli 2020 yang disetujui dengan Keputusan Sirkulasi Dewan Komisaris tanggal 2 Juli 2020, dan Surat Keputusan Direksi tertanggal 3 Juli 2020, maka struktur dan keanggotaan Komite Nominasi dan Remunerasi adalah sebagai berikut:

Based on the Recommendation from Nomination and Remuneration Committee dated July 1, 2020 approved by the Circular Decision of the Board of Commissioners dated July 2, 2020 and Decision Letter of the Board of Directors dated July 3, 2020, then the structure and membership of Nomination and Remuneration Committee becomes as follows:

| No | Nama<br>Name | Jabatan di Bank<br>Position at Bank | Jabatan di Komite<br>Position at Committee | Periode Jabatan<br>Office Term |
|---|---|---|---|---|
| 1 | Kosong<br>Vacant | Komisaris Independen<br>Independent Commissioner | Ketua/Anggota<br>Chairman/Member | - |
| 2 | Sutirta Budiman | Komisaris Independen<br>Independent Commissioner | Anggota<br>Member | 3 Juli 2020 – 27 Agustus 2023<br>3 July 2020 – 27 August 2023 |
| 3 | Nobuiku Chiba | Komisaris<br>Commissioner | Anggota<br>Member | 3 Juli 2020 – 27 Agustus 2023<br>3 July 2020 – 27 August 2023 |
| 4 | Ong Pey Fang | EVP HC, GS & Corporate Secretary | Sekretaris/Anggota<br>Secretary/ Member | 19 Juli 2019 – 27 Agustus 2023<br>19 July 2019 – 27 August 2023 |

Per 31 Desember 2021 Ketua Komite Nominasi dan Remunerasi kosong sehubungan dengan pengunduran diri Sdr. Mahdi Mahmudy dan telah dinominasikan untuk diketuai oleh seorang Komisaris Independen pada bulan Januari 2022. Anggota Komite Nominasi dan Remunerasi terdiri dari:

a. 1 (satu) orang Komisaris
b. 1 (satu) orang Komisaris Independen
c. 1 (satu) orang Pejabat Eksekutif

As of December 31, 2021, the Chair of the Nomination and Remuneration Committee is vacant due to the resignation of Mr. Mahdi Mahmudy and has been nominated to be chaired by an Independent Commissioner in January 2022. The members of the Nomination and Remuneration Committee consist of:

a. 1 (one) Commissioner
b. 1 (one) Independent Commissioners
c. 1 (one) Executive Officer

Setiap Komisaris yang menjadi Ketua dan anggota Komite Nominasi dan Remunerasi telah efektif dinyatakan lulus uji kelayakan dan kepatutan oleh OJK. Pengangkatan nama-nama Ketua dan anggota Komite Nominasi dan Remunerasi sebagaimana dimaksud di atas telah memenuhi kriteria yang ditetapkan dalam Peraturan OJK.

Each Commissioner who becomes the Chairman and member of the Nomination and Remuneration Committee have passed the feasibility and proper test by OJK. Appointment of the Chairman and members of the Nomination and Remuneration Committee as mentioned above meets the criteria set forth in the OJK Rules.

## Masa Tugas/Jabatan Anggota Komite Nominasi dan Remunerasi

- Anggota Komite diangkat untuk masa jabatan tertentu dan dapat diangkat kembali.
- Masa jabatan anggota Komite tidak lebih dari masa jabatan Dewan Komisaris sebagaimana diatur dalam Anggaran Dasar.
- Penggantian anggota Komite yang tidak berasal dari Dewan Komisaris dilakukan paling lambat 60 (enam puluh) hari setelah anggota Komite tersebut tidak lagi dapat menjalankan fungsinya.
- Komite memilih calon anggota dari hasil pemilihan dalam Rapat Umum Pemegang Saham dan berdasarkan persyaratan yang ada, termasuk persyaratan umum, persyaratan khusus, persyaratan kemampuan, dan kepatutan.

## Office Term of Members of Nomination and Remuneration Committee

- Committee members are appointed for a certain period and may be reappointed.
- Committee members' office term must not be more than the office term of Board of Commissioners as stipulated in the Articles of Association.
- Replacement of Committee member that is not from the Board of Commissioners is conducted 60 (sixty) days at the latest after the Committee member is no longer able to carry out their function.
- The committee selects the candidate of members from selection process in the General Meeting of Shareholders based on the exising requirements, including general requirements, special requirements, skill requirements, and appropriateness

## Kualifikasi dan Profil Anggota Komite Nominasi dan Remunerasi

Kualifikasi dan Profil anggota Komite Nominasi dan Remunerasi Perseroan per 31 Desember 2021 adalah sebagai berikut:

- Sutirta Budiman, Anggota Komite Nominasi dan Remunerasi
  Profil lengkap tercantum dalam Profil Dewan Komisaris/ Direksi/Pejabat Eksekutif.
- Nobuiku Chiba, Anggota Komite Nominasi dan Remunerasi
  Profil lengkap tercantum dalam Profil Dewan Komisaris/ Direksi/Pejabat Eksekutif.
- Ong Pey Fang, Anggota merangkap Sekretaris Komite Nominasi dan Remunerasi
  Profil lengkap tercantum dalam Profil Dewan Komisaris/ Direksi/Pejabat Eksekutif.

## Independensi Anggota Komite Nominasi dan Remunerasi

Selama tahun 2021, seluruh anggota komisaris independen pada Komite Nominasi dan Remunerasi tidak memiliki hubungan keuangan, hubungan kepengurusan, kepemilikan saham, dan/atau hubungan keluarga dengan anggota Dewan Komisaris, Direksi dan/atau Pemegang Saham Pengendali atau hubungan dengan Bank, yang dapat mempengaruhi kemampuan untuk bertindak independen.

- Seluruh anggota independen pada Komite Nominasi dan Remunerasi tidak memiliki hubungan keuangan, hubungan kepengurusan, kepemilikan saham, dan/atau hubungan keluarga dengan anggota Dewan Komisaris, Direksi dan/atau Pemegang Saham Pengendali atau hubungan dengan Bank, yang dapat mempengaruhi kemampuan untuk bertindak independen.

## Tugas dan Tanggung Jawab Komite Nominasi dan Remunerasi

Komite Nominasi dan Remunerasi bertugas dan bertanggung jawab untuk memberikan rekomendasi kepada Dewan Komisaris, termasuk namun tidak terbatas pada hal-hal sebagai berikut:

a. Terkait dengan Kebijakan Nominasi:
   1. Komite memberikan rekomendasi kepada Dewan Komisaris mengenai:
      - Komposisi anggota Direksi dan/atau anggota Dewan Komisaris;
      - Kebijakan dan kriteria yang diperlukan dalam proses pencalonan;
      - Kebijakan untuk evaluasi kinerja bagi anggota Direksi, anggota Dewan Komisaris dan/atau Pihak Independen.

## Qualification and Profile of Nomination and Remuneration Committee Members

Qualifications and profiles of members of the Company's Nomination and Remuneration Committee as of 31 December 2021 are as follows:

- Sutirta Budiman, Member of Nomination and Remuneration Committee.
  The complete profile is available on the Profile of the Board of Commissioners/Directors/Executive Officers
- Nobuiku Chiba, Member of the Nomination and Remuneration Committee.
  The complete profile is available on the Profile of the Board of Commissioners/Directors/Executive Officers
- Pey Fang Ong, Member and Secretary of Nomination and Remuneration Committee.
  The complete profile is available on the Profile of the Board of Commissioners/Directors/Executive Officers

## Independence of Members of Nomination and Remuneration Committee

During 2021, all members of the independent commissioners on the Nomination and Remuneration Committee have no financial relationship, management relationship, share ownership, and/or family relationship with members of the Board of Commissioners, Board of Directors and/or Controlling Shareholder or relationship with the Bank, which may affect the ability to act independently.

- All independent members of the Nomination and Remuneration Committee shall have no financial relationship, management relationship, share ownership and/or family relationships with members of the BoC, BoD and/or Controlling Shareholders or any relationship with the Bank, which may affect the ability to act independently.

## Roles and Responsibilities of Nomination and Remuneration Committee

The Nomination and Remuneration Committee is responsible for providing recommendations to the Board of Commissioners, including but not limited to the following:

a. Related to Nomination Policy:
   1. Provide recommendations to the Board of Commissioners on:
      - Composition of members of the Board of Directors and/or members of the Board of Commissioners;
      - Policies and criteria required in the Nomination process;
      - Performance evaluation policy for the Board of Directors and/or members of the Board of Commissioners.

2. Komite mengidentifikasi, meninjau dan mengusulkan kandidat untuk anggota Direksi, anggota Dewan Komisaris dan/atau Pihak Independen kepada Dewan Komisaris untuk nominasi dan persetujuan oleh Rapat Umum Pemegang Saham.
3. Komite mengevaluasi kandidat berdasarkan kesempatan yang sama tanpa memperhatikan jenis kelamin, ras, agama atau sumber rekomendasi.
4. Komite mendukung Dewan Komisaris dalam evaluasi kinerja anggota Direksi, anggota Dewan Komisaris dan/atau Pihak Independen berdasarkan tolok ukur yang ditetapkan untuk tujuan evaluasi.
5. Komite memberikan rekomendasi kepada Dewan Komisaris mengenai program pengembangan kompetensi untuk anggota Direksi dan/atau anggota Dewan Komisaris.

b. Terkait dengan Kebijakan Remunerasi:
   1. Komite mengevaluasi dan memberikan rekomendasi kepada Dewan Komisaris mengenai:
      - Struktur remunerasi
      - Kebijakan tentang remunerasi
      - Paket remunerasi termasuk gaji, tunjangan, bonus dan insentif lainnya (jika berlaku) untuk Direksi, Dewan Komisaris dan Pihak Independen.
   2. Komite mengevaluasi dan memberikan rekomendasi kepada Direksi mengenai kebijakan remunerasi untuk karyawan.
   3. Komite mendukung Dewan Komisaris dalam menilai kinerja dengan kesesuaian remunerasi yang diterima oleh anggota Direksi dan/atau anggota Dewan Komisaris.
   4. Komite memastikan bahwa kebijakan remunerasi, struktur dan paket remunerasi mempertimbangkan antara lain hal-hal sebagai berikut:
      - Remunerasi dalam industri sesuai dengan skala dan aktivitas bisnis Bank;
      - Tugas, peran dan tanggung jawab anggota Direksi, anggota Dewan Komisaris dan/atau karyawan sejalan dengan pencapaian tujuan dan kinerja Bank;
      - Kinerja kerja individu;
      - Keadilan terhadap "*peer group*";
      - Risiko;
      - Keseimbangan antara tunjangan tetap dan variabel lainnya;
      - Pertimbangan tujuan jangka panjang dan strategi Bank, stabilitas keuangan Bank, kecukupan modal Bank dan kebutuhan likuiditas jangka pendek dan jangka panjang Bank.

2. Identify, review, and propose candidates for member of the Board of Directors, member of the Board of Commissioners and/or Independent Party to the Board of Commissioners for nomination and approval by the General Meeting of Shareholders.
3. Evaluate candidates based on equal opportunity and regardless of their gender, race, religion, or the source of recommendation.
4. Support the Board of Commissioners in evaluating the performance of the members of the Board of Directors, members of the Board of Commissioners, and/or Independent Party based on the determined benchmark for evaluation purposes.
5. Provide recommendations to the Board of Commissioners regarding the competency development program for members of the Board of Directors and/or members of the Board of Commissioners.

b. Related to Remuneration Policy
   1. Evaluate and provide recommendation to the Board of Commissioners on:
      - Remuneration structure
      - Remuneration policy
      - Remuneration package including salary, allowance, bonus, and other incentives (if applicable) to the Board of Directors, the Board of Commissioners, and Independent Party.
   2. Evaluate and provide recommendation to the Board of Directors on remuneration policies for employees.
   3. Support the Board of Commissioners to conduct performance evaluation against the remuneration received by the member of the Board of Directors and/or members of the Board of Commissioners.
   4. The Committee ensures that the remuneration policy, structure and package have considered the following factors:
      - Remuneration in the industry in line with the Bank's business scale and activities;
      - Duties, role and responsibilities of members of the Board of Directors, Commissioners and/or employees in line with the Bank's objectives and performances;
      - Individual performance;
      - Fairness to the "peer group";
      - Risk
      - Balance between fixed allowance and other variables;
      - Consideration of the Bank's long-term goals and strategy, the Bank's financial stability, the Bank's capital adequacy and the Bank's requirement for short and long-term liquidity.

5. Komite mengevaluasi dan memastikan bahwa kebijakan Remunerasi mematuhi peraturan yang berlaku.
6. Komite secara berkala meninjau dan memperbaharui kebijakan remunerasi, struktur dan paket remunerasi.

## Kebijakan dan Pelaksanaan Rapat Komite Nominasi dan Remunerasi

1. Rapat Komite harus dilakukan secara berkala minimal 1 (satu) kali dalam setiap 4 (empat) bulan.
2. Rapat Komite hanya dapat diselenggarakan jika dihadiri oleh minimal 51% dari total anggota, termasuk Komisaris Independen dan Pihak Independen.
3. Keputusan rapat Komite hanya dapat dilakukan berdasarkan konsensus.
4. Dalam hal tidak ada konsensus tercapai, maka pengambilan keputusan dibuat berdasarkan 2/3 (dua per tiga) suara mayoritas anggota Komite yang hadir.
5. Hasil rapat Komite harus ditetapkan dalam risalah rapat dan didokumentasikan dengan baik.
6. Perbedaan pendapat yang terjadi dalam rapat Komite wajib dinyatakan secara jelas dalam Risalah Rapat dan alasan perbedaan pendapat tersebut.

Sepanjang tahun 2021, Komite Nominasi dan Remunerasi telah menyelenggarakan 7 kali rapat. Frekuensi Kehadiran dan Tingkat Kehadiran rapat setiap anggota Komite Nominasi dan Remunerasi sebagai berikut:

5. The Committee evaluates and ensures that the Remuneration policy is heeding the prevailing regulations.
6. The Committee periodically reviews and updates remuneration policy, structure, and package.

## Policy and Conduct of Nomination and Remuneration Committee Meeting

1. Committee Meetings must be done periodically, minimum 1 (one) meeting in every 4 (four) months.
2. Committee Meetings can be held if being attended by more than 51% of the members, including Independent Commissioner and Independent Party.
3. The Committee Meetings' decisions can be reached through a consensus.
4. If no consensus is reached, the decision making shall be made based on 2/3 (two thirds) of the majority vote of the Committee members present.
5. Meeting results must be set forth in minutes of meetings and well documented.
6. The dissenting opinions that occur in Committee meetings shall be clearly stated in the minutes of the meeting and the reasons for such dissent.

Throughout 2021, the Nomination and Remuneration Committee has held 7 meetings. The frequency of attendance of each member of the Nomination and Remuneration Committee is as follows:

| **Nama**<br>Name | **Periode Jabatan**<br>Office Term | **Jumlah Rapat Komite Nominasi dan Remunerasi**<br>Number of Nomination and Remuneration Committee Meetings | **Frekuensi Kehadiran**<br>Attendance Frequency | **Tingkat Kehadiran**<br>Attendance Rate |
|---|---|---|---|---|
| Mahdi Mahmudy*)<br>(Komisaris Independen, Ketua)<br>(Independent Commissioner, Chairman) | 3 Juli 2020 – 3 Mei 2021<br>3 July 2020 – 3 May 2021 | 2 | 2 | 100% |
| Sutirta Budiman<br>(Komisaris Independen, Anggota)<br>(Independent Commissioner, Member) | 3 Juli 2020 – 27 Agustus 2023<br>3 July 2020 – 27 August 2023 | 7 | 7 | 100% |
| Nobuiku Chiba<br>(Komisaris, Anggota)<br>(Commissioner, Member) | 3 Juli 2020 – 27 Agustus 2023<br>3 July 2020 – 27 August 2023 | 7 | 7 | 100% |
| Ong Pey Fang<br>(EVP HC & GS, Sekretaris/ Anggota)<br>(EVP HC & GS, Secretary/Member) | 19 Juli 2019 – 27 Agustus 2023<br>19 July 2019 – 27 August 2023 | 7 | 7 | 100% |

*) Berdasarkan Akta Pernyataan Keputusan RUPSLB Bank No.5 tanggal 3 Mei 2021, RUPS menyetujui pengunduran dirinya sebagai Komisaris Independen PT Bank JTrust Indonesia Tbk efektif sejak ditutupnya RUPS.
Based on the Deed of Decision of the Bank's EGMS No. 5 dated 3 May 2021, the GMS approved his resignation as Independent Commissioner of PT Bank JTrust Indonesia Tbk effective as of the closing of the GMS

| No | Tanggal Rapat<br>Date | Agenda Rapat | Meeting Agenda |
|---|---|---|---|
| 1 | 3 Maret 2021<br>3 March 2021 | 1. Presentasi hasil penilaian Dewan Komisaris<br>2. Rekomendasi jadwal pelaksanaan RUPS berikutnya<br>3. Penegasan atas rekomendasi 1 orang calon Dewan Komisaris Independen untuk ditetapkan pada RUPS selanjutnya<br>4. Rekomendasi menerima pengunduran diri salah 1 anggota Direksi dan akan dicari kandidat Direksi pengganti<br>5. Pembahasan pengunduran diri Pihak Independen dan rekomendasi kandidat pengganti<br>6. Perubahan susunan Komite Pemantau Risiko dan Komite Audit | 1. Presentation of the results of the Board of Commissioners' assessment<br>2. Recommendation for the next GMS implementation schedule<br>3. Confirmation of the recommendation of 1 candidate for the Independent Board of Commissioners to be determined at the next GMS<br>4. Recommendation to accept the resignation of one member of the Board of Directors and a replacement candidate for the Board of Directors will be sought<br>5. Discussion on the resignation of the Independent Party and the recommendation of a replacement candidate<br>6. Changes in the composition of the Risk Oversight Committee and the Audit Committee |
| 2 | 31 Maret 2021<br>31 March 2021 | Rekomendasi 1 orang Direktur | Recommend 1 Director |
| 3 | 24 Juni 2021<br>24 June 2021 | 1. Pembahasan pengunduran diri Komisaris Independen<br>2. Sosialisasi beberapa hal terkait Asean Scoorecard dan rekomendasi:<br>a. mekanisme kehadiran Direksi dan Dewan Komisaris dalam RUPST;<br>b. mekanisme pemilihan Direksi/Dewan Komisaris;<br>c. mekanisme penetapan Remunerasi anggota Direksi dan Dewan Komisaris.<br>3. Perubahan susunan Anggota Komite Nominasi dan Remunerasi<br>4. Perubahan susunan Komite Pemantau Risiko | 1. Discussion on the resignation of the Independent Commissioner<br>2. Socialization of several matters related to the Asean Scoorecard and recommendations:<br>a. the mechanism for the attendance of the Board of Directors and the Board of Commissioners at the AGMS;<br>b. the mechanism for selecting the Board of Directors/Board of Commissioners;<br>c. the mechanism for determining the remuneration of members of the Board of Directors and the Board of Commissioners.<br>3. Changes in the composition of the Nomination and Remuneration Committee Members<br>4. Changes in the composition of the Risk Oversight Committee |
| 4 | 21 Juli 2021<br>21 July 2021 | 1. Rekomendasi peyesuaian gaji, honorarium dan tunjangan bagi Dewan Komisaris dan Direksi serta EVP/SEVP<br>2. Rekomendasi pengangkatan seorang Komisaris Independen | 1. Recommendations for adjustment of salary, honorarium and allowances for the Board of Commissioners and the Board of Directors and EVP/SEVP<br>2. Recommendation for the appointment of an Independent Commissioner |
| 5 | 25 Agustus 2021<br>25 August 2021 | Agenda RUPST berikutnya:<br>1. Rekomendasi mekanisme pemilihan Direksi dan Komisaris<br>2. Rekomendasi pengangkatan Direktur Bisnis dan Komisaris Independen | Next AGMS agenda:<br>1. Recommendation of the mechanism for selecting the Board of Directors and Commissioners<br>2. Recommendation for appointment of Business Director and Independent Commissioner |
| 6 | 7 September 2021 | Pencabutan keanggotaan 1 orang Pihak Independen sebagai Anggota Komite Pemantau Risiko | Revocation of membership of 1 Independent Party as Member of the Risk Oversight Committee |
| 7 | 15 Desember 2021<br>15 December 2021 | 1. Review keanggotaan komite-komite dibawah Dewan Komisaris<br>2. Rekomendasi kebijakan Nominasi Dewan Komisaris & Direksi<br>3. Rekomendasi kebijakan Remunerasi | 1. Review the membership of the committees under the Board of Commissioners<br>2. Policy recommendations for the Nomination of the Board of Commissioners & Directors<br>3. Recommendation of Remuneration policy |

## Pelatihan dan/atau Peningkatan Kompetensi Anggota Komite Nominasi dan Remunerasi

Untuk meningkatkan kompetensi dan pemahaman dalam menunjang pelaksanaan tugas dan tanggung jawabnya, selama tahun 2021 anggota Komite Nominasi dan Remunerasi PT Bank JTrust Indonesia Tbk telah mengikuti berbagai program pendidikan/pelatihan, *workshop*, konferensi, seminar, antara lain:

## Training and/or Competency Improvement of Nomination and Remuneration Committee Members

To improve the competence and understanding in supporting the conduct of its duties and responsibilities, during 2021 Nomination and Remuneration Committee members of PT Bank J Trust Indonesia Tbk. have attended various education/ training programs, workshops, conferences, seminars, among others:

| **Nama**<br>Name | **Jabatan**<br>Position | **Nama Pelatihan/Workshop/ Konferensi/Seminar**<br>Name of Training/Workshop/ Conference/Seminar | **Penyelenggara**<br>Organizer | **Waktu & Lokasi**<br>Time & Place |
|---|---|---|---|---|
| Sutirta Budiman | Komisaris Independen<br>Independent Commissioner | Perkembangan Inovasi Keuangan Digital dan Waspada Investasi Ilegal di Indonesia | OJK Institute | Jakarta, 7 Oktober 2021<br>Jakarta, 7 October 2021 |
| Nobuiku Chiba | Komisaris<br>Commissioner | Good Corporate Governance Implementation in Banking Business | Lentera Mulia Persada | Jakarta, 26 Januari 2021<br>Jakarta, 26 January 2021 |
| | | Penyertaan Modal Negara (PMN): Antara Kepentingan Sosial dan Finansial | LPPI | Jakarta, 2 September 2021 |
| | | Perkembangan Inovasi Keuangan Digital dan Waspada Investasi Ilegal di Indonesia | OJK Institute | Jakarta, 7 Oktober 2021<br>Jakarta, 7 October 2021 |
| | | Transformasi Perbankan di Era Digital | OJK Institute | Jakarta, 22 Okt 2021 |
| Ong Pey Fang | EVP HC, GS & Corporate Secretary | Good Corporate Governance Implementation in Banking Business | Lentera Mulia Persada | Jakarta, 26 Januari 2021<br>Jakarta, 26 January 2021 |
| | | Advancing Sustainability: Governing and Reporting Forging a Sustainable Future For Better Indonesia | IICD & Infobank Institute | Jakarta, 8 Juli 2021<br>Jakarta, 8 July 2021 |
| | | Pengenalan Aspek ESG sebagai Salah Satu Penunjang Bisnis Berkelanjutan | ICSA | Jakarta, 19 November 2021 |
| | | Beginner Seminar, Introduction to TCFD & SDGs | GRI | 2 Juni 2021<br>2 June 2021 |
| | | Advance Seminar, Introduction to TCFD & SDGs | GRI | 29-30 Juni 2021<br>29-30 June 2021 |

## Realiasi Program Kerja Komite Nominasi dan Remunerasi Tahun 2021

Program kerja Komite Nominasi dan Remunerasi sepanjang tahun 2021 sebagai berikut:

1. Komite mengidentifikasi, meninjau dan mengusulkan kandidat untuk anggota Direksi dan anggota Dewan Komisaris kepada Dewan Komisaris untuk dapat dipertimbangkan dan direkomendasikan oleh Dewan Komisaris kepada Pemegang Saham.
2. Komite mengidentifikasi, meninjau dan mengusulkan kandidat Pihak Independen kepada Dewan Komisaris.
3. Komite meninjau, dan memberikan rekomendasi kepada Dewan Komisaris mengenai remunerasi dan fasilitas dari anggota Dewan Komisaris dan Direksi.

## Realization of the Nomination and Remuneration Committee Work Program in 2021

The work program of the Nomination and Remuneration Committee in 2021 were:

1. The Committee identified, reviewed, and proposed candidates for members of the Board of Directors and the Board of Commissioners to be considered and recommended by the Board of Commissioners to Shareholders.
2. The Committee identified, reviewed and proposed candidates of Independent Party to the Board of Commissioners.
3. The Committee reviewed and provided recommendation to the Board of Commissioners on remuneration and facilities from members of the Board of Commissioners and Directors.

4. Komite secara berkala meninjau, dan memberikan rekomendasi terhadap kebijakan dan penerapan kebijakan sumber daya manusia terkait remunerasi dan nominasi khususnya atas Dewan Komisaris, Direksi dan Pejabat Eksekutif.
5. Komite meninjau dan memberikan rekomendasi penunjukan dan perubahan susunan anggota komite.

4. The Committee periodically reviewed and provided recommendations on human resources policies and their implementation related to remuneration and nomination, particularly for the Board of Commissioners, Directors, and Executive Officers.
5. The Committee reviewed and provided recommendation on the appointment and changes on the structure of members of the committee.

Realisasi Program Kerja Komite Nominasi dan Remunerasi sepanjang tahun 2021 sebagai berikut:

The realization of the Work Program of the Nomination and Remuneration Committee in 2021 is as follows:

| No | Realisasi Program Kerja | Realization of Working Program |
|---|---|---|
| 1 | Penilaian dan rekomendasi kandidat calon Direksi dan Komisaris | Assessment and recommendation for candidates of Directors and Commissioners |
| 2 | Penilaian dan rekomendasi kandidat Pihak Independen | Assessment and recommendation for Independent Party candidates |
| 3 | Rekomendasi kompensasi, benefit dan fasilitas yang diberikan kepada Tenaga Kerja Asing (TKA) Komisaris, Direksi, EVP dan Advisor Teknis/Konsultan dari Bank | Recommendation on compensation, benefits, and facilities provided for foreign workers: Commissioner, Director, EVP, and Technical Advisor/Consultant of the Bank |
| 4 | Rekomendasi kepada BOC mengenai metodologi penilaian bagi Dewan Komisaris (BOC) | Recommendation to the Board of Commissioners (BoC) on assessment methodology for BoC |
| 5 | Evaluasi dan perubahan susunan anggota Komite Audit, Komite Pemantau Risiko dan Komite Remunerasi dan Nominasi | Evaluation and changes in the composition of members of the Audit Committee, the Risk Oversight Committee , and the Remuneration and Nomination Committee |

## Rencana Kerja Komite Nominasi dan Remunerasi Tahun 2022

Pada 2022, Komite Nominasi dan Remunerasi telah menetapkan rencana kerja dengan memberikan prioritas strategis sebagai berikut:

1. Komite mengidentifikasi, meninjau dan mengusulkan kandidat untuk anggota Direksi dan anggota Dewan Komisaris kepada Dewan Komisaris untuk dapat dipertimbangkan dan direkomendasikan oleh Dewan Komisaris kepada Pemegang Saham.
2. Komite meninjau, dan memberikan rekomendasi kepada Dewan Komisaris mengenai remunerasi dan fasilitas dari anggota Dewan Komisaris dan Direksi.
3. Komite secara berkala meninjau, dan memberikan rekomendasi terhadap kebijakan dan penerapan kebijakan sumber daya manusia terkait remunerasi dan nominasi khususnya atas Dewan Komisaris, Direksi dan Pejabat Eksekutif.
4. Komite meninjau dan memberikan rekomendasi penunjukan dan perubahan susunan anggota komite.

## Work Plan of the Remuneration and Nomination Committee in 2022

In 2022, the Remuneration and Nomination Committee has set out work plans with several strategic priorities as follows:

1. Identify, review, and propose candidates for members of the Board of Directors and the Board of Commissioners to be considered and recommended by the Board of Commissioners to Shareholders.
2. Review and give recommendation to the Board of Commissioners on remuneration and facilities of members of the Board of Commissioners and Directors.
3. Periodically review and give recommendation on human resources policies and their implementation, related to remuneration and nomination, especially for the Board of Commissioners, Directors, and Executive Officers.
4. Review and give recommendation on the appointment and changes in the composition of the Committee's members.

Remunerasi yang telah dibayarkan kepada anggota Komite Remunerasi dan Nominasi selama 1 (satu) tahun yaitu:

The remuneration that has been paid to members of the Remuneration and Nomination Committee for 1 (one) year are:

| Jenis Remunerasi dan Fasilitas lain Tahun 2021<br>Types of Remuneration and Other Facilities in 2021 | Jumlah Diterima dalam 1 Tahun*)<br>Amount Received in 1 Year | |
|---|---|---|
| | Anggota Komite Remunerasi dan Nominasi<br>Remuneration and Nomination Committee Member | |
| | Orang<br>Person | Rupiah |
| Remunerasi (gaji, bonus, tunjangan rutin, dan fasilitas lainnya dalam bentuk non-natura)<br>Remuneration (salary, bonus, routine allowance, and other facilities in non-kind form) | 3 | 4.354.164.378 |
| Fasilitas lain dalam bentuk natura (perumahan, transportasi, asuransi kesehatan dan sebagainya)<br>Other facilities in kind (housing, transportation, health insurance and so on) | | |
| 1. Bisa dimiliki<br>1. Can be Owned | 2 | 279.344.100 |
| 2. Tidak bisa dimiliki<br>2. Can't be Owned | - | - |
| **Total** | **-** | **4.633.508.478** |

*) Remunerasi yang diterima sudah termasuk pajak I Remuneration received includes tax

### Kebijakan Suksesi Direksi

Bank memiliki sistem pengelolaan talenta yang dilakukan oleh Direktorat SDM untuk memetakan pejabat-pejabat eksekutif yang memiliki potensi untuk dipersiapkan menjadi Direksi guna mempertahankan visi, misi dan keberlanjutan bisnis jangka panjang Bank.

- Terhadap karyawan yang bertalenta berasal dari internal Bank, Direktorat SDM bersama dengan Direksi dan EVP melakukan evaluasi agar dapat memberikan kesempatan pengembangan diri pada karyawan bertalenta tersebut baik berupa pelatihan-pelatihan, penetapan tugas, dan yang dibutuhkan maupun kesempatan pengembangan karier dan lain-lain.
- Karyawan yang bertalenta yang terindentifikasi dapat menjadi calon pengganti anggota Direksi, akan dievaluasi serta harus memenuhi persyaratan kriteria kandidat Direksi Bank.

### Board of Directors Succession Policy

The Bank has a talent management system carried out by the HR Directorate to map executive officers who have the potential to be prepared to become Directors in order to maintain the vision, mission and long-term business sustainability of the Bank.

- For talented employees from internal Bank, the HR Directorate together with the Board of Directors and EVP conduct an evaluation in order to provide self-development opportunities for these talented employees in the form of training, assignment of tasks, and what is needed as well as career development opportunities and others.
- Talented employees who are identified as potential replacements for members of the Board of Directors will be evaluated and must meet the criteria for candidates for the Bank's Board of Directors.

## PENILAIAN TERHADAP KINERJA KOMITE-KOMITE DI BAWAH DEWAN KOMISARIS

## PERFORMANCE EVALUATION OF COMMITTEES UNDER BOARD OF COMMISSIONERS

### Penilaian Kinerja Komite Audit, Komite Pemantau Risiko, dan Komite Nominasi dan Remunerasi

Dewan Komisaris telah melakukan evaluasi terhadap pelaksanaan tugas dan tanggung jawab terhadap komite yang berada Di bawah Dewan Komisaris, yang membantu Dewan Komisaris dalam fungsi pengawasannya.

### Performance Evaluation of Audit Committee, Risk Oversight Committee, and Nomination and Remuneration Commitment

The Board of Commissioners has conducted evaluation to the implementation of duties and responsibilities to the committes under the Board of Commissioners, who assist the Board of Commissioners in its monitoring function.

## Penilaian kinerja Komite Audit

### i. Frekuensi rapat

Pelaksanaan kegiatan rapat Komite Audit dengan satuan kerja audit internal (SKAI), satuan kerja lain (Financial Control Division) dan rapat internal komite selama tahun 2021 telah berjalan dengan baik sesuai dengan tugas dan tanggung jawabnya yang antara lain membahas monitoring realisasi rencana audit, monitoring tindak lanjut penyelesaian audit internal dan eksternal, penunjukan akuntan publik dan kantor akuntan publik yang akan melakukan audit atas laporan keuangan.

Selama tahun 2021 Komite Audit telah melaksanakan rapat sebanyak 15 kali yang dihadiri oleh seluruh anggota.

### ii. Tugas dan tanggung jawab

Dewan Komisaris memandang bahwa pelaksanaan tugas dan tanggung jawab Komite Audit telah sesuai dengan tugas pokok dan fungsinya yang antara lain menyediakan evaluasi dan rekomendasi untuk mendukung pelaksanaan tugas-tugas pengawasan Dewan Komisaris.

Evaluasi dan rekomendasi yang telah dilakukan oleh komite antara lain:

a. Melakukan evaluasi atas pelaksanaan audit KAP dan/atau AP atas laporan keuangan tahunan berdasarkan:
   1. Kesesuaian pelaksanaan audit oleh KAP dan/atau AP dengan standar audit yang berlaku.
   2. Kecukupan waktu pekerjaan di lapangan.
   3. Pengkajian cakupan jasa yang diberikan dan kecukupan uji petik.
   4. Rekomendasi perbaikan yang diberikan.
b. Melakukan evaluasi atas kinerja SKAI dan memastikan SKAI bekerja secara independen.
c. Melakukan evaluasi pelaksanaan audit KAP dan/atau AP kepada satuan kerja terkait untuk dilaporkan kepada OJK dalam waktu 6 bulan setelah tahun buku berakhir melalui satuan kerja operasional.
d. Memberikan rekomendasi kepada Dewan Komisaris tentang rencana audit tahunan SKAI dan alokasi anggaran yang akan disetujui oleh Direktur Utama dan Dewan Komisaris.
e. Memberikan rekomendasi kepada Dewan Komisaris mengenai penunjukan KAP dan AP yang akan melakukan kegiatan audit atas laporan keuangan yang akan diputus dalam rapat pemegang saham.
f. Memberikan rekomendasi penunjukan KAP dan AP kepada OJK dalam waktu paling lama 10 hari kerja setelah penunjukan melalui satuan kerja operasional.

## Performance evaluation of Audit Committee:

### i. Meeting Frequency

The implementation of meetings of the Audit Committee with internal audit working unit (SKAI), other working units (Financial Control Division) and the committee's internal meetings during 2021 went well according to its duties and responsibilities, which among others discussed monitoring the realization of audit plan, monitoring follow-up on the solution of internal and external audit, appointment of public accountant and public accountant offices that will conduct the audit on financial report. During 2021, the Audit Committee held meetings 15 times, which were attended by all members.

### ii. Duties and Responsibilities

The Board of Commissioners sees that the implementation of duties and responsibilities of Audit Committee is already in line with its main duties and responsibilities, such as providing evaluation and recommendation to support the implementation of monitoring duties of the Board of Commissioners.

Evaluation and recommendation carried out by the committees are:

a. Evaluating KAP and/or AP audit implementation on annual financial report based on:
   1. The conformity of the audit implementation by KAP and/or AP with the applicable auditing standards.
   2. Adequacy of working time in the field.
   3. Assessment on the scope of services provided and the adequacy of sampling.
   4. Recommendations for improvements.
b. Evaluating the performance of SKAI and making sure that SKAI works independently.
c. Evaluating KAP and/or AP audit implementation on related work units to be reported to the OJK within 6 months after the financial year ends through the operational work unit.
d. Providing recommendations to the Board of Commissioners regarding SKAI's annual audit plan and budget allocation to be approved by the President Director and the Board of Commissioners.
e. Giving recommendations to the Board of Commissioners regarding the appointment of KAP and AP that will audit the financial reports, which will be appointed in a shareholder meeting.
f. Providing recommendations for the appointment of KAP and AP to OJK within a maximum period of 10 working days after the appointment through the operational work unit.

## Penilaian kinerja Komite Pemantau Risiko

**i. Frekuensi rapat**

Sepanjang tahun 2021, Komite Pemantau Risiko ("KPR") telah melakukan rapat KPR sebanyak 19 kali atau lebih dari minimum frekuensi yang dipersyaratkan oleh ketentuan maupun Piagam KPR yang ada dengan dihadiri oleh lebih dari 51% anggota KPR termasuk Komisaris Independen dan pihak-pihak Independen sesuai ketentuan yang berlaku.

Didalam rapat-rapat ini, KPR membahas beberapa topik secara berkala, seperti: Profil Risiko Bank, Tingkat Kesehatan Bank, Penerapan Tata Kelola Bank, dan juga Penerapan Program APU-PPT Bank, serta aspek kegiatan usaha Bank seperti: perkreditan, likuiditas, treasury, funding, dan aspek infrastruktur internal Bank seperti kebijakan dan SOP.

**ii. Tugas dan tanggung jawab**

Dewan Komisaris memandang bahwa pelaksanaan tugas dan tanggung jawab Komite Pemantau Risiko telah sesuai dengan tugas pokok dan fungsinya, seperti:

- Memberi masukan dan rekomendasi terhadap pemberian kredit kepada debitur-debitur tertentu.
- Memberi masukan dan rekomendasi terhadap usulan perbaikan kebijakan dan prosedur perkreditan bank.
- Memberi masukan dan rekomendasi atas profil risiko Bank (khususnya atas inisiatif perbaikan atas penilaiannya di periode ke depan) dan
- Memberi masukan dan rekomendasi terhadap inisiatif-inisiatif perbaikan yang dilakukan oleh Divisi Manajemen Risiko, Divisi Kepatuhan (khususnya terkait pemutakhiran sistem APU-PPT), dan lain-lain.

## Penilaian kinerja Komite Nominasi dan Remunerasi

**i. Frekuensi rapat**

Sepanjang tahun 2021, Komite Nominasi dan Remunerasi ("KNR") telah melakukan rapat KNR sebanyak 7 kali atau lebih dari minimum frekuensi yang dipersyaratkan oleh ketentuan maupun Piagam KNR yang ada dengan dihadiri oleh seluruh anggota KNR termasuk Komisaris Independen dan pihak-pihak Independen sesuai ketentuan yang berlaku.

Rapat KNR tersebut membahas antara lain mengenai peninjauan kembali komposisi Komite Di bawah Dewan Komisaris, peninjauan kebijakan kompensasi, benefit & fasilitas BOC, BOD dan EVP, peninjauan dan usulan kandidat Direksi dan anggota Dewan Komisaris, perubahan keanggotaan Komite Di bawah Dewan Komisaris.

## Assessment on Risk Oversight Committee's performance

**i. Meeting Frequency**

Throughout 2021, the Risk Oversight Committee (KPR) held KPR meeting 19 times or more than the minimum requirement as required by the provisions and existing KPR Charter with attendance of more than 51% member of KPR including Independent Commissioner and Independent parties according to the prevailing provisions.

In these meetings, KPR discussed several topics periodically, such as: The Bank's Risk Profile, Health Level, Implementation of the Bank's Governance, and Implementation of the Bank's AML-CFT Program, as well as aspects of the Bank's business activities such as: credit, liquidity, treasury, funding, and aspects of the Bank's internal infrastructure such as policies and SOPs

**ii. Duties and Responsibilities**

The Board of Commissioners sees that the implementation of duties and responsibilities of Risk Oversight Committee is in line with its main duties and functions, including:

- Providing inputs and recommendation on loan disbursement to particular debtors.
- Providing inputs and recommendation on proposal of policy improvement and the Bank's loan procedures.
- Providing inputs and recommendation on the Bank's risk profile (particularly on the improvement initiative on the assessment in the next period); and
- Providing inputs and recommendation on improvement initiatives done by Risk Management Division, Compliance Division (particularly related to APU-PPT updating system), and others.

## Assessment on the Performance of Nomination and Remuneration Committee

**i. Meeting Frequency:**

Throughout 2021, the Nomination and Remuneration Committee (KRN) held meetings 7 (six) times or more than the minimum required by the provisions or existing KNR Charter, and were attended by all members of KRN including Independent Commissioners and Independent Parties according to prevailing provisions.

These KRN meetings reviewed the composition of Committees under the Board of Commissioners, policies on compensation, benefit & facilities for BOC, BOD, and EVP, proposed candidates for the Board of Directors and members of the Board of Commissioners, as well as changes on the membership of Committees under the Board of Commissioners.

**ii. Tugas & Tanggung Jawab**

Dewan Komisaris menilai bahwa KNR telah melaksanakan tugas dan tanggung jawabnya secara baik dan telah menyediakan rekomendasi yang sesuai, diantaranya adalah rekomendasi terhadap:

- Metodologi penilaian bagi Dewan Komisaris (BOC) dan rekomendasi nominasi Komisaris Independen.
- Nominasi Ketua Komite Nominasi dan Remunerasi
- Nominasi Ketua Komite Pemantau Risiko
- Penunjukan 1 (satu) Direktur Bisnis.
- Penunjukan 1 (satu) Direktur Credit Risk and Management All Deliquencies.
- Perpanjangan nominasi Pihak Independen sebagai anggota Komite Audit dan anggota Komite Pemantau Risiko, masa jabatan anggota Dewan Komisaris selama 3 tahun, nominasi anggota KNR, nominasi Pihak Independen sebagai anggota Komite Pemantau Risiko, dan nominasi keanggotaan Komite Audit.
- Kompensasi, benefit dan fasilitas yang diberikan kepada Tenaga Kerja Asing (TKA) Komisaris, Direksi, EVP dan Advisor Teknis/Konsultan dari Bank.

Sehingga secara keseluruhan, rekomendasi yang diberikan oleh KNR dapat memberikan kontribusi yang optimal kepada Dewan Komisaris dalam fungsi pengawasannya.

## KOMITE-KOMITE DI BAWAH DIREKSI

Untuk mendukung pelaksanaan tugas dan tanggung jawab Direksi, maka Direksi PT Bank JTrust Indonesia Tbk telah membentuk dan menetapkan Komite-Komite Di bawah Direksi berdasarkan Surat Keputusan Direksi yang bertugas dan bertanggung jawab secara kolektif untuk membantu Direksi dalam melakukan fungsi tertentu yang membutuhkan keahlian khusus dengan memberikan bimbingan/saran/rekomendasi mengenai kebijakan dan melakukan pengawasan terhadap pengelolaan risiko Bank. Rekomendasi dari setiap komite menjadi acuan Direksi dalam proses pengambilan keputusan.

Komposisi keanggotaan komite-komite Di bawah Direksi PT Bank JTrust Indonesia Tbk disusun sesuai dengan kompleksitas tugas dan tanggung jawab komite. Komite-Komite di bawah Direksi antara lain:

**ii. Duties and Responsibilities**

The Board of Commissioners, appraised that KRN has carried out its duties and responsibilities in a good manner and already provided a proper recommendation, among others are recommendation on:

- Assessment methodology for the Board of Commissioners (BoC) and recommendation for Independent Commissioner nomination.
- Nomination for the Head of Nomination and Remuneration Committee.
- Nomination for the Head of Risk Oversight Committee .
- Appointment of 1 (one) Business Director,
- Appointment of 1 (one) Director of Credit Risk and Management All Delinquencies.
- Extension for Independent Party nomination as member of the Audit Committee and member of the Risk Oversight Committee , Board of Commissioners' office term is 3 years, and KRN member nomination, Independent Party nomination as a member of the Risk Oversight Committee , and nomination for Audit Committee membership.
- Compensation, benefits, and facilities provided for foreign workers: Commissioner, Director, EVP, and Technical Advisor/Consultant of the Bank.

Overall, recommendations by KRN can give maximum contribution to the Board of Commissioners' supervisory function.

## COMMITTEES UNDER THE BOARD OF DIRECTORS

To support the implementation of duties and responsibilities of the Board of Directors, therefore the Board of Directors of PT Bank J Trust Indonesia Tbk had established and determined the Committees under the Board of Directors in accordance with the Board of Directors' duty and collective responsibility to assist the Board of Directors in performing certain functions requiring special expertise by providing guidance/advice/recommendations for the policy and by supervising the Bank's risk management. Recommendations from each committee will serve as a reference for the Board of Directors in the decisionmaking process.

The composition of committees under the Board of Directors of PT Bank J Trust Indonesia Tbk is prepared in accordance with the complexity of the committee's duties and responsibilities. Committees under the Board of Directors include:

## KOMITE MANAJEMEN RISIKO

### Struktur dan Keanggotaan

Komite Manajemen Risiko adalah Komite dalam Sistem Manajemen Risiko Bank yang bersifat non-struktural, berkedudukan di Kantor Pusat yang merumuskan kebijakan, strategi dan pedoman penerapan manajemen risiko, mengawasi pelaksanaan kebijakan, memantau perkembangan dan kondisi profil risiko serta memberikan saran dan langkah perbaikan dalam forum rapat minimal diselenggarakan 1 (satu) kali sebulan. Pembentukan Komite ini berdasarkan pada Peraturan Otoritas Jasa Keuangan Nomor 18/POJK.03/2016 Tentang Penerapan Manajemen Risiko Bagi Bank Umum.

Sesuai Surat Keputusan Direksi tanggal 27 Juli 2021, Struktur dan keanggotaan Komite Manajemen Risiko sebagai berikut:

## RISK MANAGEMENT COMMITTEE

### Structure and Membership

The Risk Management Committee is a nonstructural Risk Management Committee of the Bank, domiciled in the Head Office to formulate policies, strategies and guidelines for the implementation of risk management, to oversee policy implementation, to monitor the progress and conditions of the risk profile and to provide suggestions and remedial measures in the meeting which is held at least 1 (one) time on a quarterly basis. The establishment of this Committee is based on the Financial Services Authority Regulation No. 18/POJK.03/2016 concerning Implementation of Risk Management for Commercial Banks.

In accordance with the Decree of the Board of Directors dated 27 July 2021, Structure and membership of the Risk Management Committee is as follows:

| Susunan Komite Manajemen Risiko | Members of the Risk Management Committee |
|---|---|
| **Ketua**<br>Chairman | President Director |
| **Wakil Ketua**<br>Vice Chairman | MD Compliance & Corporate Legal |
| **Sekretaris**<br>Secretary | EVP Risk Management |
| **Anggota Tetap Dengan Hak Suara**<br>Permanent Voting Member | 1. President Director<br>2. MD Compliance & Corporate Legal<br>3. MD Finance & Planning<br>4. MD Operation & Credit Administration<br>5. MD Business<br>6. MD Information Technology<br>7. MD Credit Risk & Management All Delinquencies<br>8. SEVP Business Banking/SEVP Business<br>9. EVP Risk Management<br>10. EVP Treasury<br>11. EVP Business Linkage & Commercial<br>12. EVP Human Capital, General Services & Corporate Secretary<br>13. EVP Credit Risk Reviewer<br>14. EVP Management All Delinquencies |
| **Anggota Tetap Pemberi Kontribusi Tanpa Hak Suara**<br>Contributing Permanent Non-Voting Member | 1. Risk Management Division (RMD)<br>2. Compliance Division (CPD)<br>3. Internal Audit Division (IAD)<br>Diwakili oleh Kepala Divisi/Deputy Kepala Divisi. Apabila berhalangan hadir, dapat menunjuk / diwakilkan 2 (dua) orang level Kepala Departemen.<br>Represented by the Head of Division/Deputy Head of Division. If unable to attend, you can appoint/represent 2 (two) people at the Head of Department level. |

| | |
|---|---|
| **Anggota Tidak Tetap**<br>Non-Permanent Members | 1. Finance Control Division (FCD)<br>2. Planning & Performance Division (PPD)<br>3. Head Office Operation Division (HOPD)<br>4. Credit Administration Division (CAD)<br>5. Treasury & Capital Markets Division (TCMD)<br>6. Business Linkage & Consumer Division (BLCD)<br>7. Commercial Banking Division (CBD)<br>8. Corporate Banking Division (CB1)<br>9. Japan & Korea Desk (JKD)<br>10. Corporate Banking Division (CB2)<br>11. Funding & Product Division (FPD)<br>12. Branch Management Division (BMD)<br>13. Human Capital & General Services Division (HCGD)<br>14. Corporate Secretary Division (CSD)<br>15. Corporate Legal & Litigation Division (CLLD)<br>16. Credit Risk Reviewer Division (CRRD)<br>17. Management All Delinquencies (MAD)<br>18. Information Technology Division (ITD)<br>19. President Office Division (POD)<br>20. Marketing & Promotion Division (MPD)<br>Diwakili oleh Kepala Divisi/Deputy Kepala Divisi. Apabila berhalangan hadir, dapat menunjuk/diwakilkan 1 (satu) orang level Kepala Departemen.<br>Represented by the Head of Division/Deputy Head of Division. If unable to attend, you can appoint/represent 2 (two) people at the Head of Department level. |

## Wewenang dan Tanggung Jawab

Wewenang dan tanggung jawab Komite Manajemen Risiko adalah melakukan evaluasi dan memberikan rekomendasi kepada Presiden Direktur terkait Manajemen Risiko, yang paling sedikit meliputi:

1. Penyusunan kebijakan Manajemen Risiko serta perubahannya, termasuk strategi Manajemen Risiko, tingkat risiko yang diambil (*risk appetite*) dan toleransi risiko (*risk tolerance*), kerangka Manajemen Risiko serta rencana kontijensi untuk mengantisipasi terjadinya kondisi tidak normal.
2. Penyempurnaan proses Manajemen Risiko yang meliputi identifikasi, pengukuran, pemantauan dan pengendalian secara berkala maupun bersifat insidentil sebagai akibat dari suatu perubahan kondisi eksternal serta internal Bank yang mempengaruhi kecukupan permodalan, profil risiko Bank dan tidak efektifnya penerapan Manajemen Risiko berdasarkan hasil evaluasi.
3. Penetapan (*justification*) 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.
4. Tugas Sekretaris Komite Manajemen Risiko yaitu menyusun jadwal, agenda pertemuan dan mendistribusikan materi rapat Komite Manajemen Risiko 1 (satu) hari kerja sebelum dilaksanakannya pertemuan serta membuat notulen hasil pertemuan Komite Manajemen Risiko.

## Roles and Responsibilities

The roles and responsibilities of the Risk Management Committee are to provide recommendations to the President Director for Risk Management, which at least include:

1. Preparation of Risk Management policies and its amendment, including Risk Management strategies, risk appetite, and risk tolerance, Risk Management Framework as well as contingency plan to anticipate unexpected condition.
2. Improvement Risk Management process that include identification, measurement, monitor and mitigation periodically as well as incidental as the impact of the Bank's external and internal change that affect the capital adequacy, the Bank's risk profile and ineffectiveness of Risk Management implementation based on evaluation.
3. The justification and/or deviant business decision (irregularities) such as significant exceed business expansion compared to the Bank's Business Plan that already stipulated or position taking or risk exposure that exceed the stipulated limit.
4. The duties of the Secretary of Risk Management Committee are organizing schedule, meeting agenda and distributing the meeting materials of Risk Management Committee 1 working day before the meeting is conducted as well as formulating minutes on the result of Risk Management Committee meetings.

5. Dalam menjalankan tugas dan tanggung jawab Komite Manajemen Risiko wajib untuk:
   a. Bekerja dengan penuh komitmen dan berdedikasi serta bersedia setiap waktu dalam hal diperlukan.
   b. Menjaga kerahasiaan data dan/atau informasi Bank yang diketahui sehubungan dengan keanggotaannya dalam tim.
   c. Pelaksanaan Tugas dan Frekuensi Rapat
      Selama tahun 2021, Komite Manajemen Risiko telah menyelenggarakan 12 (dua belas) kali rapat yang membahas agenda sebagai berikut:

5. In carrying out its duties and responsibilities, the Risk Management Committee is obliged to:
   a. Work with full commitment and dedication and are available at any time if needed.
   b. Maintain the confidentiality of the Bank's data and/or any known information due to their membership in the team.
   c. Conduct of Duties and Meeting Frequency
      During 2021, the Risk Management Committee has held 12 (twelve) meetings and conducted various work programs with the following agenda:

## Pelaksanaan Kegiatan dan Frekuensi Rapat

Selama tahun 2021, Komite Manajemen Risiko telah menyelenggarakan 12 (dua belas) kali rapat yang membahas agenda sebagai berikut:

## Conduct of Duties and Frequency of Meetings

During 2021, The Risk Management Committee has conducted 12 (twelve) meetings and conducted various work programs with agenda as follow:

| No | Tanggal<br>Date | Agenda Rapat<br>Discussion Agenda | Agenda Rapat<br>Participants |
|---|---|---|---|
| 1 | 18 Januari 2021<br>18 January 2021 | Laporan Tingkat Kesehatan Bank (Risk Based Bank Rating) & ICAAP Semester II tahun 2020<br>Report on the Bank's Health Level (Risk-based Bank Rating) & ICAAP for the Second Half of 2020. | 1. Ritsuo Fukadai<br>2. Felix I Hartadi<br>3. Helmi A Hidayat<br>4. Bijono Waliman<br>5. Widjaja Hendra<br>6. Cho Won June<br>7. R.Djoko Prayitno<br>8. Saptono Agus Irawan<br>9. Novy A Andow<br>10. Agung Subagiyo<br>11. Ong Pey Fang<br>12. Masayoshi Kobayasi<br>13. Toshio Yasumatsu |
| 2 | 23 Februari 2021<br>23 February 2021 | Profil Risiko Bank secara bulanan terutama posisi Credit Risk, Operation Risk, Market & Liquidity Risk posisi Januari 2021<br>Bank Risk Profile on a monthly basis, especially the position of Credit Risk, Operation Risk, Market & Liquidity Risk position January 2021 | 1. Ritsuo Fukadai<br>2. Felix I Hartadi<br>3. Helmi A Hidayat<br>4. Bijono Waliman<br>5. Widjaja Hendra<br>6. Cho Won June<br>7. R.Djoko Prayitno<br>8. Saptono Agus Irawan<br>9. Novy A Andow<br>10. Agung Subagiyo<br>11. Ong Pey Fang<br>12. Masayoshi Kobayasi<br>13. Toshio Yasumatsu |
| 3 | 29 Maret 2021<br>29 March 2021 | Profil Risiko Bank secara bulanan terutama posisi Credit Risk, Operation Risk, Market & Liquidity Risk posisi Februari 2021<br>Bank Risk Profile on a monthly basis, especially the position of Credit Risk, Operation Risk, Market & Liquidity Risk position February 2021 | 1. Ritsuo Fukadai<br>2. Felix I Hartadi<br>3. Helmi A Hidayat<br>4. Bijono Waliman<br>5. Widjaja Hendra<br>6. Cho Won June<br>7. R.Djoko Prayitno<br>8. Saptono Agus Irawan<br>9. Novy A Andow<br>10. Agung Subagiyo<br>11. Ong Pey Fang<br>12. Masayoshi Kobayasi |

| No | Tanggal<br>Date | Agenda Rapat<br>Discussion Agenda | Agenda Rapat<br>Participants |
|---|---|---|---|
| 4 | 15 April 2021 | Laporan Profil Risiko Bank Triwulan I tahun 2021<br>Bank Risk Profile Report Quarter I 2021 | 1. Ritsuo Fukadai<br>2. Felix I Hartadi<br>3. Helmi A Hidayat<br>4. Bijono Waliman<br>5. Widjaja Hendra<br>6. Cho Won June<br>7. R.Djoko Prayitno<br>8. Saptono Agus Irawan<br>9. Novy A Andow<br>10. Agung Subagiyo<br>11. Ong Pey Fang<br>12. Masayoshi Kobayasi<br>13. Toshio Yasumatsu |
| 5 | 25 Mei 2021<br>25 May 2021 | Profil Risiko Bank secara bulanan terutama posisi Credit Risk, Operation Risk, Market & Liquidity Risk posisi April 2021<br>Bank Risk Profile on a monthly basis, especially the position of Credit Risk, Operation Risk, Market & Liquidity Risk position April 2021 | 1. Ritsuo Fukadai<br>2. Felix I Hartadi<br>3. Helmi A Hidayat<br>4. Widjaja Hendra<br>5. Cho Won June<br>6. R.Djoko Prayitno<br>7. Saptono Agus Irawan<br>8. Novy A Andow<br>9. Agung Subagiyo<br>10. Ong Pey Fang<br>11. Masayoshi Kobayasi<br>12. Toshio Yasumatsu |
| 6 | 28 Juni 2021<br>28 Juny 2021 | Risk Management Update Mei 2021<br>Risk Management Update May 2021 | 1. Ritsuo Fukadai<br>2. Felix I Hartadi<br>3. Helmi A Hidayat<br>4. Bijono Waliman<br>5. Widjaja Hendra<br>6. R.Djoko Prayitno<br>7. Saptono Agus Irawan<br>8. Novy A Andow<br>9. Agung Subagiyo<br>10. Ong Pey Fang<br>11. Masayoshi Kobayasi<br>12. Toshio Yasumatsu |
| 7 | 21 Juli 2021<br>21 July 2021 | Laporan Tingkat Kesehatan Bank (Risk Based Bank Rating) Semester I tahun 2021<br>Bank Soundness Level Report (Risk Based Bank Rating) Semester I 2021 | 1. Ritsuo Fukadai<br>2. Felix I Hartadi<br>3. Helmi A Hidayat<br>4. Bijono Waliman<br>5. Widjaja Hendra<br>6. Cho Won June<br>7. Saptono Agus Irawan<br>8. Novy A Andow<br>9. Agung Subagiyo<br>10. Ong Pey Fang<br>11. Masayoshi Kobayasi<br>12. Toshio Yasumatsu |
| 8 | 25 Agustus 2021<br>25 August 2021 | Profil Risiko Bank secara bulanan terutama posisi Liquidity Risk, Credit Risk, Operation & Other Risk posisi Juli 2021 dan Persetujuan Risk Appetite Setting for Restru Covid-19 Loan<br>Bank Risk Profile on a monthly basis, especially the position of Liquidity Risk, Credit Risk, Operation & Other Risk position July 2021 and Approval of Risk Appetite Setting for Restructure Covid-19 Loan | 1. Ritsuo Fukadai<br>2. Felix I Hartadi<br>3. Helmi A Hidayat<br>4. Bijono Waliman<br>5. Widjaja Hendra<br>6. Cho Won June<br>7. R.Djoko Prayitno<br>8. Saptono Agus Irawan<br>9. Novy A Andow<br>10. Agung Subagiyo<br>11. Ong Pey Fang<br>12. Masayoshi Kobayasi<br>13. Toshio Yasumatsu |

| No | Tanggal<br>Date | Agenda Rapat<br>Discussion Agenda | Agenda Rapat<br>Participants |
|---|---|---|---|
| 9 | 30 September 2021 | Profil Risiko Bank secara bulanan terutama posisi Credit Risk, Operation Risk, Market & Liquidity Risk posisi Agustus 2021<br>Bank Risk Profile on a monthly basis, especially the position of Credit Risk, Operation Risk, Market & Liquidity Risk position August 2021 | 1. Ritsuo Fukadai<br>2. Felix I Hartadi<br>3. Helmi A Hidayat<br>4. Bijono Waliman<br>5. Widjaja Hendra<br>6. Cho Won June<br>7. R.Djoko Prayitno<br>8. Saptono Agus Irawan<br>9. Novy A Andow<br>10. Agung Subagiyo<br>11. Ong Pey Fang<br>12.Masayoshi Kobayasi<br>13. Toshio Yasumatsu |
| 10 | 25 Oktober 2021<br>25 October 2021 | Laporan Profil Risiko Bank Triwulan III tahun 2021<br>Quarter III Bank Risk Profile Report 2021 | 1. Ritsuo Fukadai<br>2. Felix I Hartadi<br>3. Helmi A Hidayat<br>4. Bijono Waliman<br>5. Widjaja Hendra<br>6. Cho Won June<br>7. R.Djoko Prayitno<br>8. Saptono Agus Irawan<br>9. Novy A Andow<br>10. Agung Subagiyo<br>11. Ong Pey Fang<br>12. Masayoshi Kobayasi<br>13. Toshio Yasumatsu |
| 11 | 29 November 2021 | Profil Risiko Bank secara bulanan terutama posisi Credit Risk, Operation Risk, Market & Liquidity Risk posisi Oktober 2021<br>Bank Risk Profile on a monthly basis, especially the position of Credit Risk, Operation Risk, Market & Liquidity Risk position October 2021 | 1. Ritsuo Fukadai<br>2. Felix I Hartadi<br>3. Helmi A Hidayat<br>4. Bijono Waliman<br>5. Widjaja Hendra<br>6. Cho Won June<br>7. R.Djoko Prayitno<br>8. Saptono Agus Irawan<br>9. Novy A Andow<br>10. Agung Subagiyo<br>11. Ong Pey Fang<br>12. Masayoshi Kobayasi<br>13. Toshio Yasumatsu |
| 12 | 20 Desember 2021<br>20 December 2021 | Profil Risiko Bank secara bulanan terutama posisi Credit Risk, Operation Risk, Compliance Risk, Market & Liquidity Risk posisi November 2021<br>Bank Risk Profile on a monthly basis, especially the position of Credit Risk, Operation Risk, Compliance Risk, Market & Liquidity Risk position November 2021 | 1. Ritsuo Fukadai<br>2. Felix I Hartadi<br>3. Helmi A Hidayat<br>4. Bijono Waliman<br>5 Widjaja Hendra<br>6. Cho Won June<br>7. R.Djoko Prayitno<br>8. Saptono Agus Irawan<br>9. Novy A Andow<br>10. Agung Subagiyo<br>11. Ong Pey Fang<br>12. Masayoshi Kobayasi |

## Pelaksanaan Kegiatan dan Frekuensi Rapat

Frekuensi kehadiran dan tingkat kehadiran rapat anggota Komite Manajemen Risiko pada tahun 2021 adalah:

## Conduct of Duties and Frequency of Meetings

The frequency and level of attendance of Risk Management Committee member meetings in 2021 are:

| Struktur Keanggotaan<br>Structure of Membership | Nama<br>Name | Jabatan<br>Position | Frekuensi Kehadiran<br>Attendance Frequency | Tingkat Kehadiran<br>Level of Attendance |
|---|---|---|---|---|
| Ketua/Chairman | Ritsuo Fukadai | President Director | 12/12 | 100% |
| Wakil Ketua/Vice Chairman | Felix I Hartadi | MD Compliance & Corporate Legal | 12/12 | 100% |
| Sekretaris/Secretary | Masayoshi Kobayasi | EVP Risk Management | 12/12 | 100% |
| Anggota Tetap Dengan Hak Suara<br>Permanent Member with Voting Rights | Helmi A Hidayat | MD Finance & Planning | 12/12 | 100% |
| Anggota Tetap Dengan Hak Suara<br>Permanent Member with Voting Rights | Bijono Waliman | MD Operation & Credit Administration | 11/12 | 92% |
| Anggota Tetap Dengan Hak Suara<br>Permanent Member with Voting Rights | Widjaja Hendra* | MD Business | 2/2 | 100% |
| Anggota Tetap Dengan Hak Suara<br>Permanent Member with Voting Rights | Cho Won June | MD Information Technology | 11/12 | 92% |
| Anggota Tetap Dengan Hak Suara<br>Permanent Member with Voting Rights | R.Djoko Prayitno | MD Credit Risk & Management All Delinquencies | 11/12 | 92% |
| Anggota Tetap Dengan Hak Suara<br>Permanent Member with Voting Rights | Saptono Agus Irawan** | SEVP Business Banking/SEVP Business | 5/5 | 100% |
| Anggota Tetap Dengan Hak Suara<br>Permanent Member with Voting Rights | Novy A Andow | EVP Treasury | 11/12 | 92% |
| Anggota Tetap Dengan Hak Suara<br>Permanent Member with Voting Rights | Agung Subagiyo | EVP Business Linkage & Commercial | 11/12 | 92% |
| Anggota Tetap Dengan Hak Suara<br>Permanent Member with Voting Rights | Ong Pey Fang | EVP Human Capital, General Services & Corporate Secretary | 12/12 | 100% |
| Anggota Tetap Dengan Hak Suara<br>Permanent Member with Voting Rights | Toshio Yasumatsu | EVP Credit Risk Reviewer | 10/12 | 83% |

*) Diangkat sebagai Direktur PT Bank JTrust Indonesia Tbk berdasarkan Keputusan RUPSLB 15 Oktober 2021 dan efektif setelah mendapat persetujuan OJK
Appointed as a Director of PT Bank JTrust Indonesia Tbk based on the EGMS Decision of 15 October 2021 and effective after obtaining OJK approval

**) Bergabung dengan Perseroan pada Juli 2021
Joined the Company in July 2021

## REALISASI RENCANA KERJA TAHUN 2021

Komite Manajemen Risiko secara rutin dan aktif telah melaksanakan tugas dan tanggung jawabnya serta pembahasan rapat komite untuk memastikan bahwa pengelolaan risiko di Bank dinilai berjalan dengan baik dan efektif, sehingga Bank dapat mengantisipasi setiap perubahan sebagai akibat dari perkembangan usaha maupun adanya perubahan kondisi eksternal. Partisipasi kehadiran anggota komite dalam rapat, termasuk keputusan yang diambil saat pembahasan rapat juga dapat digunakan menjadi acuan. Selama tahun 2021, Komite Manajemen Risiko telah melakukan antara lain:

## WORK PLAN REALIZATION IN 2021

The Risk Management Committee has routinely and actively carried out its duties and responsibilities as well as discussing committee meetings to ensure that risk management in the Bank is considered to be running well and effectively, so that the Bank can anticipate any changes as a result of business developments as well as changes in external conditions. The attendance of committee members in meetings, including decisions taken during meeting discussions can also be used as a reference. During 2021, the Risk Management Committee has carried out, among others:

- Menyetujui Laporan Profil Risiko Bank yang dilakukan secara berkala.
- Menyetujui Laporan Tingkat Kesehatan Bank yang dilakukan secara berkala.

## RENCANA KERJA TAHUN 2022

Rencana Kerja Komite Manajemen Risiko untuk tahun 2022 antara lain sebagai berikut:

1. Melaksanakan rapat Komite Manajemen Risiko minimal 1 (satu) kali pertemuan per bulan.
   Kajian berkala terhadap strategi Manajemen Risiko, tingkat risiko yang diambil (*Risk Appetite*) dan toleransi risiko (*Risk Tolerance*) serta kerangka Manajemen Risiko.
2. Melaksanakan pembahasan dan evaluasi terhadap Laporan Manajemen Risiko per bulan, Laporan Profil Risiko per Triwulan dan Laporan Tingkat Kesehatan Bank per Semester.

## ASSET & LIABILITY COMMITTEE (ALCO)

Sesuai dengan Ketentuan Bank Indonesia, dimana Bank membentuk *Asset & Liability Committee* (ALCO) yang besaran organisasinya disesuaikan dengan kompleksitas Bank. *Asset & Liability Committee* (ALCO) adalah suatu komite yang bertanggung jawab menetapkan kebijakan tingkat suku bunga dan strategi pengelolaan aktiva dan pasiva Bank berdasarkan prinsip kehati-hatian dan sesuai dengan ketentuan yang berlaku, untuk melaksanakan fungsi pengendalian terhadap risiko suku bunga, risiko nilai tukar dan risiko likuiditas.

### Struktur dan Keanggotaan

*Asset & Liability Committee* (ALCO) bertanggung jawab kepada Direksi.

Sesuai Surat Keputusan Direksi tanggal 29 Desember 2020 tentang Asset & Liability Committee, Struktur dan keanggotaan Asset & Liability Committee (ALCO) sebagai berikut:

- Approved the Bank's Risk Profile Report which is conducted periodically.
- Approved the Bank Soundness Level Report which is conducted periodically.

## 2022 WORK PLAN

The Risk Management Committee's work plan for 2022 including the following:

1. Conduct Risk Management Committee meeting at least 1 (one) meeting per month.

Periodic review on the Risk Management strategy, Risk Appetite level, and Risk Tolerance, as well as the Risk Management framework.

2. Conduct discussions and evaluations on the monthly Risk Management Report, Quarterly Risk Profile Report and the Bank Soundness Level Report per Semester.

## ASSET & LIABILITY COMMITTEE (ALCO)

In accordance with Bank Indonesia Regulations, in which the Bank established an Asset & Liability Committee (ALCO) whose organizational size is adjusted to the Bank's complexity. Asset & Liability Committee (ALCO) is a committee that is responsible for determining interest rate policy and management strategy of Bank assets and liabilities based on prudent principles and in accordance with prevailing regulations, and to carry out the control function over interest rate risk, exchange rate risk, and liquidity risk.

### Structure and Membership

The Asset & Liability Committee (ALCO) is responsible to the Board of Directors.

In accordance with the Letter of Decision of the Board of Directors dated December 29, 2020 regarding the Asset & Liability Committee, Structure and Membership of Asset & Liability Committee (ALCO) is as follows:

## Susunan Asset Liability Committee (ALCO) / Structure of Asset Liability Committee (ALCO)

| | |
|---|---|
| **Ketua**<br>Chairman | Presiden Direktur<br>President Director |
| **Wakil Ketua**<br>Vice Chairman | MD Business |
| **Sekretaris**<br>Secretary | Treasury & Capital Market Division Head |
| **Anggota Tetap Dengan Hak Suara**<br>Permanent Voting Member | 1. Presiden Direktur/ President Director<br>2. MD Business<br>3. EVP Treasury & Capital Markets<br>4. EVP Business |
| **Anggota Tidak Tetap Dengan Hak Suara**<br>Non-Permanent Voting Member | 1. MD/EVP Finance & Planning<br>2. MD/EVP Risk Management |
| **Anggota Pemberi Kontribusi Tanpa Hak Suara**<br>Contributing Non-Voting Member | |
| **A. Anggota Tetap Pemberi Kontribusi Tanpa Hak Suara**<br>Contributing Permanent Non-Voting Member | 1. MD/EVP Compliance & Corp Legal<br>2. MD/EVP Information Technology<br>3. Business Linkage & Consumer Division Head<br>4. Japan & Korea Desk Division Head<br>5. Commercial & SME Division Head<br>6. Funding & Product Division Head<br>7. Information Technology Division Head<br>8. Risk Management Division Head<br>9. Compliance Division Head<br>10. Planning Performance Division Head |
| **B. Anggota Tidak Tetap Pemberi Kontribusi Tanpa Hak Suara yang hadir sesuai dengan keterkaitan dengan agenda/topik.**<br>Contributing Non-Permanent & Non-Voting Member who present according to their relation with agendas/topics. | 1. Financial Control Division Head<br>2. Internal Audit Division Head<br>3. Kepala Kantor Wilayah yang terkait dengan materi yang menjadi agenda pembahasan Rapat ALCO (jika ada)<br>Contributing Non-Permanent & Non-Voting Member who present according to their relation with agendas/topics. |

## Tugas dan Tanggung Jawab

### Tugas Pokok Komite ALCO

Dalam menjalankan fungsinya, Komite ALCO memiliki beberapa tugas pokok yang harus dijalankan agar berjalan dengan semestinya antara lain:

1. Melakukan pengembangan, kajian dan simulasi strategi Asset dan Liabilities Management (ALMA).
2. Melakukan evaluasi risiko suku bunga, risiko nilai tukar dan risiko likuiditas beserta strategi pengelolaannya.
3. Melakukan kaji ulang *pricing* aktiva dan pasiva dalam rangka mengoptimalkan pendapatan dari aktiva dan mengurangi beban (biaya) dari pasiva.
4. Melakukan kaji ulang antara realisasi dan rencana bisnis bank yang berpengaruh signifijkan terhadap strategi ALMA, terutama yang berhubungan dengan:
   - Risiko likuiditas; misalnya rencana pendanaan termasuk Rencana Pendanaan Darurat *(Contingency Funding Plan)*
   - Risiko pasar
     i. Risiko Suku Bunga (proses *Fund Transfer Pricing*), dan

## Roles and Responsibilities

### Main Roles of ALCO Committee

In carrying out its function, ALCO Committee has several main roles to be carried out to deliver according to its objective, such as:

1. Conduct the development, review and strategic simulation of Asset and Liabilities Management (ALMA).
2. Evaluate interest rate risk, exchange rate risk and liquidity risk and management strategies.
3. Review assets and liabilities pricing in order to optimize revenue from assets and reduce expenses from liabilities.
4. Review the realization and the bank's business plan that has a significant effect on the ALMA strategy, especially those related to:
   - Liquidity risk, for example funding plan that includes an Emergency Funding Plan (Contingency Funding Plan)
   - Market risk
     i. Interest Rate Risk (Fund Transfer Pricing process), and

ii. Risiko Valuta Asing (strategi *hedging*)
- Aspek Permodalan

5. Menyampaikan informasi setiap perkembangan ketentuan dan peraturan yang mempengaruhi strategi dan kebijakan ALMA kepada Direksi.

## Tata Tertib Rapat ALCO

1. Rapat ALCO diselenggarakan 1 (satu) kali dalam periode satu bulan dan atau dapat dilakukan lebih dari satu kali bila diperlukan. Anggota dapat hadir dalam forum secara tatap muka atau menggunakan media komunikasi *online/teleconference*.
2. Rapat ALCO dipimpin oleh Ketua dan apabila Ketua berhalangan hadir, maka rapat dipimpin oleh Wakil Ketua, dan apabila Wakil Ketua berhalangan maka rapat dipimin oleh anggota *Non-Permanent Voting Members* dengan urutan prioritas sebagai berikut:
   - EVP/Managing Director Finance, Planning & IT
   - EVP/Managing Director Risk, Business Risk Reviewer & Collection
3. Pengambilan Keputusan
   a. *Quorum* (minimum kehadiran) Rapat adalah sebagai berikut:
      i. 75% dari Anggota Tetap Dengan Hak Suara (*Permanent Voting Member*) dan ditambah minimal oleh 1 (satu) orang dari Anggota Tidak Tetap Dengan Hak Suara (*Non-Permanent Voting Member*).
      ii. 50% dari Anggota Tetap Pemberi Kontribusi Tanpa Hak Suara (*Contributing Permanent Non-Voting Member*).
   b. Sekurang-kurangnya Keputusan Komite maupun Sub Komite diputuskan oleh: 75% dari Anggota Tetap Dengan Hak Suara (*Permanent Voting Member*) dan ditambah minimal oleh 1 (satu) orang dari Anggota Tidak Tetap Dengan Hak Suara (*Non-Permanent Voting Member*).
   c. Keputusan Rapat dianggap sah bila rapat dinyatakan *quorum*.
4. *Working Group*
   a. *Working Group* ALCO adalah kelompok kerja yang beranggotakan perwakilan masing-masing Divisi, minimal diwakili oleh Department Head dari Anggota Tetap Pemberi Kontribusi Tanpa Hak Suara (*Contributing Permanent Non-Voting Member*) dan Anggota Tidak Tetap Pemberi Kontribusi Tanpa Hak Suara (*Contributing Non-Permanent Non-Voting Member*).
   b. *Working Group* bertanggung jawab untuk mendukung Komite dalam merumuskan usulan dari unit kerja hingga menjadi rekomendasi yang akan diputus oleh Komite di dalam Rapat Komite. Peserta

ii. Foreign Exchange Risk (hedging strategy)
- Capital Aspects

5. Deliver information on every updates in rules and regulations that affect ALMA's strategies and policies to the Board of Directors.

## Code of Conduct of ALCO Meeting's

1. ALCO Meetings are held 1 (once) in a period of one month and/or can be held more than once if needed. Members can attend the forum in person or use online communication/ teleconferences.

2. The ALCO Meeting is chaired by the Chairman and should the Chairman be absent, therefore the meeting is led by Vice Chairman and should the Vice Chairman is absent, then the meeting is led by NonPermanent Voting Members with the following sequence:
   - EVP/Managing Director Finance, Planning & IT
   - EVP/Managing Director Risk, Business Risk Reviewer & Collection.
3. Decision Making
   a. The Meeting Quorum is as follows:

      i. 75% from the Permanent Voting Member and minimum 1 (one) person from Non-Permanent Voting Member.

      ii. 50% from Contributing Permanent Non-Voting Member.

   b. The Committee or Sub-Committee Decision is at least decided by: 75% from Permanent Voting Member and minimum 1 (one) person from Non-Permanent Voting Member.

   c. The decision is valid only when the meeting is declared a quorum.

4. Working Group
   a. The Working Group of the ALCO Committee is a group of representatives of each division, at least represented by the Head Department of a Contributing Permanent Non-Voting Member and Contributing Non- Permanent & Non-Voting Member.

   b. The Working Group is responsible for supporting the Committee in formulating proposals from business units as recommendations to be decided by the committee in the Committee meetings.

*Working Group* dapat disesuaikan dengan materinya yang akan diusulkan atau dibahas dalam Rapat Komite.

c. Dalam mendukung persiapan Rapat Komite, *Working Group* akan melakukan pembahasan atas usulan yang terkait dengan Agenda Rapat Komite.

d. Dalam hal dipandang perlu melaksanakan Rapat Lintas Komite, maka *Working Group* dapat mengundang group terkait dalam Komite lain untuk membahas materi dalam rapat secara lintas Komite tersebut.

e. Pertemuan *Working Group* diselenggarakan selambat-lambatnya 2 (dua) hari kerja sebelum penyelenggaraan Rapat Komite dan membahas materi yang akan diputuskan pada Rapat Komite.

f. Rapat *Working Group* memiliki wewenang untuk menyetujui atau tidak menyetujui pengajuan usul materi untuk dibahas dalam rapat Komite.

g. Rapat *Working Group* dipimpin oleh Sekretaris Komite sesuai topik yang dibahas. Dalam hal Sekretaris Komite berhalangan, maka sekretaris pengganti ditetapkan oleh Sekretaris Komite yang bertindak sebagai Pimpinan Rapat *Working Group* yaitu dipimpin oleh pejabat struktural yang ditunjuk oleh Sekretaris Komite.

h. Risalah Rapat *Working Group* dibuat oleh Sekretaris Komite dan disampaikan pada peserta rapat dengan tembusan kepada *Voting Members*.

i. *Working Group* bertanggung jawab dalam pembahasan bahan rapat serta rekomendasi yang akan disampaikan dalam Rapat Komite.

j. Dalam hal terdapat usul materi yang dibahas dalam Rapat *Working Group* telah menghasilkan rekomendasi yang tetap, maka proses pengesahan dan/atau persetujuannya dari Anggota dengan Hak Suara dapat dilaksanakan secara sirkuler.

## Pelaksanaan Kegiatan dan Frekuensi Rapat

Selama tahun 2021, *Asset & Liability Committee* (ALCO) telah melaksanakan 12 (dua belas) kali rapat dan melakukan berbagai program kerja yang membahas agenda rapat sehingga menetapkan Memo untuk diedarkan sebagai berikut:

Working Group participants may be adapted based on the materials to be proposed or discussed in the Committee meetings.

c. In support of the preparation of the Committee Meetings, the Working Group will discuss the proposals related to the agenda of the Committee Meetings.

d. Where it is deemed necessary to conduct a Cross-Committee Meeting, the Working Group may invite relevant groups in other Committees to discuss the matter in meetings on a cross-committee basis.

e. The Working Group Meeting shall be held no later than 2 (two) working days prior to the conduct of the Committee Meeting and it will discuss the material to be decided at the Committee Meetings.

f. Working Group Meetings have the authority to approve or not approve the submission of material for discussion in the Committee Meetings.

g. Working Group Meetings are chaired by the Secretary of the Committee based on the topics covered. In the event that the Secretary is absent, the replacement Secretary shall be determined by the Secretary of the Committee acting as Chairman of the Working Group Meeting which is chaired by a structural officer appointed by the Secretary of the Committee.

h. Minutes of Working Group Meetings are made by the Secretary of the Committee and submitted to the meeting participants with a copy to the Voting Members.

i. The Working Group is responsible for the discussion of meeting materials and recommendations to be presented in the Committee Meetings.

j. In the event that any proposed material discussed in the Working Group Meeting has resulted in a permanent recommendation, the process of ratification and/or approval of the Member with the Voting Right may be implemented in circular.

## Conduct of Duties and Frequency of Meetings

During 2021, the Asset & Liability Committee (ALCO) has conducted 12 (twelve) meetings and conducted various work programs with agenda as follow:

| No | Tanggal<br>Date | Agenda Rapat<br>Meeting Agendas | Kehadiran Anggota Komite<br>Attendance of Committee Members |
|---|---|---|---|
| 1 | 28 Januari 2021<br>28 January 2021 | 1. *Fund Transfer Pricing IDR*<br>2. Suku Bunga Kredit<br>3. Target *Lending*<br>4. Suku Bunga Simpanan<br>5. Target *Funding*<br>1. Fund Transfer Pricing IDR<br>2. Credit Interest Rate<br>3. Lending Target<br>4. Deposit Interest Rate<br>5. Funding Target | Memenuhi syarat minimum kehadiran (Quorum)<br>Meet the minimum attendance requirement (Quorum)<br>1. Ritsuo Fukadai<br>2. Felix I. Hartadi<br>3. Helmi A. Hidayat<br>4. Novy A. Andow<br>5. Masayoshi Kobayashi<br>6. Agung Subagyo<br>7. M.Emirza Ihsan<br>8. Tekun Halim<br>9. Nena J Marpaung<br>10.Rony Parolin<br>11.Rudyanto Gunawan<br>12.Putri Pohan |
| 2 | 23 Februari 2021<br>23 February 2021 | 1. *Fund Transfer Pricing IDR*<br>2. Suku Bunga Kredit<br>3. Target *Lending*<br>4. Suku Bunga Deposito Karyawan<br>5. Limit Kewenangan *Special Rate*<br>6. Target Funding<br>1. Fund Transfer Pricing (FTP) IDR<br>2. Credit Interest Rates<br>3. Lending Target<br>4. Employee Deposit Interest Rate<br>5. Special Rate Authority Limit<br>6. Funding Target | Memenuhi syarat minimum kehadiran (Quorum)<br>Meet the minimum attendance requirement (Quorum)<br>1. Ritsuo Fukadai<br>2. Felix I. Hartadi<br>3. Helmi A. Hidayat<br>4. Novy A. Andow<br>5. Masayoshi Kobayashi<br>6. Agung Subagyo<br>7. M.Emirza Ihsan<br>8. Tekun Halim<br>9. Michael Tatang Surya<br>10.Armando Pasha<br>11.Rony Parolin<br>12.Nani Widayanti<br>13 Carnival<br>14.Akio Yamato<br>15.Putri Pohan |
| 3 | 22 Maret 2021<br>22 March 2021 | 1. *Fund Transfer Pricing IDR*<br>2. Perubahan Suku Bunga Kredit<br>3. Target *Lending*<br>4. Suku Bunga Deposito *Counter*<br>5. Limit Kewenangan *Special Rate*<br>6. Target *Funding*<br>1. Fund Transfer Pricing (FTP) IDR<br>2. Credit Interest Rate<br>3. Lending Target<br>4. Counter Deposit Interest Rates<br>5. Special Rate Authority Limit<br>6. Funding Target | Memenuhi syarat minimum kehadiran (Quorum)<br>Meet the minimum attendance requirement (Quorum)<br>1. Ritsuo Fukadai<br>2. Felix I. Hartadi<br>3. Helmi A. Hidayat<br>4. Novy A. Andow<br>5. Masayoshi Kobayashi<br>6. Agung Subagyo<br>7. Djoko Prayitno (EVP)<br>8. Michael Tatang Surya<br>9. Nena J Marpaung 10.Armando Pasha<br>11.M.Emirza Ihsan<br>12.Riri P<br>13.Tekun Halim<br>14.Rony Parolin<br>15.Carnival<br>16 Rudyanto Gunawan<br>17.Putri Pohan |

| No | Tanggal<br>Date | Agenda Rapat<br>Meeting Agendas | Kehadiran Anggota Komite<br>Attendance of Committee Members |
|---|---|---|---|
| 4 | 13 April 2021 | 1. *Fund Transfer Pricing IDR*<br>2. Suku Bunga Kredit<br>3. Target *Lending*<br>4. Suku Bunga Simpanan<br>5. Target *Funding*<br>1. Fund Transfer Pricing IDR<br>2. Credit Interest Rate<br>3. Lending Target<br>4. Deposit Interest Rate<br>5. Funding Target | Memenuhi syarat minimum kehadiran (Quorum)<br>Meet the minimum attendance requirement (Quorum)<br>1. Ritsuo Fukadai.<br>2. Helmi A. Hidayat<br>3. Felix I. Hartadi<br>4. Novy A. Andow<br>5. Toshio Yasumatsu<br>6. Agung Subagyo<br>7. Djoko Prayitno<br>8. M.Emirza Ihsan<br>9. Tekun Halim<br>10.Michael Tatang Surya<br>11. Cho Won June<br>12 Rudyanto Gunawan<br>13.Armando Pasha<br>14.Ari Prihadi Atmosoekarto<br>15.Putri Pohan |
| 5 | 31 Mei 2021<br>31 May 2021 | 1. *Fund Transfer Pricing IDR*<br>2. Suku Bunga Kredit<br>3. Suku Bunga Simpanan<br>1. Fund Transfer Pricing IDR<br>2. Credit Interest Rate<br>3. Deposit Interest Rate | Memenuhi syarat minimum kehadiran (Quorum)<br>Meet the minimum attendance requirement (Quorum)<br>1. Ritsuo Fukadai.<br>2. Helmi A. Hidayat<br>3. Felix I. Hartadi<br>4. Novy A. Andow<br>5. Masayoshi Kobayashi<br>6. Toshio Yasumatsu<br>7. Agung Subagyo<br>8. Djoko Prayitno<br>9. Ari Prihadi Atmosoekarto<br>10. Eko Bramantyo<br>11.Tekun Halim<br>12.M.Emirza Ihsan<br>13 Nena J Marpaung<br>14.Michael Tatang Surya<br>15.Putri Pohan |
| 6 | 30 Juni 2021<br>30 June 2021 | 1. *Fund Transfer Pricing IDR*<br>2. Suku Bunga Kredit<br>3. Suku Bunga Simpanan<br>1. Fund Transfer Pricing IDR<br>2. Credit Interest Rate<br>3. Deposit Interest Rate | Memenuhi syarat minimum kehadiran (Quorum)<br>Meet the minimum attendance requirement (Quorum)<br>1. Ritsuo Fukadai.<br>2. Helmi A. Hidayat<br>3. Novy A. Andow<br>4. Masayoshi Kobayashi<br>5. Toshio Yasumatsu<br>6. Agung Subagyo<br>7. Djoko Prayitno<br>8. Tekun Halim<br>9. Wadja Tedja |
| 7 | 29 Juli 2021<br>29 July 2021 | 1. *Fund Transfer Pricing IDR*<br>2. Suku Bunga Kredit<br>3. Suku Bunga Simpanan<br>4. Suku Bunga Deposito dan Suku Bunga Tabungan<br>5. Suku Bunga Tabungan Karyawan dan Tabungan JTrust One<br>1. Fund Transfer Pricing (FTP)<br>2. Credit Interest Rates<br>3. Deposit Interest Rates<br>4. Deposit Interest Rate and Savings Interest Rate<br>5. Interest Rate for Employee Savings and JTrust One Savings | Memenuhi syarat minimum kehadiran (Quorum)<br>Meet the minimum attendance requirement (Quorum)<br>1. Ritsuo Fukadai<br>2. Helmi A. Hidayat<br>3. Felix I. Hartadi<br>4. Saptono Agus Irawan<br>5. Novy A. Andow<br>6. Eko Bramantyo<br>7. Moh. Emirza Ihsan<br>8. Tekun Halim<br>9. Rudyanto Gunawan |

| No | Tanggal<br>Date | Agenda Rapat<br>Meeting Agendas | Kehadiran Anggota Komite<br>Attendance of Committee Members |
|---|---|---|---|
| 8 | 26 Agustus 2021<br>26 August 2021 | 1. *Fund Transfer Pricing IDR*<br>2. Suku Bunga Kredit<br>3. Suku Bunga Simpanan<br>1. Fund Transfer Pricing IDR<br>2. Credit Interest Rate<br>3. Deposit Interest Rate | Memenuhi syarat minimum kehadiran (Quorum)<br>Meet the minimum attendance requirement (Quorum)<br>1. Ritsuo Fukadai<br>2. Helmi A. Hidayat<br>3. Felix I. Hartadi<br>4. Widjaja Hendra (EVP)<br>5. Saptono Agus Irawan<br>6. Novy A. Andow<br>7. Toshio Yasumatsu<br>8. Djoko Prayitno<br>9. Tekun Halim<br>10.Ari Prihadi Atmosoekarto<br>11.Rony Parolin |
| 9 | 22 September 2021 | 1. *Fund Transfer Pricing IDR*<br>2. Suku Bunga Kredit<br>3. Suku Bunga Simpanan<br>1. Fund Transfer Pricing IDR<br>2. Credit Interest Rate<br>3. Deposit Interest Rate | Memenuhi syarat minimum kehadiran (Quorum)<br>Meet the minimum attendance requirement (Quorum)<br>1. Ritsuo Fukadai<br>2. Helmi A. Hidayat<br>3. Felix I. Hartadi<br>4. Widjaja Hendra<br>5. Saptono Agus Irawan<br>6. Novy A. Andow<br>7. Masayoshi Kobayashi<br>8. Djoko Prayitno<br>9. Agung Subagyo<br>10.Moh. Emirza Ihsan<br>11.Tekun Halim<br>12.Ade Candra<br>13.Rony Parolin<br>14.Michael T Surya<br>15.Eko Bramantyo<br>16.Putri Pohan<br>17.Arintika Wardhani<br>18 Carnival |
| 10 | 11 Oktober 2021<br>11 October 2021 | 1. *Fund Transfer Pricing IDR*<br>2. Suku Bunga Kredit<br>3. Suku Bunga Simpanan<br>4. RAC<br>1. Fund Transfer Pricing IDR<br>2. Credit Interest Rate<br>3. Deposit Interest Rate<br>4. RAC | Memenuhi syarat minimum kehadiran (Quorum)<br>Meet the minimum attendance requirement (Quorum)<br>1. Ritsuo Fukadai<br>2. Helmi A. Hidayat<br>3. Felix I. Hartadi<br>4. Widjaja Hendra<br>5. Saptono Agus Irawan<br>6. Novy A. Andow<br>7. Masayoshi Kobayashi<br>8. Toshio Yasumatsu<br>9. Moh. Emirza Ihsan<br>10.Tekun Halim<br>11.Rudyanto Gunawan<br>12.Ade Candra<br>13.Rony Parolin<br>14.Arintika Wardhani |

| No | Tanggal<br>Date | Agenda Rapat<br>Meeting Agendas | Kehadiran Anggota Komite<br>Attendance of Committee Members |
|---|---|---|---|
| 11 | 8 November 2021 | 1. *Fund Transfer Pricing IDR*<br>2. Suku Bunga Kredit<br>3. Suku Bunga Simpanan<br>4. RAC<br>1. Fund Transfer Pricing IDR<br>2. Credit Interest Rate<br>3. Deposit Interest Rate<br>4. RAC | Memenuhi syarat minimum kehadiran (Quorum)<br>Meet the minimum attendance requirement (Quorum)<br>1. Ritsuo Fukadai<br>2. Helmi A. Hidayat<br>3. Felix I. Hartadi<br>4. Djoko Prayitno<br>5. Widjaja Hendra<br>6. Saptono Agus Irawan<br>7. Novy A. Andow<br>8. Masayoshi Kobayashi<br>9. Toshio Yasumatsu<br>10.Agung Subagyo<br>11.Moh. Emirza Ihsan<br>12.Tekun Halim<br>13.Ade Candra<br>14.Rony Parolin<br>15.Arintika Wardhani |
| 12 | 24 Desember 2021<br>24 December 2021 | 1. *Fund Transfer Pricing IDR*<br>2. Suku Bunga Kredit<br>3. Suku Bunga Simpanan<br>4. RAC<br>1. Fund Transfer Pricing IDR<br>2. Credit Interest Rate<br>3. Deposit Interest Rate<br>4. RAC | Memenuhi syarat minimum kehadiran (Quorum)<br>Meet the minimum attendance requirement (Quorum)<br>1. Ritsuo Fukadai<br>2. Helmi A. Hidayat<br>3. Felix I. Hartadi<br>4. Djoko Prayitno<br>5. Saptono Agus Irawan<br>6. Novy A. Andow<br>7. Masayoshi Kobayashi<br>8. Agung Subagyo<br>9. Eko Bramantyo<br>10.Moh. Emirza Ihsan<br>11.Tekun Halim<br>12.Teruhioko Kuniyasu<br>13.Rudyanto Gunawan<br>14.Arintika Wardhani |

Frekuensi kehadiran dan tingkat kehadiran rapat anggota Komite ALCO pada tahun 2021 adalah:

The frequency of attendance and attendance rate of ALCO Committee member meetings in 2021 are:

| Struktur Keanggotaan<br>Structure of Membership | Nama<br>Name | Jabatan<br>Position | Frekuensi Kehadiran<br>Attendance Frequency | Tingkat Kehadiran<br>Level of Attendance |
|---|---|---|---|---|
| Anggota Tetap Dengan Hak Suara<br>Permanent Member with Voting Rights | Ritsuo Fukadai | Direktur Utama<br>President Director | 12/12 | 100% |
| Anggota Tetap Dengan Hak Suara<br>Permanent Member with Voting Rights | Widjaja Hendra** | MD Business | 4/4 | 100% |
| Anggota Tetap Dengan Hak Suara<br>Permanent Member with Voting Rights | Agung Subagyo | EVP Business | 9/12 | 75% |
| | Saptono Agus Irawan*** | EVP Business | 6/6 | 100% |
| Anggota Tetap Dengan Hak Suara<br>Permanent Member with Voting Rights | Novy Angela Andow | EVP Treasury and Capital Market | 12/12 | 100% |
| Anggota Tidak Tetap Dengan Hak Suara<br>Non-Permanent Member with Voting Rights | Helmi A. Hidayat | MD Finance and Planning | 12/12 | 100% |
| Anggota Tidak Tetap Dengan Hak Suara<br>Non-Permanent Member with Voting Rights | Djoko Prayitno* | MD Credit Risk & MAD | 8/10 | 80% |
| Anggota Tidak Tetap Dengan Hak Suara<br>Non-Permanent Member with Voting Rights | Masayoshi Kobayashi | EVP Risk Management | 9/12 | 75% |

*) Diangkat sebagai Direktur PT Bank JTrust Indonesia Tbk berdasarkan Keputusan RUPSLB 3 Mei 2021 dan efektif setelah mendapat persetujuan OJK.
Appointed as the Independent Commissioner of PT Bank JTrust Indonesia Tbk based on the EGMS Decision of 3 May 2021 and effective after obtaining OJK approval.
**) Diangkat sebagai Direktur PT Bank JTrust Indonesia Tbk berdasarkan Keputusan RUPSLB 15 Oktober 2021 dan efektif setelah mendapat persetujuan OJK.
Appointed as the Independent Commissioner of PT Bank JTrust Indonesia Tbk based on the EGMS Decision of 15 October 2021 and effective after obtaining OJK approval.
***) Bergabung dengan Perseroan pada Juli 2021. Joined the Company on July 2021.

## REALIASI PROGRAM KERJA TAHUN 2021

Selama tahun 2021 Komite ALCO secara rutin dan aktif telah melaksanakan tugas dan tanggung jawabnya serta pembahasan rapat komite untuk memastikan bahwa pengelolaan Asset dan Liability di Bank dinilai berjalan dengan baik dan efektif, sehingga Bank dapat mengantisipasi setiap perubahan sebagai akibat dari perkembangan usaha maupun adanya perubahan kondisi eksternal. Partisipasi kehadiran anggota komite dalam rapat, termasuk keputusan yang diambil saat pembahasan rapat juga dapat digunakan menjadi acuan. Selama tahun 2021, Komite ALCO telah melakukan beberapa hal antara lain:

- Menyampaikan keadaan dan perkembangan terakhir dari *market* dan implikasinya bagi Bank dalam menentukan arah bisnis terkait suku bunga.
- Memberikan rekomendasi dan/atau persetujuan kebijakan, strategi dan pedoman penerapan kebijakan suku bunga Bank.
- Memantau keadaan *asset* dan *liability* Bank dan menyampaikannya secara berkala.

## RENCANA KERJA TAHUN 2022

1. Menetapkan dan mengevaluasi kebijakan dan strategi pengelolaan aset dan liabilitas Bank untuk memastikan risiko likuiditas, suku bunga, dan nilai tukar terkendali.
2. Menetapkan dan mengevaluasi kebijakan dan strategi harga untuk produk-produk dana, pinjaman, dan rekening antar kantor.
3. Menetapkan dan mengevaluasi kebijakan dan strategi dalam penataan portofolio investasi.
4. Menetapkan dan mengevaluasi kebijakan dan strategi penataan struktur neraca melalui antisipasi perubahan suku bunga untuk mencapai net interest margin yang optimal.

## KOMITE PENGARAH TEKNOLOGI INFORMASI

Komite Pengarah Teknologi Informasi berfungsi membantu Direksi dalam merumuskan dan menetapkan rencana strategis dan kebijakan dalam setiap tahapan penggunaan teknologi informasi sejak proses perencanaan, pengadaan, pengembangan, operasional, pemeliharaan hingga penghentian dan penghapusan sumber daya teknologi informasi, untuk meningkatkan efektivitas dan efisiensi pengolahan data kegiatan usaha PT Bank JTrust Indonesia Tbk sehingga dapat memberikan hasil yang benar, akurat, tepat waktu, dan dapat menjamin kerahasiaan informasi.

### Struktur dan Keanggotaan

Struktur Keanggotaan Komite Pengarah Teknologi Informasi PT Bank JTrust Indonesia Tbk berdasarkan Surat Keputusan Direksi tanggal 6 Januari 2022 sebagai berikut:

## REALIZATION OF WORK PROGRAM IN 2021

During 2021 the ALCO Committee has routinely and actively carried out its duties and responsibilities as well as discussing committee meetings to ensure that Asset and Liability management at the Bank is considered to be running well and effectively, so that the Bank can anticipate any changes as a result of business developments or changes in conditions. external. The attendance of committee members in meetings, including decisions taken during meeting discussions can also be used as a reference. During 2021, the ALCO Committee has carried out several things, including:

- Convey the latest condition and development of the market and its implications for the Bank in determining the business direction related to interest rates.
- Provide recommendations and/or approval of policies, strategies and guidelines for the implementation of the Bank's interest rate policy.
- Monitor the condition of the Bank's assets and liabilities and submit it regularly.

## 2022 WORK PLAN

1. Establish and evaluate policies and strategies for the management of the Bank's assets and liabilities to ensure that liquidity, interest rate, and exchange rate risks are under control.
2. Establish and evaluate pricing policies and strategies for interoffice funds, loans, and account products.
3. Establish and evaluate policies and strategies in the management of investment portfolios.
4. Establish and evaluate policies and strategies for the management of the balance sheet by anticipating changes in interest rates to achieve an optimal net interest margin.

## IT STEERING COMMITTEE

The Information Technology Steering Committee functions to assist the Board of Directors in formulating and establishing strategic and policy plans in each stage of the utilizationof information technology since the planning, procurement, development, operation, maintenance to discontinuation and elimination of information technology resources, to improve the effectiveness and efficiency of data processing of business activities PT Bank J Trust Indonesia Tbk. so as to provide correct, accurate, timely results and to maintain the confidentiality of information.

### Structure and Membership

The Membership Structure of Information Technology Steering Committee PT Bank J Trust Indonesia Tbk. based on Decree of Directors dated 15 October 2020 is as follows:

## Susunan Keanggotaan Komite Pengarah Teknologi Informasi

## Composition of Members of IT Steering Committee

| | | |
|---|---|---|
| **Ketua**<br>Chairman | Director of Information Technology | MD Information Technology |
| **Sekretaris/Anggota**<br>Secretary/Member | Information Technology Division Head | Information Technology Division Head |
| **Anggota**<br>Member | 1. EVP Operation & Credit Administration<br>2. EVP Finance & Planning<br>3. EVP Risk Management<br>4. Head Office Operation Division<br>5. Financial COntrol Division Head<br>6. Planning Performance Division Head<br>7. Internal Audit Division Head<br>8. Risk Management Division Head | 1. EVP Operation & Credit Administration<br>2. EVP Finance & Planning<br>3. EVP Risk Management<br>4. Head Office Operation Division<br>5. Financial COntrol Division Head<br>6. Planning Performance Division Head<br>7. Internal Audit Division Head<br>8. Risk Management Division Head |

## Tugas dan Tanggung Jawab

1. Memberikan rekomendasi kepada Direksi mengenai Rencana Strategis Teknologi Informasi yang searah dengan rencana strategis kegiatan usaha PT Bank JTrust Indonesia Tbk, Berkoordinasi dan menyampaikan kepada unit kerja (departemen/divisi) terkait mengenai Rencana Strategis Teknologi Informasi yang mendukung kegiatan strategi bisnis bank, yang selanjutnya dijabarkan dalam Rencana Bisnis Bank.
2. Memberikan rekomendasi kepada Direksi atas aktivitas pengadaan dan/atau proyek Teknologi Informasi yang sesuai dengan Rencana Strategis Teknologi Informasi yang telah disetujui dan sejalan dengan rencana strategis PT Bank JTrust Indonesia Tbk, serta menetapkan skala prioritas berdasarkan tingkat kritikal (berdampak signifikan) terhadap kegiatan operasional bank.
3. Memberikan rekomendasi kepada Direksi agar pelaksanaan aktivitas atau proyek sesuai dengan rencana Teknologi Informasi yang telah disepakati, dan senantiasa mengupayakan investasi teknologi informasi yang memberikan nilai tambah kepada Bank.
4. Memberikan rekomendasi kepada Direksi tentang teknologi yang sesuai kebutuhan sistem informasi manajemen dan kegiatan usaha dimana rekomendasi yang disampaikan memperhatikan faktor efisiensi dan efektivitas.
5. Memberikan rekomendasi kepada Direksi hal-hal yang berhubungan dengan efektivitas langkah-langkah meminimalkan risiko atas investasi Bank pada sektor Teknologi Informasi agar investasi tersebut memberikan kontribusi terhadap tercapainya tujuan bisnis Bank.
6. Memberikan rekomendasi kepada Direksi berdasarkan aktifitas pengawasan dan pemantauan atas kinerja Teknologi Informasi dan upaya peningkatannya.
7. Memberikan rekomendasi kepada Direksi sebagai salah satu bentuk upaya penyelesaian berbagai masalah terkait Teknologi Informasi, yang tidak dapat diselesaikan oleh satuan kerja pengguna dan penyelenggara secara efektif, efisien dan tepat waktu.

## Duties and Responsibilities

1. Provide recommendation to the Boards of Directors in connection with the Information Technology Strategic Plan that is in line with the strategic plan of PT Bank J Trust Indonesia Tbk. Coordinate and convey to the relevant work units (departments/divisions) the Information Technology Strategic Plan that supports the bank's business strategy activities, which are further elaborated in the Bank's Business Plan.
2. Provide recommendations to the Board of Directors in relation to the conformity of approved Information Technology projects with the Information Technology Strategic Plan established by PT Bank J Trust Indonesia Tbk and also establish the priority status of the Information Technology project as well as critical (significant) impact on the Bank's operational activities.
3. Provide recommendations to the Board of Directors related to the conformity of the implementation of the Information Technology projects with the agreed project plan, in line with the Business Plan of the Bank and continuously seek information technology investments that add value to the Bank.
4. Provide recommendation to the Board of Directors on technology that suits the needs of management information systems and business activities, where the recommendations conveyed consider the efficiency and effectiveness.
5. Provide recommendations to the Board of Directors in relation to the effectiveness of measures to minimize risks to the Bank's investment in the Information Technology sector so that the investment contributes to the achievement of the Bank's business objectives.
6. Provide recommendations to the Board of Directors in connection with monitoring activities on the performance of Information Technology and its improvement efforts.
7. Provide recommendations to the Board of Directors in connection with efforts to resolve various problems related to Information Technology, which can not be completed by the user and organize business units effectively, efficiently and timely.

8. Memberikan rekomendasi kepada Direksi terkait kesiapan Pusat Pemulihan Data, dimana tersedianya fasilitas pengganti pada saat Pusat Data mengalami gangguan atau tidak dapat berfungsi dan merekomendasikan diperlukannya pengujian secara berkala sebagai jaminan dalam mendukung rencana keberlangsungan kegiatan usaha. Dalam hal ini termasuk kesiapan Pusat Data dan Pusat Pemulihan Data jika terjadi relokasi antara keduanya.
9. Memberikan rekomendasi kepada Direksi dalam pemilihan *vendor* terkait penyelenggaraan aktivitas Teknologi Informasi yang diserahkan kepada pihak ketiga, atas dasar uji kelayakan dengan melakukan evaluasi dan penilaian yang terkait dengan profil, produk, keahlian dan pengalaman penyedia jasa antara lain meliputi:
   a. Eksistensi dan sejarah perusahaan (profil perusahaan).
   b. Kualifikasi, latar belakang dan reputasi pemilik perusahaan.
   c. Perusahaan lain yang telah menggunakan jasa yang sama dari penyedia jasa sebagai referensi.
   d. Kondisi keuangan termasuk peninjauan terhadap laporan keuangan yang telah diaudit.
   e. Kemampuan dan efektivitas pemberian jasa termasuk jaminan dan dukungan purna jual.
   f. Teknologi dan arsitektur sistem.
   g. Area pengendalian internal, sejarah pengamanan dan cakupan audit.
   h. Kepatuhan terhadap hukum dan ketentuan yang berlaku.
   i. Terpercaya dan keberhasilan dalam berhubungan dengan klien dan sub kontraktor.
   j. Jaminan asuransi.
   k. Kemampuan untuk menyediakan pusat pemulihan data dan rencana keberlangsungan bisnis atau kegiatan usaha.
   l. Menerapkan manajemen risiko.
   m. Menyediakan laporan hasil pemeriksaan pihak independen.
10. Memberikan rekomendasi atas kecukupan dan alokasi sumber daya yang dimiliki Bank. Dalam hal sumber daya yang dimiliki tidak memadai dan Bank akan menggunakan jasa pihak lain dalam penyelenggaraan Teknologi Informasi guna mendukung kegiatan operasional bank.
11. Memberikan rekomendasi kepada Direksi dalam pengendalian manajemen yang meliputi perencanaan, penetapan kebijakan, standar dan prosedur, serta unit kerja (departemen/divisi) yang berkaitan dengan penggunaan Teknologi Informasi dalam PT Bank JTrust Indonesia Tbk.

8. Provide recommendations to the Board of Directors regarding the readiness of the Disaster Recovery Center (DRC), where substitute facilities are available when the Data Center is impaired or unable to function and make recommendation for regular testing in support of Business Continuity Plan. In this case it includes Data Center and DRC readiness in case of Data Center or DRC relocation.
9. Provide recommendations to the Board of Directors in determining vendors related to the implementation of Information Technology submitted to third parties, on the basis of due diligence by evaluating and assessing information related to service providers, including:
   a. Existence and history of the company.
   b. Qualifications, background and reputation of the company owner.
   c. Other companies that use the same services from service providers as references.
   d. Financial conditions including review of audited financial statements.
   e. Ability and effectiveness of providing services including after sales support.
   f. Technology and system architecture.
   g. Internal control environment, security history and audit coverage.
   h. Compliance with prevailing laws and regulations.
   i. Trust and success in dealing with sub contractors.
   j. Insurance coverage.
   k. Ability to provide disaster recovery and business continuity plan.
   l. Implementation of risk management.
   m. Independent inspection report.
10. Provide recommendations on the adequacy and allocation of resources owned by the Bank. In the event that the resources owned are inadequate and the Bank will use the services of other parties in the implementation of Information Technology to support the bank's operational activities.
11. Provide recommendations to the Board of Directors in management control which includes planning, setting policies, standards and procedures, as well as work units (departments/divisions) related to the use of Information Technology in PT Bank JTrust Indonesia Tbk.

12. Melakukan peninjauan dan evaluasi secara berkala setiap 6 (enam) bulan atas implementasi semua proyek Teknologi Informasi yang dilakukan untuk memastikan keselarasan dengan rencana semula.

## Rapat dan Mekanisme Pengambilan Keputusan

1. Rapat Komite Pengarah Teknologi Informasi diadakan minimum 4 (empat) kali pertemuan per tahun atas undangan Ketua atau yang diwakilkan yang sekaligus bertindak sebagai pemimpin rapat.
2. Rapat tersebut harus dihadiri minimal 2/3 dari anggota. Setiap notulen rapat harus didokumentasikan dan diarsip oleh Sekretaris Komite Pengarah Teknologi Informasi.
3. Pelaksanaan pengambilan keputusan dalam rapat dilakukan berdasarkan "musyawarah untuk mufakat". Jika tidak ada kesepakatan antar anggota, maka akan dilakukan pengambilan suara terbanyak.
4. Semua pendapat, pertanyaan dan pernyataan dalam rapat harus dicatat dalam risalah rapat. Termasuk dokumen yang dipresentasikan dalam rapat tersebut.
5. Setiap risalah rapat harus dibuat dalam bentuk *softcopy* dan dikirimkan ke seluruh anggota Komite Pengarah Teknologi Informasi dan peserta rapat yang lain yang telah mengikuti rapat tersebut paling lambat 2 (dua) hari kerja setelah rapat diadakan untuk ditinjau oleh para peserta rapat. Setelah semua peserta rapat setuju dengan isi risalah rapat, maka risalah tersebut harus dicetak dan ditandatangani oleh Ketua, Sekretaris dan seluruh anggota Komite serta seluruh peserta rapat.
6. Risalah Rapat merupakan keputusan yang dibuat oleh Komite Pengarah Teknologi Informasi dan akan disosialisasikan atau diedarkan kepada Unit Kerja yang terkait. Hasil Komite Pengarah Teknologi Informasi tersebut akan diajukan ke rapat Direksi sebagai bentuk pengajuan saran atau rekomendasi untuk mendapatkan persetujuan dari Direksi.
7. Anggota Komite Pengarah Teknologi Informasi diluar Direksi adalah para Kepala Divisi. Apabila yang bersangkutan berhalangan hadir maka divisi yang bersangkutan bisa menugaskan orang yang bertanggung jawab untuk hal ini.
8. Jika dianggap perlu Ketua dan atau pemimpin rapat diperbolehkan untuk mengundang pihak lain dari internal bank maupun eksternal untuk memberikan bantuan pada topik/subyek terkait yang akan dibawakan dalam Komite Pengarah Teknologi Informasi tanpa memiliki hak suara.
9. Komite Pengarah Teknologi informasi menyampaikan Laporan Kerja kepada Direksi secara berkala minimal 2 (dua) kali per tahun, diantaranya:

12. Conduct periodic reviews and evaluations every 6 (six) months on the implementation of all Information Technology projects carried out to ensure alignment with the original plan.

## Meetings and Decision-Making Mechanism

1. Meetings of the Information Technology Steering Committee are held 4 (four) times a year at the invitation of the Chairman or a representative, who also acts as the meeting leader.
2. Committee meeting is declared a quorum if at least 2/3 of members attend the meeting. Each minutes of meeting must be documented and archived by the Secretary of Information Technology Steering Committee.
3. A quorum decision making is based on deliberation to reach a consensus. If there is dissenting opinions, the decision will be made through a majority vote and must be included in the minutes of meeting.
4. All opinions, questions, and statements in the meeting must be recorded in minutes of meeting, including documents presented at the meeting.
5. Each minutes of meeting must be saved in softcopy and sent to all members of the Information Technology Steering Committee and other participants who have attended the meeting, at least 2 (two) working days after the meeting was held, so they can review the meeting. After all participants give their approval, the minutes of meeting must be printed and signed by the Chairman, Secretary, all member of the Committee, and all meeting participants.
6. Minutes of Meeting are decision made by the Information Technology Steering Committee and will be disseminated or circulated to the relevant Work Units. The meeting results of the Information Technology Steering Committee will be submitted to the Board of Directors' meeting as a form or suggestion or recommendation to obtain approval from the Board of Directors.
7. Members of the Information Technology Steering Committee other than the Board of Directors are Head of Division. If they are unable to attend, the division can assign a person responsible for this.
8. If deemed necessary, the Chairman and/or meeting leader is allowed to invite other parties, both internal and external, to provide assistance on related topics/subjects that will be presented in the Information Technology Steering Committee. These parties will not have voting rights.
9. Information Technology Steering Committee submits Work Reports to the Board of Directors periodically at least 2 (two) times per year, including:

a. Ringkasan hasil rapat Komite Pengarah Teknologi Informasi
b. Pemetaan detail antara rencana strategis kegiatan usaha Bank dengan Rencana Strategis Teknologi Informasi.
c. *Progress* pengembangan Teknologi Informasi apabila terdapat pelaksanaan *project* dengan kondisi *lagging*.
d. Kesesuaian hasil pengujian Data Center dan DRC.
e. Laporan Insiden dan semua hal yang terkait aktivitas Teknologi Informasi.
f. Dokumen Kriteria Penilaian Tender.

10. Selain dalam rapat, Komite Pengarah Teknologi Informasi juga dapat memberikan rekomendasi kepada Direksi dalam bentuk Memo Sirkuler (ditandatangani oleh seluruh anggota Komite Pengarah Teknologi Informasi) atau Memo Persetujuan Direksi (ditandatangani oleh Presiden Direktur dan Direktur Teknologi Informasi).

a. Summary of Information Technology Steering Committee meeting results
b. Detailed mapping between the strategic plan of the Bank's business activities and the Information Technology Strategic Plan.
c. Information Technology development progress if there is a project implementation with lagging conditions.
d. Conformity of Data Center and DRC test results.
e. Incident Reports and all matters related to Information Technology activities.
f. Tender Assessment Criteria Document.

10. Apart from meetings, the Information Technology Steering Committee can also give recommendation to the Board of Directors in the form of Circular Memo (signed by all members of the Information Technology Steering Committee) or the Board of Directors' Approval Memo (signed by the President Director and Information Technology Director).

## Pelaksanaan Kegiatan dan Frekuensi Rapat

Selama tahun 2021, Komite Pengarah Teknologi Informasi telah melaksanakan 9 (sembilan) kali rapat yang membahas agenda sebagai berikut:

## Implementation of Duties and Meeting Frequency

During 2021, the Information Technology Steering Committee has held 9 (nine) meetings discussing the following agenda:

| No | Tanggal<br>Date | Agenda Rapat<br>Meeting Agendas | Peserta Rapat<br>Meeting Participants |
|---|---|---|---|
| 1 | 4 Maret 2021<br>4 March 2021 | Core Banking Replacement Project | 1. Cho Won June (Director)<br>2. Bijono Waliman (Director)<br>3. Helmi A. Hidayat (Director)<br>4. Felix I. Hartadi (Director)<br>5. Masayoshi Kobayashi (EVP)<br>6. Sonny Joey S. N. (ITD)<br>7. Ari Prihadi A. (IAD)<br>8. Januarto Gozali (ITD)<br>9. Tika Sari Rahayu (ITD)<br>10. Fong Kuan Liung (CAD)<br>11. Eko Bramantyo (FCD)<br>12. Rudyanto Gunawan (PPD)<br>13. Rony Parolin (RMD)<br>14. Nadyla Testiara (ITD)<br>15. Eva Karina Nabilla (Korean Interpreter)<br>16. Chung Hyuk Jun (IT Advisor) |
| 2 | 20 April 2021 | 1. LOS & MOBI Teller Continuation<br>2. Fortimail Device Changes | 1. Cho Won June (Director)<br>2. Bijono Waliman (Director)<br>3. Helmi A. Hidayat (Director)<br>4. Felix I. Hartadi (Director)<br>5. Masayoshi Kobayashi (EVP)<br>6. Ari P. Atmosoekarto (IAD)<br>7. Sonny Joey S. N. (ITD)<br>8. Rudyanto Gunawan (PPD)<br>9. Eko Bramantyo (FCD)<br>10. Fong Kuan Liung (HOPD)<br>11. Rony Parolin (RMD)<br>12. Yusuf Hendrawan Widyatama (ITD)<br>13. Ignatius Ardi Kuncoro (ITD)<br>14. Suzan Vicana (ITD)<br>15. Olga Permatasari (ITD) |

| No | Tanggal<br>Date | Agenda Rapat<br>Meeting Agendas | Peserta Rapat<br>Meeting Participants |
|---|---|---|---|
| 3 | 24 Mei 2021<br>24 May 2021 | 1. New Channel Communication<br>2. Infosys L2 Support | 1. Cho Won June (Director)<br>2. Bijono Waliman (Director)<br>3. Masayoshi Kobayashi (EVP)<br>4. Ari P. Atmosoekarto (IAD)<br>5. Sonny Joey S. N. (ITD)<br>6. Rudyanto Gunawan (PPD)<br>7. Eko Bramantyo (FCD)<br>8. Damiana Vivian Susanto (HOPD)<br>9. Rony Parolin (RMD)<br>10. Tedy Setiawan (ITD)<br>11. Yusuf Hendrawan Widyatama (ITD)<br>12. Ignatius Ardi Kuncoro (ITD)<br>13. Olga Permatasari (ITD)<br>14. Hadi Wibowo (RMD)<br>15. Yudhita Dewi R (RMD) |
| 4 | 22 Juni 2021<br>22 Juny 2021 | 1. RPTI (Rencana Pengembangan Teknologi Informasi) Update<br>2. RBB: Accelerated Amortization for Current CBS<br>3. IT Budget (Internet)<br>4. Core Banking System (CBS) Vendor Selection | 1. Cho Won June (Director)<br>2. Bijono Waliman (Director)<br>3. Helmi A. Hidayat (Director)<br>4. Felix I. Hartadi (Director)<br>5. Masayoshi Kobayashi (EVP)<br>6. Ari P. Atmosoekarto (IAD)<br>7. Sonny Joey S. N. (ITD)<br>8. Rudyanto Gunawan (PPD)<br>9. Eko Bramantyo (FCD)<br>10. Rony Parolin (RMD)<br>11. Yusuf Hendrawan Widyatama (ITD)<br>12. Januarto Gozali (ITD)<br>13. Tika Sari Rahayu (ITD) |
| 5 | 30 Agustus 2021<br>30 August 2021 | BI Fast | 1. Cho Won June (Director)<br>2. Bijono Waliman (Director)<br>3. Helmi A. Hidayat (Director)<br>4. Felix I. Hartadi (Director)<br>5. Masayoshi Kobayashi (EVP)<br>6. Saptono Agus Irawan (EVP)<br>7. Ari P. Atmosoekarto (IAD)<br>8. Sonny Joey S. N. (ITD)<br>9. Rudyanto Gunawan (PPD)<br>10. Eko Bramantyo (FCD)<br>11. Damiana Vivian Susanto (HOPD)<br>12. Roni Parolin (RMD)<br>13. Yusuf Hendrawan Widyatama (ITD)<br>14. Nur Bayani (RMD)<br>15. Faizal Idham (CPD)<br>16. Ignatius Ardi Kuncoro (ITD)<br>17. Agus Kalaksono (FPD)<br>18. Hadi Wibowo (RMD)<br>19. Suzan Vicana (ITD)<br>20. Merrynda Lyanova (ITD)<br>21. Olga Permatasari (ITD)<br>22. Yudhita Dewi (RMD) |
| 6 | 30 September 2021 | 1. CRS (Credit Rating System)<br>2. Change Application Server WebSphere for SKN BI<br>3. PAM (Previledge Access Management) | 1. Cho Won June (Director)<br>2. Bijono Waliman (Director)<br>3. Helmi A. Hidayat (Director)<br>4. Felix I. Hartadi (Director)<br>5. Masayoshi Kobayashi (EVP)<br>6. Sonny Joey S. N. (ITD)<br>7. Eko Bramantyo (FCD)<br>8. Damiana Vivian Susanto (HOPD)<br>9. Rudyanto Gunawan (PPD)<br>10. Yuliana Sari (IAD)<br>11. Roni Parolin (RMD)<br>12. Vivery Ujiastuti (CPD)<br>13. Yusuf Hendrawan Widyatama (ITD)<br>14. Ignatius Ardi Kuncoro (ITD)<br>15. Suzan Vicana (ITD)<br>16. Merrynda Lyanova (ITD)<br>17. Olga Permatasari (ITD) |

| No | Tanggal<br>Date | Agenda Rapat<br>Meeting Agendas | Peserta Rapat<br>Meeting Participants |
|---|---|---|---|
| 7 | 14 Oktober 2021<br>14 October 2021 | 1. Methodology of RFP Evaluation<br>2. Define Product Owner for Remittance and Payment | 1. Cho Won June (Director)<br>2. Bijono Waliman (Director)<br>3. Helmi A. Hidayat (Director)<br>4. Felix I. Hartadi (Director)<br>5. Masayoshi Kobayashi (EVP)<br>6. Sonny Joey S. N. (ITD)<br>7. Eko Bramantyo (FCD)<br>8. Damiana Vivian Susanto (HOPD)<br>9. Rudyanto Gunawan (PPD)<br>10. Yuliana Sari (IAD)<br>11. Roni Parolin (RMD)<br>12. Vivery Ujiastuti (CPD)<br>13. Yusuf Hendrawan Widyatama (ITD)<br>14. Januarto Gozali (ITD)<br>15. Merrynda Lyanova (ITD)<br>16. Olga Permatasari (ITD)<br>17. Tika Sari Rahayu (ITD) |
| 8 | 25 Oktober 2021<br>25 October 2021 | 1. New Human Resources Information System<br>2. Penetration Test Package<br>3. RPTI (Budget Estimation) 2022 | 1. Cho Won June (Director)<br>2. Bijono Waliman (Director)<br>3. Helmi A. Hidayat (Director)<br>4. Felix I. Hartadi (Director)<br>5. Masayoshi Kobayashi (EVP)<br>6. Ong Pey Fang (EVP)<br>7. Sonny Joey S. N. (ITD)<br>8. Eko Bramantyo (FCD)<br>9. Damiana Vivian Susanto (HOPD)<br>10. Rudyanto Gunawan (PPD)<br>11. Yuliana Sari (IAD)<br>12. Roni Parolin (RMD)<br>13. Vivery Ujiastuti (CPD)<br>14. Agung Cahyanto (HCD)<br>15. Cista Nugraheni (HCD)<br>16. Yusuf Widyatama (ITD)<br>17. Ignatius Ardi K (ITD)<br>18. Merrynda Lyanova (ITD)<br>19. Suci Nurjanah (ITD)<br>20. Zilvester V. G. Tangkulung (HCD) |
| 9 | 27 Desember 2021<br>27 December 2021 | 1. Centralized Backup<br>2. PMO for New Core Banking System<br>3. Infosys L2 Support | 1. Cho Won June (Director)<br>2. Helmi A. Hidayat (Director)<br>3. Felix I. Hartadi (Director)<br>4. Masayoshi Kobayashi (EVP)<br>5. Sonny Joey S. N. (ITD)<br>6. Eko Bramantyo (FCD)<br>7. Rudyanto Gunawan (PPD)<br>8. Yuliana Sari (IAD)<br>9. Rony Parolin (RMD)<br>10. Yudhita Dewi (RMD)<br>11. Ignatius Ardi Kuncoro (ITD)<br>12. Januarto Gozali (ITD)<br>13. Merrynda Lyanova (ITD)<br>14. Adie Nugraha (ITD) |

Frekuensi kehadiran dan tingkat kehadiran rapat anggota Komite Pengarah Teknologi Informasi pada tahun 2021 adalah:

The frequency of attendance and the attendance rate of the Information Technology Steering Committee member meetings in 2021 are:

| Struktur Keanggotaan<br>Membership Structure | Nama<br>Name | Jabatan<br>Position | Frekuensi Kehadiran<br>Attendance Frequency | Tingkat Kehadiran<br>Attendance Rate |
|---|---|---|---|---|
| Ketua dan Anggota<br>Chairman and Member | Cho Won June | MD Information Technology | 9/9 | 100% |
| Sekretaris dan Anggota<br>Secretary and Member | Sonny Joey S. N. | Information Technology Division Head | 9/9 | 100% |
| Anggota<br>Member | Bijono Waliman | MD Operation & Credit Administration | 8/9 | 88.90% |
| Anggota<br>Member | Helmi Arief Hidayat | MD Finance & Planning | 8/9 | 88.90% |

| Struktur Keanggotaan<br>Membership Structure | Nama<br>Name | Jabatan<br>Position | Frekuensi Kehadiran<br>Attendance Frequency | Tingkat Kehadiran<br>Attendance Rate |
|---|---|---|---|---|
| Anggota<br>Member | Masayoshi Kobayashi | MD Risk Management | 9/9 | 100% |
| Anggota<br>Member | 1. Fong Kuan Liung<br>2. Damiana Vivian Susanto | Head Office Operation Division Head (OPD/HOPD) | 6/9 | 66.70% |
| Anggota<br>Member | Eko Bramantyo | Financial Control Division Head (FCD) | 9/9 | 100% |
| Anggota<br>Member | Rudyanto Gunawan | Planning & Performance Division Head (PPD) | 9/9 | 100% |
| Anggota<br>Member | 1. Ari Prihadi A<br>2. Yuliana Sari | Internal Audit Division Head (IAD) | 9/9 | 100% |
| Anggota<br>Member | 1. Roni Parolin<br>2. Nur Bayani<br>3. Yudhita Dewi<br>4. Hadi Wibowo | Risk Management Division Head (RMD) | 9/9 | 100% |

Komite Pengarah Teknologi Informasi telah memberikan kontribusi dalam pelaksanaan seluruh kegiatan terkait Teknologi Informasi, diantaranya melakukan *review* terhadap strategi Teknologi Informasi, *review* anggaran Teknologi Informasi, melaksanakan evaluasi proyek Teknologi Informasi yang dikembangkan sesuai dengan kebutuhan dari *business user* dengan mengacu ke IT *Road Map* dan/atau Rencana Bisnis Bank serta memastikan investasi proyek Teknologi Informasi yang akan dijalankan memberikan hasil optimal.

The Information Technology Steering Committee has contributed to the implementation of all activities related to Information Technology, including reviewing the Information Technology strategy, reviewing the Information Technology budget, carrying out an evaluation of Information Technology projects developed according to the needs of business users by referring to the IT Road Map and /or the Bank's Business Plan and ensure that the Information Technology project investment that will be carried out will provide optimal results.

## REALISASI PROGRAM KERJA TAHUN 2021

Selama tahun 2021, Komite Pengarah Teknologi Informasi telah memberikan kontribusi dalam pelaksanaan seluruh kegiatan terkait Teknologi Informasi, diantaranya:

1. Melakukan *review* terhadap strategi Teknologi Informasi
2. M*ereview* anggaran Teknologi Informasi.
3. Melaksanakan evaluasi proyek Teknologi Informasi yang dikembangkan sesuai dengan kebutuhan dari business user dengan mengacu ke IT *Road Map* dan/atau Rencana Bisnis Bank
4. Memastikan investasi proyek Teknologi Informasi yang akan dijalankan memberikan hasil optimal.

## WORK PROGRAM REALIZATION IN 2021

During 2021, the Information Technology Steering Committee has contributed to the implementation of all activities related to Information Technology, including:

1. Reviewing the Information Technology strategy
2. Reviewing the Information Technology budget.
3. Carry out evaluations on Information Technology projects that have been developed according to the needs of business users by referring to the IT Road Map and/or Bank Business Plan
4. Ensuring that the Information Technology project investment that will be carried out will generate optimal results.

## RENCANA KERJA TAHUN 2022

Komite IT dalam fungsi nya untuk mendukung mendukung Operational dan Business bank dari segi Teknologi dan digital, memiliki rencana kerja untuk tahun 2022 sebagai berikut:

1. Migrasi core banking yang kuat dan siap dalam bersaing di era digital banking.
2. Meningkatkan aplikasi pelaporan dan pembayaran ke Bank Indonesia
3. Meningkatkan fitur – fitur dan produk pada apikasi internet banking dan mobile banking

## 2022 WORK PLAN

The IT Committee in its function to support the Bank's Operations and Business in terms of Technology and digital, has established the following work plan for 2022:

1. Core banking migration in order to be strong and ready to compete in the digital banking age.
2. Improving the reporting and payment applications to Bank Indonesia
3. Improving the features and products in internet banking and mobile banking applications

4. Implementasi QRIS (Quick Response Indonesian Standard)
5. Implementasi aplikasi untuk virtual account; Human Resource Information System; Call Report Management; Credit Rating System; Treasury Implementasi aplikasi pengingat (reminder) seperti untuk pihak regulator, eksternal dan kredit
6. Meningkatkan penggunaan mesin EDC untuk transaksi dan nasabah prioritas di airport lounge
7. Meningkatkan dan otomasi monitoring mesin ATM
8. Memperluas jaringan bank dengan program Laku Pandai
9. Maksimalisasi jaringan komunikasi
10. Membangun kerja sama dengan Master Card

## KOMITE KREDIT

Proposal atau inisiasi kredit dibuat secara lengkap oleh Business Unit sesuai dengan Pedoman Pelaksanaan Kredit Bank dan ketentuan-ketentuan lain seperti memorandum prosedur yang mengatur mengenai SOP pemberian kredit. Proses Persetujuan Kredit secara four-eyes dilakukan oleh Komite Kredit sesuai limit kewenangannya, dimana setiap keputusan kredit minimal dilakukan oleh 2 (dua) orang pemegang kewenangan yang independen, berasal dari Business Unit di satu pihak, dan Credit Risk Reviewer (CRR) pada pihak lainnya.

### Struktur dan Keanggotaan

Keputusan kredit diambil oleh pemegang kewenangan melalui Rapat Komite Kredit atau sirkulair sesuai dengan limit kredit yang diajukan.

Rapat Komite Kredit (RKK) dihadiri oleh pejabat pemegang kewenangan memutus kredit sesuai limit yang ditetapkan (*voting member)*, perekomendasi, pengusul, dan *non voting member* yaitu Divisi *Corporate Legal* & Divisi *Compliance*.

Pemutus kredit adalah pejabat yang karena kemampuan, kompetensi dan integritasnya diberi wewenang untuk memutus kredit yang mewakili fungsi *Business Unit* dan *Credit Risk Reviewer* sesuai dengan *four eyes principle*.

Keputusan kredit dibawah kewenangan Direksi/EVP dilakukan oleh minimal 2 (dua) Pemegang Kewenangan Memutus Kredit (PKK) yaitu individu yang diberi kewenangan memutus kredit mewakili *Business Unit* dan *Credit Risk Reviewer* dengan Batas Wewenang Memutus Kredit yang ditetapkan oleh Direksi.

4. Implementation of QRIS (Quick Response Indonesian Standard)
5. Implementation of applications for virtual accounts; Human Resource Information System; Call Report Management; Credit Rating System; Treasury, Implementation of reminder applications, such as reminders for regulators, external parties, and credit
6. Increase the use of EDC machines for transactions and priority customers at airport lounges
7. Improve and automate ATM monitoring
8. Expanding the bank network with the Laku Pandai program
9. Maximizing the communication network
10. Establishing partnerships with Master Card

## CREDIT COMMITTEE

Credit proposals or initiations are made in full by the Business Unit in accordance with the Bank's Credit Implementation Guidelines and other provisions, such as procedural memorandums governing loan disbursement SOPs. Credit Approval process in four-eyes is carried out by the Credit Committee according to the limit of its authority, in which every credit decision is made at least by 2 (two) independent authority holders, from the Business Unit on the one hand, and the Credit Risk Reviewer (CRR) on the other.

### Structure and Membership

Credit decisions are taken by the authorized party through Credit Committee Meeting or circulars in accordance with the proposed credit limit.

Credit Committee Meetings (RKK) are attended by officers who have the authority to terminate the credit based on the stipulated limit (voting member), recommendation, proposal, and non-voting members which are Corporate Legal & Compliance Division.

Credit decision maker is an officer whose ability, competence and integrity are authorized to approve credits representing Business Unit and Credit Risk Reviewer in accordance with the four eyes principle.

Credit decisions under the authority of the Board of Directors/ EVP shall be conducted by at least 2 (two) Authorized Parties to Approve Credit (PKK) i.e. individuals authorized to approve credit representing Business Units and Credit Risk Reviewer with the Limit of Authority to Approve Credit stipulated by the Board of Directors.

Dengan demikian sesuai limit kredit yang ditetapkan dalam Pedoman Pelaksanaan Kredit tanggal 3 Desember 2021 bahwa kewenangan Komite Kredit terdiri atas:

Pemegang Kewenangan dapat dikategorikan menjadi 2 (dua), yaitu:

Accordingly, in accordance with the credit limit stipulated in the Credit Implementation Guidelines dated July 17, 2020 that the authority of Credit Committee is as follows:

\Authority owner can be categorized into 2 (two):

## Susunan Anggota Komite Kredit / Composition of Credit Committee Members

| | |
|---|---|
| **Kategori A1 ( > Rp100 milyar) I** Category A1 ( > Rp100 billion) | |
| **Voting Member** | 1. President Director<br>2. MD Finance & Planning<br>3. MD Business<br>4. SEVP Business Banking<br>5. EVP Credit Risk Reviewer |
| **Non Voting Member** | MD Compliance & Corporate Legal |
| **Kategori A2 ( > Rp20 milyar-Rp100 milyar) I** Category A2 ( > Rp20 billion-Rp100 billion) | |
| **Voting Member** | 1. President Director<br>2. MD Business<br>3. MD Credit Risk & Management All Delinquencies<br>4. SEVP Business Banking<br>5. EVP Credit Risk Reviewer |
| **Non Voting Member** | MD Compliance & Corporate Legal |
| **Kategori A3 ( > Rp5 milyar-Rp20 milyar) I** Category A3 ( > Rp5 billion-Rp20 billion) | |
| **Voting Member** | 1. MD Business<br>2. MD Credit Risk & Management All Delinquencies<br>3. SEVP Business Banking<br>4. EVP Credit Risk Reviewer |
| **Non Voting Member** | MD Compliance & Corporate Legal |
| **Kategori B1 ( > Rp1 milyar-Rp5 milyar) I** Category B1 ( > Rp1 billion-Rp5 billion) | |
| **Voting Member** | 1. Business Unit Division Head<br>2. Credit Risk Reviewer Division Head |
| **Kategori B2 (< Rp1 milyar) I** Category B2 (< Rp1 milyar) | |
| **Voting Member** | 1. Pejabat yang ditunjuk oleh Kepala Divisi Business Unit<br>2. Pejabat yang ditunjuk oleh Kepala Divisi Credit Risk Reviewer<br>1. Officers appointed by Business Unit Division Head<br>2. Officers appointed by Credit Risk Reviewer Division Head |

## Tugas dan Tanggung Jawab

Komite Kredit bertanggung jawab untuk menelaah dan memberikan keputusan atas aplikasi/permohonan fasilitas kredit sesuai Batas Wewenang Memutus Kredit (BWMK)-nya dalam rangka pemenuhan prinsip kehati-hatian pemberian kredit yang sehat baik untuk permohonan fasilitas kredit baru, penambahan, perpanjangan, perubahan (penggantian agunan, perubahan jangka waktu/ *rescheduling*, restrukturisasi, dan sebagainya).

## Roles and Responsibilities

The Credit Committee is responsible for reviewing and giving decision on the application/request for credit facility according to the Limit of Authority to Approve Credit (BWMK) in order to comply with the prudent principle of sound credit for the application of new credit facility, addition, extension, amendment (replacement of collateral, amendment of time period/rescheduling, restructuring, etc).

| No | Tugas dan Tanggung Jawab dan Wewenang Komite Kredit<br>Duties and Responsibilities and Authorities of the Credit Committee | Anggota Pengusul<br>Proposing Member | Anggota Pemutus Kredit<br>Credit Termination Member | Anggota Independen<br>Independent Member |
|---|---|---|---|---|
| 1. | Menyediakan informasi dan hasil analisa yang lengkap untuk mendukung pengajuan kredit.<br>Provide complete information and analysis results to support credit applications. | √ | | |
| 2. | Memastikan setiap kredit yang diberikan telah memenuhi atau sesuai dengan ketentuan perbankan dan asas-asas perkreditan yang sehat.<br>Ensuring that every loan granted has complied with or complies with banking regulations and sound credit principles. | √ | √ | √ |

| No | Tugas dan Tanggung Jawab dan Wewenang Komite Kredit<br>Duties and Responsibilities and Authorities of the Credit Committee | Anggota Pengusul<br>Proposing Member | Anggota Pemutus Kredit<br>Credit Termination Member | Anggota Independen<br>Independent Member |
|---|---|---|---|---|
| 3. | Memastikan setiap pelaksanaan pemberian kredit telah sesuai dengan Kebijakan Perkreditan Bank (KPB).<br>Ensuring that each implementation of lending is in accordance with the Bank's Credit Policy (KPB). | √ | √ | √ |
| 4. | Memastikan bahwa pemberian kredit telah didasarkan pada penilaian/evaluasi yang jujur, objektif, cermat dan seksama, serta independen.<br>Ensure that the granting of credit has been based on an honest, objective, careful and thorough assessment/evaluation, and is independent. | | | √ |
| 5. | Memberikan opini/komentar independen menyangkut risiko kredit dan kepatuhannya.<br>Provide independent opinions/comments regarding credit risk and compliance. | | | √ |
| 6. | Memutuskan usulan kredit yang sesuai dengan ketentuan perbankan dan asas-asas perkreditan yang sehat serta sesuai dengan KPB.<br>Decide on credit proposals in accordance with banking regulations and sound credit principles and in accordance with the KPB. | | √ | |
| 7. | Memutus/menolak usulan kredit sesuai dengan batas wewenang yang telah ditentukan.<br>Decide/reject credit proposals in accordance with the predetermined authority limits. | | √ | |
| 8. | Menetapkan jangka waktu kredit, suku bunga, biaya administrasi dan provisi.<br>Determine credit terms, interest rates, administration fees and provisions. | | √ | |

## Rapat dan mekanisme Pengambilan Keputusan Rapat

1. Komite Kredit dapat menghadiri rapat secara tatap muka/ menggunakan media komunikasi daring untuk memutus permohonan usulan kredit yang agenda pelaksanaannya diinisiasi oleh *Credit Risk Reviewer Unit* dan hanya dapat dilaksanakan apabila NAK dan ARR telah ditandatangani lengkap oleh *Division head/ Deputy Division* Head. Pejabat setingkat pada Business Unit dan *Credit Risk Reviewer Division.* Dalam kondisi tertentu, anggota Komite Kredit dianggap hadir apabila diikutsertakan dalam Rapat Komite Kredit secara *teleconference* dan turut menandatangani daftar hadir yang dikirim melalui sarana fax atau e-mail.
2. Rapat Komite Kredit dianggap kuorum apabila dihadiri lebih dari 50% dari *Voting Member* dan keputusan kredit diambil berdasarkan suara terbanyak diatas 50% dari keputusan *Voting Member* yang menghadiri RKK.
3. Kelengkapan dokumen dalam Komite Kredit:
   - Notulen Ratek dan Lembar Opini,
   - Nota Analisis Kredit (NAK),
   - Analisis Risiko & Rekomendasi (ARR), dan
   - Kelengkapan dokumen pendukung yang relevan lainnya.
4. *Credit Risk Reviewer Unit* memfasilitasi distribusi dokumen yang menjadi materi pembahasan dalam Komite Kredit kepada Pejabat Pemutus Kredit dan harus disiapkan dua hari kerja sebelum pelaksanaan Komite Kredit.

## Meetings and Decision-Making Mechanism

1. Credit Committee can attend meetings in person or by using online communication to decide credit proposal application, of which the implementation is initiated by the Credit Risk Reviewer Unit and can only be done if NAK and ARR have been fully signed by the Head of Division, Deputy Head of Division, or other Officials with the same level in Business Unit and Credit Risk Reviewer Division. In certain condition, members of the Credit Committee are considered to be present if they participate in the Credit Committee meeting through teleconference and sign the attendance list sent by fax or e-mail.
2. Credit Committee meeting is considered a quorum if attended by more than 50% of Voting Members and credit decisions are taken based on the most votes above 50% of the voting decisions of Members who attend RKK.
3. Necessary documents in Credit Committee Meeting:
   - Minutes of meeting and Opinion Sheet,
   - Credit Analysis Note (NAK),
   - Risk Analysis and Recommendation (ARR), and
   - Other relevant supporting documents.
4. Credit Risk Reviewer Unit facilitates distribution of documents that will be discussed by the Credit Committee to the Credit Approval Officers and must be prepared in two working days prior to Credit Committee meeting.

5. Kredit yang belum dapat diputus pada saat Komite Kredit hanya dapat dipertimbangkan kembali bila terdapat data atau informasi yang mendasarinya. Peninjauan kembali hanya dapat dilakukan satu kali dan diproses sesuai ketentuan yang diterangkan dalam Pedoman Pelaksanaan Kredit.
6. Pengambilan keputusan kuorum diambil dengan menggunakan *voting* suara diatas 50% dari *Voting Member* dan dicantumkan dalam notulen rapat.
7. Apabila terdapat *voting member* yang berhalangan hadir dan jumlah *Voting Member* yang menghadiri Komite Kredit menjadi kurang dari 50%, maka keputusan kredit wajib diputuskan dan ditandatangani oleh *alternate Voting Member* yang ditunjuk President Director dan MD Compliance & Corporate Legal dan dituangkan dalam sural kuasa.
8. Keputusan kredit dituangkan dalam Lembar Keputusan Kredit (LKK) yang dibuat oleh Credit Risk Reviewer Unit. Apabila keputusan kredit dilakukan melalui mekanisme RKK, maka notulen RKK dituangkan dalam bentuk LKK dan dimintakan tanda langan basah kepada Komite Kredit sesuai limit kewenangannya.
9. Notulen rapat termasuk jika ada perbedaan pendapat akan disirkulasikan ke semua anggota komite.

5. Loans that have not been approved during Credit Committee meeting can only be reconsidered if there is any underlying data or information. A review can only be done once and will be processed in accordance with the provisions described in the Credit Implementation Guidelines.
6. Quorum decisions are made by voting, with more than 50% votes by Voting Members and must be included in minutes of meeting.
7. If there is a voting member who is unable to attend and the number of Voting Members attending the Credit Committee meeting is less than 50%, the decision must be made and signed by alternate Voting Member appointed by the President Director and MD of Compliance & Corporate Legal, and must be stated in the power of attorney.
8. Decisions on credit must be written in Credit Decision Sheet (LKK) prepared by the Credit Risk Reviewer Unit. If the credit decision is made through RKK mechanism, then RKK minutes of meeting must be written in the form of LKK and signed by the Credit Committee according to its authority limit.
9. Minutes of meeting also include any dissenting opinions, which will be circulated to all committee members.

## Pelaksanaan Kegiatan dan Frekuensi Rapat

Selama tahun 2021, Komite Kredit telah melaksanakan rapat sesuai kebutuhan dan permohonan kredit yaitu setiap minggu rata-rata mengadakan rapat untuk membahas setidaknya 2 proposal.

## Conduct of Duties and Frequency of Meeting

During 2021, the Credit Committee has held meetings according to needs and credit applications, namely every week on average it holds a meeting to discuss at least 2 proposals.

| No | **Tanggal**<br>Date | **Agenda**<br>Agenda | **Peserta**<br>Participant |
|---|---|---|---|
| 1 | 25 Februari 2021<br>25 February 2021 | Pembahasan Proposal Kredit | 1. Ritsuo Fukadai<br>2. Felix I Hartadi<br>3. R. Djoko Prayitno<br>4. Toshio Yasumatsu |
| 2 | 8 Maret 2021<br>8 March 2021 | Pembahasan Proposal Kredit | 1. Ritsuo Fukadai<br>2. Felix I Hartadi<br>3. Helmi A. Hidayat<br>4. R. Djoko Prayitno<br>5. Toshio Yasumatsu |
| 3 | 8 Maret 2021<br>8 March 2021 | Pembahasan Proposal Kredit | 1. Ritsuo Fukadai<br>2. Felix I Hartadi<br>3. Helmi A. Hidayat<br>4. R. Djoko Prayitno<br>5. Toshio Yasumatsu |
| 4 | 16 Maret 2021<br>16 March 2021 | Pembahasan Proposal Kredit | 1. Ritsuo Fukadai<br>2. Felix I Hartadi<br>3. Helmi A. Hidayat<br>4. R. Djoko Prayitno<br>5. Toshio Yasumatsu |
| 5 | 8 April 2021<br>8 April 2021 | Pembahasan Proposal Kredit | 1. Ritsuo Fukadai<br>2. Felix I Hartadi<br>3. Helmi A. Hidayat<br>4. R. Djoko Prayitno<br>5. Toshio Yasumatsu<br>6. Agung Subagyo |

| No | **Tanggal**<br>Date | **Agenda**<br>Agenda | **Peserta**<br>Participant |
|---|---|---|---|
| 6 | 6 April 2021<br>6 April 2021 | Pembahasan Proposal Kredit | 1. Ritsuo Fukadai<br>2. Felix I Hartadi<br>3. Helmi A. Hidayat<br>4. R. Djoko Prayitno<br>5. Toshio Yasumatsu<br>6. Agung Subagyo |
| 7 | 12 April 2021<br>12 April 2021 | Pembahasan Proposal Kredit | 1. Ritsuo Fukadai<br>2. Felix I Hartadi<br>3. Helmi A. Hidayat<br>4. R. Djoko Prayitno<br>5. Toshio Yasumatsu<br>6. Agung Subagyo |
| 8 | 29 April 2021<br>29 April 2021 | Pembahasan Proposal Kredit | 1. Ritsuo Fukadai<br>2. Felix I Hartadi<br>3. R. Djoko Prayitno<br>4. Toshio Yasumatsu<br>5. Agung Subagyo |
| 9 | 5 Mei 2021<br>5 May 2021 | Pembahasan Proposal Kredit | 1. Ritsuo Fukadai<br>2. Felix I Hartadi<br>3. Helmi A. Hidayat<br>4. R. Djoko Prayitno<br>5. Toshio Yasumatsu<br>6. Agung Subagyo |
| 10 | 5 Mei 2021<br>5 May 2021 | Pembahasan Proposal Kredit | 1. Ritsuo Fukadai<br>2. Felix I Hartadi<br>3. Helmi A. Hidayat<br>4. R. Djoko Prayitno<br>5. Toshio Yasumatsu<br>6. Agung Subagyo |
| 11 | 5 Mei 2021<br>5 May 2021 | Pembahasan Proposal Kredit | 1. Ritsuo Fukadai<br>2. Felix I Hartadi<br>3. R. Djoko Prayitno<br>4. Toshio Yasumatsu<br>5. Agung Subagyo |
| 12 | 3 Juni 2021<br>3 June 2021 | Pembahasan Proposal Kredit | 1. Ritsuo Fukadai<br>2. Felix I Hartadi<br>3. Helmi A. Hidayat<br>4. R. Djoko Prayitno<br>5. Toshio Yasumatsu<br>6. Agung Subagyo |
| 13 | 3 Juni 2021<br>3 June 2021 | Pembahasan Proposal Kredit | 1. Ritsuo Fukadai<br>2. Felix I Hartadi<br>3. R. Djoko Prayitno<br>4. Toshio Yasumatsu<br>5. Agung Subagyo |
| 14 | 11 Juni 2021<br>11 June 2021 | Pembahasan Proposal Kredit | 1. Ritsuo Fukadai<br>2. Felix I. Hartadi<br>3. Helmi A. Hidayat<br>4. R. Djoko Prayitno<br>5. Agung Subagyo<br>6. Toshio Yasumatsu<br>7. Achmad Kurniawan<br>8. Septiana Aggraeni<br>9. Iin Verawati<br>10. Daniel Wang<br>11. Firman<br>12. M. Rizal<br>13. Wellis<br>14. Erna S |
| 15 | 13 Juli 2021<br>13 July 2021 | Pembahasan Proposal Kredit | 1. Ritsuo Fukadai<br>2. Felix I Hartadi<br>3. Helmi A. Hidayat<br>4. R. Djoko Prayitno<br>5. Toshio Yasumatsu<br>6. Agung Subagyo |
| 16 | 22 Juli 2021<br>22 July 2021 | Pembahasan Proposal Kredit | 1. Ritsuo Fukadai<br>2. Felix I Hartadi<br>3. Helmi A. Hidayat<br>4. R. Djoko Prayitno<br>5. Saptono Agus Irawan<br>6. Toshio Yasumatsu<br>7. Agung Subagyo |

| No | **Tanggal**<br>Date | **Agenda**<br>Agenda | **Peserta**<br>Participant |
|---|---|---|---|
| 17 | 27 Juli 2021<br>27 July 2021 | Pembahasan Proposal Kredit | 1. Ritsuo Fukadai<br>2. Felix I. Hartadi<br>3. Helmi A. Hidayat<br>4. R. Djoko Prayitno<br>5. Saptono Agus Irawan<br>6. Toshio Yasumatsu<br>7. Agung Subagyo<br>8. Septiana A<br>9. Agung Eka<br>10. Ervina<br>11. Armando<br>12. Niken A<br>13. Fenny Clarus<br>14. Daniel<br>15. Michael T |
| 18 | 13 Agustus 2021<br>13 August 2021 | Pembahasan Proposal Kredit | 1. Ritsuo Fukadai<br>2. Felix I. Hartadi<br>3. Helmi A. Hidayat<br>4. R. Djoko Prayitno<br>5. Widjaja Hendra<br>6. Saptono Agus Irawan<br>7. Toshio Yasumatsu<br>8. Agung Subagyo<br>9. Septiana A<br>10. Andre<br>11. Daniel<br>12. Michael<br>13. Rizal<br>14. Rangga<br>15. Mayer<br>16. Bonar<br>17. Dewi Septini<br>18. Christine<br>19. Achmad K<br>20. Armando<br>21. Jovi<br>22. Ritchie Kevin |
| 19 | 20 Agustus 2021<br>20 August 2021 | Pembahasan Proposal Kredit | 1. Ritsuo Fukadai<br>2. Felix I. Hartadi<br>3. Helmi A. Hidayat<br>4. Agung Subagyo<br>5. R. Djoko Prayitno<br>6. Toshio Yasumatsu<br>7. Saptono Agus Irawan<br>8. Widjaja Hendra<br>9. Septiana A<br>10. Achmad K<br>11. Daniel<br>12. Michael T<br>13. Devi D<br>14. Rizal<br>15. Fernando<br>16. Rangga<br>17. Darma Bonar |
| 20 | 27 Agustus 2021<br>27 August 2021 | Pembahasan Proposal Kredit | 1. Ritsuo Fukadai<br>2. Felix I. Hartadi<br>3. Helmi A. Hidayat<br>4. Agung Subagyo<br>5. R. Djoko Prayitno<br>6. Toshio Yasumatsu<br>7. Saptono Agus Irawan<br>8. Widjaja Hendra<br>9. Septiana A<br>10. Achmad K<br>11. Daniel<br>12. Armando<br>13. Agung Eka<br>14. Aji<br>15. Rudy<br>16. Dewi |

| No | **Tanggal**<br>Date | **Agenda**<br>Agenda | **Peserta**<br>Participant |
|---|---|---|---|
| 21 | 24 September 2021<br>24 September 2021 | Pembahasan Proposal Kredit | 1. Ritsuo Fukadai<br>2. Djoko Prayitno<br>3. Helmi A. Hidayat<br>4. Agung Subagyo<br>5. Felix I Hartadi<br>6. Widjaja Hendra<br>7. Toshio Yasumatsu<br>8. Saptono Agus Irawan<br>9. Septiana Anggraeni<br>10. Mohammad Zainuddin<br>11. Achmad Kurniawan<br>12. Christine Juliana Hakim<br>13. Nena Junika Marpaung<br>14. Adianti Paramita<br>15. Paramytha Putri P<br>16. Zaki Fahmi<br>17. Daniel Wang |
| 22 | 24 September 2021<br>24 September 2021 | Pembahasan Proposal Kredit | 1. Ritsuo Fukadai<br>2. Djoko Prayitno<br>3. Helmi A. Hidayat<br>4. Agung Subagyo<br>5. Felix I Hartadi<br>6. Widjaja Hendra<br>7. Toshio Yasumatsu<br>8. Saptono Agus Irawan<br>9. Septiana Anggraeni<br>10. Mohammad Zainuddin<br>11. Achmad Kurniawan<br>12. Christine Juliana Hakim<br>13. Nena Junika Marpaung<br>14. Adianti Paramita<br>15. Paramytha Putri P<br>16. Zaki Fahmi<br>17. Daniel Wang |
| 23 | 24 September 2021<br>24 September 2021 | Pembahasan Proposal Kredit | 1. Ritsuo Fukadai<br>2. Djoko Prayitno<br>3. Helmi A. Hidayat<br>4. Agung Subagyo<br>5. Felix I Hartadi<br>6. Widjaja Hendra<br>7. Toshio Yasumatsu<br>8. Saptono Agus Irawan<br>9. Septiana Anggraeni<br>10. Mohammad Zainuddin<br>11. Achmad Kurniawan<br>12. Christine Juliana Hakim<br>13. Nena Junika Marpaung<br>14. Adianti Paramita<br>15. Paramytha Putri P<br>16. Zaki Fahmi<br>17. Daniel Wang |
| 24 | 3 September 2021<br>3 September 2021 | Pembahasan Proposal Kredit | 1. Ritsuo Fukadai<br>2. Djoko Prayitno<br>3. Helmi A. Hidayat<br>4. Agung Subagyo<br>5. Felix I Hartadi<br>6. Widjaja Hendra<br>7. Saptono Agus Irawan<br>8. Toshio Yasumatsu<br>9. Septiana Anggraeni<br>10. Achmad Kurniawan<br>11. Michael Tatangsurja<br>12. Firman Arsan |
| 25 | 3 September 2021<br>3 September 2021 | Pembahasan Proposal Kredit | 1. Ritsuo Fukadai<br>2. Djoko Prayitno<br>3. Helmi A. Hidayat<br>4. Agung Subagyo<br>5. Felix I Hartadi<br>6. Widjaja Hendra<br>7. Saptono Agus Irawan<br>8. Toshio Yasumatsu<br>9. Septiana Anggraeni<br>10. Achmad Kurniawan<br>11. Armando Pasha<br>12. Agung Eka Nugraha |

| No | Tanggal<br>Date | Agenda<br>Agenda | Peserta<br>Participant |
|---|---|---|---|
| 26 | 3 September 2021<br>3 September 2021 | Pembahasan Proposal Kredit | 1. Ritsuo Fukadai<br>2. Djoko Prayitno<br>3. Helmi A. Hidayat<br>4. Agung Subagyo<br>5. Felix I Hartadi<br>6. Widjaja Hendra<br>7. Saptono Agus Irawan<br>8. Toshio Yasumatsu<br>9. Septiana Anggraeni<br>10. Achmad Kurniawan<br>11. Armando Pasha<br>12. Agung Eka Nugraha<br>13. Lestari |
| 27 | 28 Oktober 2021<br>28 October 2021 | Pembahasan Proposal Kredit | 1. Ritsuo Fukadai<br>2. Djoko Prayitno<br>3. Helmi A. Hidayat<br>4. Agung Subagyo<br>5. Felix I Hartadi<br>6. Widjaja Hendra<br>7. Saptono Agus Irawan<br>8. Toshio Yasumatsu<br>9. Samuel Eben Ezer Tamba<br>10. Septiana Anggraeni<br>11. Achmad Kurniawan<br>12. Fredrick Tjokro<br>13. Michael Tatangsurja<br>14. M. Rizal |
| 28 | 28 Oktober 2021<br>28 October 2021 | Pembahasan Proposal Kredit | 1. Ritsuo Fukadai<br>2. Djoko Prayitno<br>3. Helmi A. Hidayat<br>4. Agung Subagyo<br>5. Felix I Hartadi<br>6. Widjaja Hendra<br>7. Saptono Agus Irawan<br>8. Toshio Yasumatsu<br>9. Samuel Eben Ezer Tamba<br>10. Septiana Anggraeni<br>11. Achmad Kurniawan<br>12. Armando Pasha<br>13. Mohammad Zainuddin<br>14. Devi Dwiyana |
| 29 | 28 Oktober 2021<br>28 October 2021 | Pembahasan Proposal Kredit | 1. Ritsuo Fukadai<br>2. Djoko Prayitno<br>3. Helmi A. Hidayat<br>4. Agung Subagyo<br>5. Felix I Hartadi<br>6. Widjaja Hendra<br>7. Saptono Agus Irawan<br>8. Toshio Yasumatsu<br>9. Samuel Eben Ezer Tamba<br>10. Septiana Anggraeni<br>11. Achmad Kurniawan<br>12. Armando Pasha<br>13. Christine Juliana Hakim<br>14. Novia Kusumawati<br>15. VPE Susetya Aji |
| 30 | 22 Oktober 2021<br>22 October 2021 | Pembahasan Proposal Kredit | 1. Ritsuo Fukadai<br>2. Djoko Prayitno<br>3. Helmi A. Hidayat<br>4. Agung Subagyo<br>5. Felix I Hartadi<br>6. Widjaja Hendra<br>7. Saptono Agus Irawan<br>8. Toshio Yasumatsu<br>9. Samuel Eben Ezer Tamba<br>10. Septiana Anggraeni<br>11. Achmad Kurniawan<br>12. Mohammad Zainuddin<br>13. Zaki Fahmi<br>14. Nena Junika Marpaung<br>15. Paramytha |

| No | **Tanggal**<br>Date | **Agenda**<br>Agenda | **Peserta**<br>Participant |
|---|---|---|---|
| 31 | 22 Oktober 2021<br>22 October 2021 | Pembahasan Proposal Kredit | 1. Ritsuo Fukadai<br>2. Djoko Prayitno<br>3. Helmi A. Hidayat<br>4. Agung Subagyo<br>5. Felix I Hartadi<br>6. Widjaja Hendra<br>7. Saptono Agus Irawan<br>8. Toshio Yasumatsu<br>9. Samuel Eben Ezer Tamba<br>10. Septiana Anggraeni<br>11. Achmad Kurniawan<br>12. Daniel Wang<br>13. Armando Pasha<br>14. Agung Eka Nugraha |
| 32 | 19 Oktober 2021<br>19 October 2021 | Pembahasan Proposal Kredit | 1. Ritsuo Fukadai<br>2. Djoko Prayitno<br>3. Helmi A. Hidayat<br>4. Agung Subagyo<br>5. Felix I Hartadi<br>6. Widjaja Hendra<br>7. Saptono Agus Irawan<br>8. Toshio Yasumatsu<br>9. Septiana Anggraeni<br>10. Samuel Eben Ezer Tamba<br>11. Achmad Kurniawan<br>12. Mohammad Zainuddin<br>13. Nena Junika Marpaung<br>14. Santi |
| 33 | 19 Oktober 2021<br>19 October 2021 | Pembahasan Proposal Kredit | 1. Ritsuo Fukadai<br>2. Djoko Prayitno<br>3. Helmi A. Hidayat<br>4. Agung Subagyo<br>5. Felix I Hartadi<br>6. Widjaja Hendra<br>7. Saptono Agus Irawan<br>8. Toshio Yasumatsu<br>9. Septiana Anggraeni<br>10. Samuel Eben Ezer Tamba<br>11. Achmad Kurniawan<br>12. Fredrick Tjokro<br>13. Michael Tatangsurja |
| 34 | 19 Oktober 2021<br>19 October 2021 | Pembahasan Proposal Kredit | 1. Ritsuo Fukadai<br>2. Djoko Prayitno<br>3. Helmi A. Hidayat<br>4. Agung Subagyo<br>5. Felix I Hartadi<br>6. Widjaja Hendra<br>7. Saptono Agus Irawan<br>8. Toshio Yasumatsu<br>9. Septiana Anggraeni<br>10. Samuel Eben Ezer Tamba<br>11. Achmad Kurniawan<br>12. Fredrick Tjokro<br>13. Michael Tatangsurja |
| 35 | 19 Oktober 2021<br>19 October 2021 | Pembahasan Proposal Kredit | 1. Ritsuo Fukadai<br>2. Djoko Prayitno<br>3. Helmi A. Hidayat<br>4. Agung Subagyo<br>5. Felix I Hartadi<br>6. Widjaja Hendra<br>7. Saptono Agus Irawan<br>8. Toshio Yasumatsu<br>9. Septiana Anggraeni<br>10. Samuel Eben Ezer Tamba<br>11. Achmad Kurniawan<br>12. Christine Juliana Hakim<br>13. Agung Eka Nugraha |

| No | Tanggal<br>Date | Agenda<br>Agenda | Peserta<br>Participant |
|---|---|---|---|
| 36 | 29 November 2021<br>29 November 2021 | Pembahasan Proposal Kredit | 1. Ritsuo Fukadai<br>2. Djoko Prayitno<br>3. Helmi A. Hidayat<br>4. Agung Subagyo<br>5. Felix I Hartadi<br>6. Widjaja Hendra<br>7. Saptono Agus Irawan<br>8. Toshio Yasumatsu<br>9. Septiana Anggraeni<br>10. Achmad Kurniawan<br>11. Nena Junika Marpaung<br>12. Zaki Fahmi<br>13. Adianti Paramita<br>14. Mohammad Zainuddin |
| 37 | 26 November 2021<br>26 November 2021 | Pembahasan Proposal Kredit | 1. Ritsuo Fukadai<br>2. Djoko Prayitno<br>3. Helmi A. Hidayat<br>4. Agung Subagyo<br>5. Felix I Hartadi<br>6. Widjaja Hendra<br>7. Saptono Agus Irawan<br>8. Toshio Yasumatsu<br>9. Septiana Anggraeni<br>10. Achmad Kurniawan<br>11. Daniel Wang<br>12. Armando Pasha<br>13. Irianto Gunawan<br>14. Tju Djiran<br>15. Ansorullah |
| 38 | 24 November 2021<br>24 November 2021 | Pembahasan Proposal Kredit | 1. Ritsuo Fukadai<br>2. Djoko Prayitno<br>3. Helmi A. Hidayat<br>4. Agung Subagyo<br>5. Felix I Hartadi<br>6. Widjaja Hendra<br>7. Saptono Agus Irawan<br>8. Toshio Yasumatsu<br>9. Samuel Eben Ezer Tamba<br>10. Septiana Anggraeni<br>11. Achmad Kurniawan<br>12. Inge<br>13. Armando Pasha<br>14. Agung Eka |
| 39 | 23 November 2021<br>23 November 2021 | Pembahasan Proposal Kredit | 1. Ritsuo Fukadai<br>2. Djoko Prayitno<br>3. Helmi A. Hidayat<br>4. Agung Subagyo<br>5. Felix I Hartadi<br>6. Widjaja Hendra<br>7. Saptono Agus Irawan<br>8. Toshio Yasumatsu<br>9. Samuel Eben Ezer Tamba<br>10. Septiana Anggraeni<br>11. Achmad Kurniawan<br>12. Fenny Clarus<br>13. Zaki Fahmi<br>14. Nena Junika Marpaung<br>15. Daniel Wang<br>16. Farida |
| 40 | 23 November 2021<br>23 November 2021 | Pembahasan Proposal Kredit | 1. Ritsuo Fukadai<br>2. Djoko Prayitno<br>3. Helmi A. Hidayat<br>4. Agung Subagyo<br>5. Felix I Hartadi<br>6. Widjaja Hendra<br>7. Saptono Agus Irawan<br>8. Toshio Yasumatsu<br>9. Samuel Eben Ezer Tamba<br>10. Septiana Anggraeni<br>11. Achmad Kurniawan<br>12. Fenny Clarus<br>13. Zaki Fahmi<br>14. Nena Junika Marpaung<br>15. Daniel Wang<br>16. Rangga Saputra |

| No | **Tanggal**<br>Date | **Agenda**<br>Agenda | **Peserta**<br>Participant |
|---|---|---|---|
| 41 | 19 November 2021<br>19 November 2021 | Pembahasan Proposal Kredit | 1. Ritsuo Fukadai<br>2. Djoko Prayitno<br>3. Helmi A. Hidayat<br>4. Agung Subagyo<br>5. Felix I Hartadi<br>6. Widjaja Hendra<br>7. Saptono Agus Irawan<br>8. Samuel Eben Ezer Tamba<br>9. Septiana Anggraeni<br>10. Achmad Kurniawan<br>11. Luthfie Fadlitama<br>12. Daniel Wang<br>13. Adi Irawan |
| 42 | 17 November 2021<br>17 November 2021 | Pembahasan Proposal Kredit | 1. Ritsuo Fukadai<br>2. Djoko Prayitno<br>3. Helmi A. Hidayat<br>4. Agung Subagyo<br>5. Felix I Hartadi<br>6. Widjaja Hendra<br>7. Saptono Agus Irawan<br>8. Toshio Yasumatsu<br>9. Samuel Eben Ezer Tamba<br>10. Septiana Anggraeni<br>11. Achmad Kurniawan<br>12. M Rizal<br>13. Fredrick Tjokro<br>14. Michael Tatangsurja |
| 43 | 15 November 2021<br>15 November 2021 | Pembahasan Proposal Kredit | 1. Ritsuo Fukadai<br>2. Djoko Prayitno<br>3. Helmi A. Hidayat<br>4. Agung Subagyo<br>5. Felix I Hartadi<br>6. Widjaja Hendra<br>7. Saptono Agus Irawan<br>8. Toshio Yasumatsu<br>9. Samuel Eben Ezer Tamba<br>10. Septiana Anggraeni<br>11. Achmad Kurniawan<br>12. M Rizal<br>13. Fredrick Tjokro<br>14. Michael Tatangsurja |
| 44 | 15 November 2021<br>15 November 2021 | Pembahasan Proposal Kredit | 1. Ritsuo Fukadai<br>2. Djoko Prayitno<br>3. Helmi A. Hidayat<br>4. Agung Subagyo<br>5. Felix I Hartadi<br>6. Widjaja Hendra<br>7. Saptono Agus Irawan<br>8. Toshio Yasumatsu<br>9. Samuel Eben Ezer Tamba<br>10. Septiana Anggraeni<br>11. Achmad Kurniawan<br>12. Nena Junika Marpaung<br>13. Rangga Saputra<br>14. Dewi Septini |
| 45 | 15 November 2021<br>15 November 2021 | Pembahasan Proposal Kredit | 1. Ritsuo Fukadai<br>2. Djoko Prayitno<br>3. Helmi A. Hidayat<br>4. Agung Subagyo<br>5. Felix I Hartadi<br>6. Widjaja Hendra<br>7. Saptono Agus Irawan<br>8. Toshio Yasumatsu<br>9. Samuel Eben Ezer Tamba<br>10. Septiana Anggraeni<br>11. Achmad Kurniawan<br>12. Nena Junika Marpaung<br>13. Erna Syamsiati<br>14. Yasa Andrian<br>15. Lando T. Sinaga<br>16. Rizki Nadia Putri |

| No | Tanggal<br>Date | Agenda<br>Agenda | Peserta<br>Participant |
|---|---|---|---|
| 46 | 15 November 2021<br>15 November 2021 | Pembahasan Proposal Kredit | 1. Ritsuo Fukadai<br>2. Djoko Prayitno<br>3. Helmi A. Hidayat<br>4. Agung Subagyo<br>5. Felix I Hartadi<br>6. Widjaja Hendra<br>7. Saptono Agus Irawan<br>8. Toshio Yasumatsu<br>9. Samuel Eben Ezer Tamba<br>10. Septiana Anggraeni<br>11. Achmad Kurniawan<br>12. Irianto Dwi Gunawan<br>13. Armando Pasha<br>14. Ervina Anita |
| 47 | 10 November 2021<br>10 November 2021 | Pembahasan Proposal Kredit | 1. Ritsuo Fukadai<br>2. Djoko Prayitno<br>3. Helmi A. Hidayat<br>4. Agung Subagyo<br>5. Felix I Hartadi<br>6. Widjaja Hendra<br>7. Saptono Agus Irawan<br>8. Toshio Yasumatsu<br>9. Samuel Eben Ezer Tamba<br>10. Septiana Anggraeni<br>11. Achmad Kurniawan<br>12. Mohammad Zainuddin<br>13. Yamato Akio<br>14. Febrian Maulana<br>15. Sely Oktina |
| 48 | 5 November 2021<br>5 November 2021 | Pembahasan Proposal Kredit | 1. Ritsuo Fukadai<br>2. Djoko Prayitno<br>3. Helmi A. Hidayat<br>4. Agung Subagyo<br>5. Felix I Hartadi<br>6. Widjaja Hendra<br>7. Saptono Agus Irawan<br>8. Samuel Eben Ezer Tamba<br>9. Septiana Anggraeni<br>10. Achmad Kurniawan<br>11. Daniel Wang<br>12. Agung Eka<br>13. Armando Pasha<br>14. Lestari |
| 49 | 3 Desember 2021<br>3 December 2021 | Pembahasan Proposal Kredit | 1. Ritsuo Fukadai<br>2. Djoko Prayitno<br>3. Helmi A. Hidayat<br>4. Agung Subagyo<br>5. Felix I Hartadi<br>6. Widjaja Hendra<br>7. Saptono Agus Irawan<br>8. Toshio Yasumatsu<br>9. Septiana Anggraeni<br>10. Achmad Kurniawan<br>11. M Try Jovi<br>12. Agung Eka Nugraha |
| 50 | 3 Desember 2021<br>3 December 2021 | Pembahasan Proposal Kredit | 1. Ritsuo Fukadai<br>2. Djoko Prayitno<br>3. Agung Subagyo<br>4. Felix I Hartadi<br>5. Widjaja Hendra<br>6. Saptono Agus Irawan<br>7. Samuel Eben Ezer Tamba<br>8. Septiana Anggraeni<br>9. Kuri Kartika Abian Ayu<br>10. Endah Irawati |

| No | Tanggal<br>Date | Agenda<br>Agenda | Peserta<br>Participant |
|---|---|---|---|
| 51 | 23 Desember 2021<br>23 December 2021 | Pembahasan Proposal Kredit | 1. Ritsuo Fukadai<br>2. Djoko Prayitno<br>3. Helmi A. Hidayat<br>4. Agung Subagyo<br>5. Felix I Hartadi<br>6. Widjaja Hendra<br>7. Saptono Agus Irawan<br>8. Samuel Eben Ezer Tamba<br>9. Septiana Anggraeni<br>10. Achmad Kurniawan<br>11. Nena J<br>12. Rangga<br>13. Dewi Septini |

**1. Prosedur penilaian kinerja**

Penilaian kinerja Komite Kredit dilakukan setiap tahun (minimum satu kali setahun). Evaluasi efektivitas kinerja dilakukan oleh masing-masing anggota komite melalui metode *self assessment*.

**2. Kriteria penilaian kinerja**

a. Sepanjang tahun 2021, Komite Kredit telah melakukan lebih dari 100 kali rapat.
b. Kehadiran rapat anggota Komite Kredit telah memenuhi minimal 1/2 atau 50% dari anggota.
c. Komite Kredit telah memberikan kontribusi dalam pelaksanaan seluruh kegiatan terkait penerapan prinsip kehati-hatian dan four eyes principle sesuai limit kewenangannya dalam proses pemberian kredit.

**1. Performance assessment procedure**

The performance assessment of the Credit Committee is conducted annually (at least once a year). Performance effectiveness evaluation is carried out by each committee member through the self-assessment method.

**2. Performance assessment criteria**

a. During 2021, the Credit Committee has held more than 100 meetings.
b. Meeting attendance of members of the Credit Committee has met a minimum of 1/2 or 50% of the members.
c. The Credit Committee has contributed to the implementation of all activities related to the implementation of the prudence principle and the four eyes principle in accordance with the limits of its authority in the lending process.

## REALISASI PROGRAM KERJA TAHUN 2021

Selama tahun 2021, Komite Kredit telah memberikan keputusan atau rekomendasi atas pemberian kredit (baru, tambahan, penurunan dan/atau perpanjangan, restrukturisasi non COVID-19 dan COVID-19) sesuai limit kewenangan, termasuk penetapan/perubahan struktur kredit dan sesuai dengan Kebijakan Perkreditan Bank dan Pedoman Pelaksanaan Kredit Perseroan yang berlaku dengan memegang teguh prinsip kehati-hatian.

## WORK PROGRAM REALIZATION IN 2021

During 2021, the Credit Committee has made decisions or recommendations on lending (new, additional, reduction and/or extension, non-COVID-19 and COVID-19 restructuring) in accordance with the limits of authority, including the determination/change of credit structure and in accordance with the applicable Credit Policy the of Bank and the Company Credit Guidelines by adhering to the prudent principle.

## RENCANA KERJA TAHUN 2022

Rencana Kerja Komite Kredit untuk tahun 2022 antara lain sebagai berikut:

1. Komite Kredit telah menetapkan rencana kerja untuk tahun 2022 yaitu merekomendasikan dan/atau memutus pemberian kredit (baru, tambahan, penurunan dan/atau perpanjangan, restrukturisasi non-COVID-19 dan restrukturisasi COVID-19) sesuai limit kewenangan, termasuk penetapan/perubahan struktur kredit.
2. Melakukan evaluasi atas usulan kebijakan/strategi kredit dan/atau pengkiniannya agar tetap mengacu kepada kondisi dan peraturan terkini yang berlaku,

## 2022 WORK PLAN

The Credit Committee's work plan for 2022 includes the following:

1. The Credit Committee has established the 2022 work plan, namely to recommend and/or terminate lending (new, additional, decrease and/or extension, as well as non-COVID-19 restructuring and COVID-19 restructuring) in accordance with the authority limit, including the establishment/change of credit structure.
2. Evaluate the proposed credit policy/strategy and/or its update in order to continuously complying with the latest prevailing conditions and regulations, including

termasuk penyesuaian atas keadaan makro ekonomi, peraturan regulator dan risk appetite bank, agar pertumbuhan kredit dengan kualitas baik dapat terjaga dengan tetap mempertimbangkan aspek kehati-hatian termasuk menyetujui usulan kebijakan kredit dan/atau perubahannya.

adjustments to macroeconomic conditions, regulatory regulations, and bank risk appetite, to ensure that credit growth with good quality can be maintained while taking into account the prudent aspects, including approving credit policy proposals and/or its amendments.

## KOMITE KEBIJAKAN PERKREDITAN

Komite Kebijakan Perkreditan PT Bank JTrust Indonesia, Tbk (JTrust) adalah komite yang membantu Direksi dalam merumuskan kebijakan, mengawasi pelaksanaan kebijakan, memantau perkembangan dan kondisi portofolio perkreditan serta memberikan saran saran langkah perbaikan.

## CREDIT POLICY COMMITTEE

The Credit Policy Committee of PT Bank J Trust Indonesia Tbk is a committee that helps the Board of Directors in formulating policies, monitoring their implementation, monitoring the development and condition of the credit portfolio, as well as giving suggestions for improvements.

### Struktur dan Keanggotaan

Berdasarkan Surat Keputusan (SK) Direksi tanggal 11 Oktober 2021, maka susunan Anggota Komite Kebijakan Perkreditan (KKP) adalah sbb:

### Structure and Membership

Based on the Board of Directors' Decree dated 11 October 2021, the composition of Members of the Credit Policy Committee are as follows:

| Susunan Keanggotaan Komite Kebijakan Perkreditan | Member Composition of the Credit Policy Committee |
|---|---|
| **Ketua**<br>Chairman | President Director |
| **Sekretaris**<br>Secretary | EVP Risk Management |
| **Anggota Voting**<br>Vote Members | President Director<br>Director of Business<br>Director of Compliance & Corporate Legal<br>Director of Operation & Credit Administration<br>Director of Management All Delinquencies<br>SEVP Business Banking<br>EVP Risk Management<br>EVP Business Linkage & Consumer<br>EVP Credit Risk Reviewer<br>EVP Management All Deliquencies<br>Business Linkage & Consumer Division Head<br>Commercial Banking Division Head<br>Corporate Banking 1 Division Head<br>Corporate Banking 2 Division Head<br>Japan & Korean Desk Division Head<br>Management All Delinquencies Division Head<br>Credit Risk Reviewer Division Head<br>Head Office Operation Division Head<br>Credit AdministrationDivision Head<br>Internal Audit Division Head<br>Risk Management Division Head<br>Compliance and Policy Division Head<br>Corporate Legal & Litigation Division Head |
| **Anggota Non Voting**<br>Non-Vote Member | MD/EVP/Kepala Divisi yang terkait dengan materi rapat<br>MD/EVP/Head of Division relevant to meeting materials |

### Tugas dan Tanggung Jawab

Tugas dan Tanggung jawab KKP adalah:

1. Menyampaikan laporan tertulis secara berkala kepada Direksi dengan tembusan kepada Dewan Komisaris, mengenai:
   a. Hasil pengawasan atas penerapan dan pelaksanaan Pedoman Pelaksanaan Perkreditan

### Duties and responsibilities

The duties and responsibilities of KKP are:

1. Submitting a written report periodically to the Board of Directors with a copy to the Board of Commissioners on:
   a. Monitoring results on the application and implementation of the Credit Implementation Guidelines;

b. Hasil pemantauan dan evaluasi mengenai:
   - Perkembangan dan kualitas portofolio perkreditan secara keseluruhan;
   - Kebenaran pelaksanaan kewenangan memutus kredit;
   - Kebenaran proses pemberian, perkembangan, dan kualitas kredit yang diberikan kepada pihak terkait dengan Bank dan Debitur-debitur besar tertentu;
   - Kebenaran pelaksanaan ketentuan Batas Maksimum Pemberian Kredit (BMPK);
   - Ketaatan terhadap ketentuan perundang-undangan dan peraturan lainnya dalam pelaksanaan pemberian kredit;
   - Penyelesaian kredit bermasalah sesuai dengan yang ditetapkan dalam KPB;
   - Upaya Bank dalam memenuhi kecukupan jumlah penyisihan penghapusan kredit (Cadangan Kerugian Penurunan Nilai/CKPN).
2. Memberikan saran langkah-langkah perbaikan kepada Direksi dengan tembusan kepada Dewan Komisaris mengenai laporan tertulis secara berkala kepada Direksi pada poin pertama.
3. Menyampaikan Risalah Rapat (*minutes of meeting*) KKP sebagai laporan tertulis yang akan disampaikan kepada Direksi dan ditembuskan kepada Dewan Komisaris dan *Risk Management Division.*

## Rapat dan Mekanisme Pengambilan Keputusan

1. Rapat Komite dipimpin oleh Ketua, dalam hal Ketua berhalangan hadir, maka rapat dipimpin oleh Anggota Voting yaitu MD Business/SEVP Business/SEVP Business Banking.
2. Rapat komite dinyatakan kuorum apabila telah dihadiri oleh 2/3 (dua pertiga) dari total Anggota Voting, termasuk minimal 3 (tiga) anggota voting yang merupakan bagian dari Direksi, dimana Ketua Komite termasuk salah satunya.
3. Apabila salah satu Anggota Voting yang merupakan bagian dan Direksi berhalangan hadir, maka persetujuan Kebijakan Kredit dapat diperoleh melalui sirkulasi dengan proposal terlebih dahulu mendapat rekomendasi di dalam forum KKP.
4. Rapat KKP diadakan minimum 2 (dua) kali per tahun atau sewaktu-waktu diperlukan melalui forum secara tatap muka atau media komunikasi daring.
5. Notulen KKP akan diedarkan kepada seluruh Anggota Voting (walaupun tidak hadir dalam forum KKP) dan Anggota non Voting yang hadir dalam KKP.

b. Monitoring and evaluation results on:
   - The overall development and quality of the loan portfolio;
   - The validity of the implementation of the authority to decide on credit;
   - The correctness of the process of granting, development, and quality of credit granted to parties related to the Bank and certain large debtors;
   - The validity of the implementation of the provisions on the Maximum Limit for Credit Provision (BMPK);
   - Compliance with statutory provisions and other regulations in the implementation of lending;
   - Settlement of non-performing loans in accordance with those stipulated in the KPB;
   - The Bank's efforts to meet the adequacy of the allowance for loan write-offs (Allowance for Impairment Losses/CKPN).
2. Provide suggestions for improvements to the Board of Directors with a copy to the Board of Commissioners on the matters in point 1.
3. Submitting the minutes of meeting of the KKP as a written report which will be submitted to the Board of Directors and copied to the Board of Commissioners and the Risk Management Division.

## Meetings and Decision-Making Mechanism

1. Meetings of Credit Policy Committee are held at least twice a year in a forum (in person or through online communication media).
2. Meeting of the Credit Policy Committee is declared a quorum if attended by 2/3 (two thirds) of total permanent members, including a minimum of 3 (three) permanent members who are also part of the Board of Directors of PT Bank J Trust Indonesia Tbk, of which one of them is the Committee Chairman.
3. If the Chairman is unable to attend, the meeting will be led by a permanent member who is part of the Board of Directors, namely Managing Director of Business.
4. Non-permanent members are optional and the attendance is adjusted to the topics that will be discussed in the meeting and recommended by the Credit Policy Committee.
5. The Committee's decisions are considered valid if the meeting is declared a quorum.

## Pelaksanaan Kegiatan dan Frekuensi Rapat

Selama tahun 2021, Komite Kebijakan Perkreditan telah melaksanakan 2 (dua) kali rapat yang membahas agenda sebagai berikut:

## Implementation of Duties and Meeting Frequency

During 2021, the Credit Policy Committee has held 2 (two) meetings discussing the following agenda:

| No | Tanggal<br>Date | Agenda Rapat<br>Meeting Agenda | Nama<br>Name |
|---|---|---|---|
| 1 | 8 Juni 2021<br>8 June 2021 | 1. Pengenalan Komite Kebijakan Perkreditan (KKP)<br>2. Perubahan Kebijakan Perkreditan Bank<br>3. Temuan OJK tahun 2020 terkait Ketentuan Perkreditan<br>1. Introduction of the Credit Policy Committee (KKP)<br>2. Changes in Bank Credit Policy<br>3. OJK Findings in 2020 related to Credit Policy | Ritsuo Fukadai<br>Felix .I. Hartadi<br>Bijono Waliman<br>Widjaja Hendra<br>R.Djoko Prayitno<br>Masayoshi Kobayashi<br>Agung Subagiyo<br>Toshio Yasumatsu<br>Nena Jumingkang Marpaung<br>Suharjono Hamdani Tjipta<br>Fong Kuan Liung<br>Ari Prihadi Atmosoekarto<br>Vivery Ujiastuti<br>Rony Parolin S |
| 2 | 12 Oktober 2021<br>12 October 2021 | 1. Laporan Pengkinian Ketentuan Internal Perkreditan<br>2. Diskusi Implementasi Prinsip Kehati-hatian Pada Proses Perkreditan<br>1. Update Report on Internal Credit Provisions<br>2. Discussion on the Implementation of the Prudence Principle in the Credit Process | Ritsuo Fukadai<br>Felix .I. Hartadi<br>Widjaja Hendra<br>Bijono Waliman<br>R.Djoko Prayitno<br>Saptono Agus Irawan<br>Masayoshi Kobayashi<br>Toshio Yasumatsu<br>Agung Subagiyo<br>Suharjono Hamdani Tjipta<br>Elia S. Hasoloan Tobing<br>Armando Pasha<br>Nena Jumingkang Marpaung<br>Samuel Eben Ezer Tamba<br>Damiana Vivian Susanto<br>Fong Kuan Liung<br>Yuliana Sari<br>Rony Parolin S<br>Iman Ramadhan Siregar |

Frekuensi kehadiran dan tingkat kehadiran rapat anggota Komite Kebijakan Kredit Informasi pada tahun 2021 adalah:

The meeting attendance frequency and attendance rate of members of the Information Credit Policy Committee in 2021 are:

| **Struktur Keanggotaan** Membership Structure | **Nama** Name | **Jabatan** Position | **Frekuensi Kehadiran** Attendance Frequency | **Tingkat Kehadiran** Attendance Rate |
|---|---|---|---|---|
| Ketua Chairman | Ritsuo Fukadai | President Director | 2/2 | 100% |
| Sekretaris Secretary | Masayoshi Kobayashi | EVP Risk Management | 2/2 | 100% |
| Anggota Voting Voting Members | Widjaja Hendra | Director/MD Business | 2/2 | 100% |
| | Felix .I. Hartadi | Director/MD Compliance & Corporate Legal | 2/2 | 100% |
| | Bijono Waliman | Director/MD Operation & Credit Administration | 2/2 | 100% |
| | R.Djoko Prayitno | Director/MD Credit Risk & Management All Deliquencies | 2/2 | 100% |
| | Saptono Agus Irawan | SEVP Business Banking | 2/2 | 100% |
| | Agung Subagiyo | VP Business Linkage & Consumer | 2/2 | 100% |
| | Toshio Yasumatsu | EVP Credit Risk Reviewer | 2/2 | 100% |
| | Suharjono Hamdani Tjipta | Management All Delinquencies Division Head (MAD) | 2/2 | 100% |
| | Nena Jumingkang Marpaung | Business Linkage & Consumer Division Head (BLCD) | 2/2 | 100% |
| | Armando Pasha | Commercial Banking Division Head | 2/2 | 100% |
| | Elia S. Hasoloan Tobing* | Corporate Banking 1 Division Head | 2/2 | 100% |
| | Akio Yamato | Japan & Korean Desk Division Head (JKD) | 2/2 | 100% |
| | Samuel Eben Ezer Tamba | Credit Risk Reviewer Division Head (CRRD) | 2/2 | 100% |
| | Damiana Vivian Susanto | Head Office Operation Division Head (HOPD) | 2/2 | 100% |
| | Fong Kuan Liung | Credit Administration Division Head (CAD) | 2/2 | 100% |
| | Yuliana Sari | Internal Audit Division Head (IAD) | 2/2 | 100% |
| | Rony Parolin S | Risk Management Division Head (RMD) | 2/2 | 100% |
| | Vivery Ujiastuti | Compliance and Policy Division Head (CPD) | 2/2 | 100% |
| | Iman Ramadhan Siregar | Corporate Legal & Litigation Division Head (CLLD) | 2/2 | 100% |
| Anggota Non Voting Non-Voting Members | | MD/EVP/Kepala Divisi yang terkait dengan materi rapat MD/EVP/Head of Division relevant to meeting materials | | |

*) Bergabung dengan Perseroan pada Oktober 2021
*) Joined the Company in October 2021

## Penilaian Kinerja Komite Kebijakan Perkreditan

1. **Prosedur penilaian kinerja**
   Penilaian kinerja Komite Kredit dilakukan setiap tahun (minimum satu kali setahun). Evaluasi efektivitas kinerja dilakukan oleh masing-masing anggota komite melalui metode *self assessment*.
2. **Kriteria penilaian kinerja**
   a. Sepanjang tahun 2021, Komite Kebijakan Perkreditan telah melakukan sebanyak 2 (dua) kali rapat.
   b. Kehadiran rapat anggota Komite Kebijakan Perkreditan telah memenuhi minimal 2/3 dari anggota.

## Credit Policy Committee Performance Assessment

1. **Performance assessment procedure**
   The performance assessment of the Credit Committee is conducted annually (at least once a year). Performance effectiveness evaluation is carried out by each committee member through the self-assessment method.
2. **Performance assessment criteria**
   a. During 2021, the Credit Policy Committee has held 2 (two) meetings.
   b. Meeting attendance of members of the Credit Policy Committee has met the minimum of 2/3 of the members.

c. Komite Kebijakan Perkreditan telah memberikan kontribusi dalam merumuskan kebijakan, mengawasi pelaksanaan kebijakan, memantau perkembangan portfolio perkreditan serta memberikan saran-saran langkah perbaikan.

## REALISASI PROGRAM KERJA TAHUN 2021

Selama tahun 2021, Komite Kebijakan Perkreditan telah melakukan program kerjanya terkait:

- Memberikan masukan kepada Direksi dalam rangka penyusunan Kebijakan Perkreditan Bank, terutama yang berkaitan dengan perumusan prinsip kehati-hatian dalam perkreditan Bank
- Melakukan pengawasan pelaksanaan kebijakan
- Memantau perkembangan dan kondisi portofolio perkreditan
- Memberikan saran-saran langkah perbaikan.

## RENCANA KERJA TAHUN 2022

Rencana Kerja Komite Manajemen Risiko untuk tahun 2022 antara lain sebagai berikut:

1. Melaksanakan rapat Komite Kebijakan Perkreditan minimal 2 (dua) kali pertemuan per tahun.
2. Kajian berkala terhadap Kebijakan Perkreditan Bank (KPB) dan memberikan saran kepada Direksi apabila diperlukan perubahan atau perbaikan KPB.
3. Evaluasi perkembangan dan kualitas portfolio perkreditan secara keseluruhan.
4. Evaluasi penerapan tata kelola perusahaan untuk mewujudkan asas perkreditan yang sehat dengan menerapkan prinsip kehati-hatian.

c. The Credit Policy Committee has contributed to formulating policies, overseeing the implementation of policies, monitoring the development of the credit portfolio and providing suggestions for improvement.

## WORK PROGRAM REALIZATION IN 2021

During 2021, the Credit Policy Committee has carried out its work program related to:

- Providing input to the Board of Directors in the context of preparing Bank Credit Policies, especially those relating to the formulation of prudential principles in bank credit
- Supervise the implementation of policies
- Monitor the development and condition of the credit portfolio
- Provide suggestions for improvement.

## 2022 WORK PLAN

The following is the Risk Management Committee's work plan for 2022:

1. Conducting the Credit Policy Committee meetings at least 2 (two) meetings per year.
2. Periodic review on the Bank's Credit Policy (KPB) and provide advice to the Board of Directors in the event of changes or improvements to the KPB are required.
3. Evaluating the overall development and quality of the loan portfolio.
4. Evaluating the implementation of corporate governance to realize sound credit principles by applying the prudent principle.

# Penerapan Fungsi Kepatuhan Bank, Audit Intern dan Audit Ekstern

## Implementation of the Bank's Compliance Function, Internal Audit, and External Audit

## SEKRETARIS PERUSAHAAN

Sekretaris Perusahaan memiliki peranan yang penting untuk memelihara citra Bank dan melindungi kepentingan Bank dengan membangun komunikasi dan hubungan baik dengan semua pihak serta memastikan aspek penghubung (*liaison officer*) antara Bank dengan pihak eksternal khususnya berkaitan dengan pasar modal, publik serta kebijakan internal berkaitan dengan penerapan tata kelola perusahaan yang baik.

### Dasar Hukum

Ketentuan pembentukan Sekretaris Perusahaan PT Bank JTrust Indonesia Tbk merujuk pada Peraturan Otoritas Jasa Keuangan Nomor 35/POJK.04/2014 tanggal 8 Desember 2014 tentang Sekretaris Perusahaan Emiten atau Perusahaan Publik.

### Profil Sekretaris Perusahaan

Sekretaris Perusahaan diangkat dan diberhentikan berdasarkan keputusan Direksi. Pengangkatan Sekretaris Perusahaan PT Bank JTrust Indonesia Tbk telah memenuhi persyaratan yang telah ditetapkan serta telah dilaporkan kepada OJK dan diumumkan kepada publik melalui situs IDXNet (e-reporting). Efektif sejak tanggal 29 Januari 2020 jabatan Sekretaris Perusahaan PT Bank JTrust Indonesia Tbk dipegang oleh Sdri. Ong Pey Fang, berdasarkan Surat Keputusan Direksi tanggal 29 Januari 2020.

Profil lengkap Sekretaris Perusahaan tercantum dalam Profil Executive Vice President pada Laporan Tahunan 2021.

### Pelatihan dan/atau Peningkatan Kompetensi yang Diikuti Sekretaris Perusahaan

Untuk meningkatkan kompetensi dan pemahaman dalam menunjang pelaksanaan tugas dan tanggung jawabnya, selama tahun 2021 Sekretaris Perusahaan PT Bank JTrust

## CORPORATE SECRETARY

The Corporate Secretary has an important role in maintaining the Bank's image and protecting the Bank's interest by building communications and relations with all parties and ensuring the liaison aspect (liaison officer) between the Bank and external parties, particularly the capital market, public, and internal policies on the implementation of good corporate governance.

### Legal Basis

The basic terms of reference for the appointment of the Corporate Secretary of PT Bank JTrust Indonesia Tbk. refer to The Financial Services Authority (OJK) Regulation No. 35/POJK.04/2014 dated on December 8, 2014 on Corporate Secretary of Public Company.

### Profile of the Corporate Secretary

The Corporate Secretary shall be appointed and dismissed by the Board of Directors. The appointment of the Corporate Secretary of Bank JTrust Indonesia Tbk has fulfilled the requirements and been reported to OJK and announced to the public through IDXNet website (e-reporting). Effective from January 29, 2020, the position of Corporate Secretary of PT Bank JTrust Indonesia Tbk is held by Ms. Pey Fang Ong, based on the Decree of the Board of Directors dated 29 January 2020.

The complete profile of the Corporate Secretary is listed in the Executive Vice President Profile in this 2021 Annual Report.

### Training and/or Competence Development Followed by Corporate Secretary

To improve competence and understanding to support of its duties and responsibilities, in 2021 the Corporate Secretary of PT Bank JTrust Indonesia Tbk. has attended various

Indonesia Tbk telah mengikuti berbagai program pendidikan/pelatihan, workshop, konferensi, seminar, antara lain:

education/training programs, workshops, conferences, seminars, among others:

| Nama<br>Name | Jabatan<br>Position | Nama Pelatihan/Workshop/ Konferensi/Seminar<br>Name of Training/Workshop/ Conference/Seminar | Penyelenggara<br>Organizer | Waktu & Lokasi<br>Time & Place |
|---|---|---|---|---|
| Ong Pey Fang | Sekretaris Perusahaan<br>Corporate Secretary | Good Corporate Governance Implementation in Banking Business | Lentera Mulia Persada | Jakarta, 26 Januari 2021<br>Jakarta, 26 January 2021 |
| | | Advancing Sustainability: Governing and Reporting Forging a Sustainable Future For Better Indonesia | IICD & Infobank Institute | Jakarta, 8 Juli 2021<br>Jakarta, 8 July 2021 |
| | | Pengenalan Aspek ESG sebagai Salah Satu Penunjang Bisnis Berkelanjutan | ICSA | Jakarta, 19 November 2021 |
| | | Beginner Seminar, Introduction to TCFD & SDGs | GRI | 2 Juni 2021<br>2 June 2021 |
| | | Advance Seminar, Introduction to TCFD & SDGs | GRI | 29-30 Juni 2021<br>29-30 June 2021 |

Selain dari yang disebutkan di atas, Sekretaris Perusahaan senantiasa mengikuti/menghadiri sosialisasi peraturan-peraturan baru dari OJK dan BEI.

In addition to the above, the Corporate Secretary will always follow/attend the socialization of new regulations from the OJK and IDX.

## Pelaksanaan tugas Sekretaris Perusahaan

Dalam melaksanakan kegiatannya, Sekretaris Perusahaan berpedoman pada POJK No.35/POJK.04/2014 dan SOP Corporate Secretary. Sekretaris Perusahaan PT Bank JTrust Indonesia Tbk telah melaksanakan tugasnya, dengan uraian singkat pelaksanaan tugas sebagai berikut:

1. Mengikuti perkembangan industri keuangan - perbankan dan pasar modal khususnya peraturan perundang-undangan yang berlaku di bidang keuangan - perbankan dan pasar modal.

## Task Implementation of the Corporate Secretary

In carrying out its duties, Corporate Secretary must comply with POJK No. 35/POJK.04/2014 and Standard Operating Procedures for Corporate Secretary. The Corporate Secretary of PT Bank JTrust Indonesia Tbk. has performed its duties, with short description as follows:

1. Follow the financial industry development-banking and capital markets, particularly regulations in the financial sector – banking and capital markets.

2. Memberikan masukan kepada Direksi dan Dewan Komisaris untuk mematuhi ketentuan peraturan perundang-undangan yang berlaku di perbankan dan pasar modal.
3. Membantu Direksi dan Dewan Komisaris dalam pelaksanaan tata kelola perusahaan yang baik, yang meliputi :
   a. Keterbukaan informasi kepada masyarakat, termasuk ketersediaan informasi pada Situs Web Emiten atau Perusahaan Publik;
   b. Menyampaikan laporan kepada Otoritas Jasa Keuangan tepat waktu;
   c. Penyelenggaraan dan dokumentasi Rapat Umum Pemegang Saham;
   d. Penyelenggaraan dan dokumentasi rapat Direksi dan/atau Dewan Komisaris;
   e. Pelaksanaan program orientasi terhadap perusahaan bagi Direksi dan/atau Dewan Komisaris.
4. Sebagai penghubung antara Emiten atau Perusahaan Publik dengan Otoritas Jasa Keuangan dan pemangku kepentingan lainnya.
5. Sebagai fasilitator dalam pelaksanaan tanggung jawab sosial perusahaan dan lingkungan (*Corporate Social Responsibility*/CSR).
6. Melakukan fungsi komunikasi dalam rangka membangun citra dan reputasi perusahaan serta membangun goodwill keluar perusahaan, menjaga konsistensi pesan dan citra yang ingin disampaikan kepada masyarakat, serta menjaga agar informasi yang disampaikan tidak melanggar hukum.
7. Mengkoordinir pelaksanaan office of the board yang mencakup:
   a. Memastikan ketersediaan informasi dalam pengambilan keputusan Direksi dan Dewan Komisaris.
   b. Memastikan kehadiran peserta rapat agar kuorum dapat tercapai sehinggga keputusan yang dihasilkan sah.
   c. Memastikan fungsi sekretariat perusahaan dalam mengadministrasikan pelaksanaan dokumentasi keputusan rapat dan kearsipan korporat.
8. Membangun citra positif Bank melalui strategi komunikasi yang efektif dengan mengangkat berita – berita positif
9. Mengkoordinasikan penyelenggaraan aktivitas CSR
10. Sebagai penghubung antara Bank dengan pemegang saham, regulator dan pemangku kepentingan lainnya.

2. Give inputs to the Board of Directors and Commissioners to comply with existing regulations in banking and the capital market.
3. Assist the Board of Directors and the Board of Commissioners in the implementation of good corporate governance, including:
   a. Disclosure of information to the public, including the availability of information on the Website of the Company;
   b. Report submission to the Financial Services Authority in a timely manner;
   c. Implementation and documentation of the General Meeting of Shareholders;
   d. Implementation and documentation of the Board of Commissioners and/or Board of Directors meetings;
   e. Implementation of the orientation program for the Board of Directors and/or Board of Commissioners.
4. Act as a liaison between the Issuer or Public Company with the Financial Services Authority and other stakeholders.
5. Act as the facilitator in the implementation of Corporate Social Responsibility (CSR).
6. Improve communication in order to build the company's image and reputation as well as develop goodwill out of the company, maintain the consistency of message and image to be conveyed to the public, and make sure that information submitted does not violate the law.
7. Coordinate the implementation of office of the board, including:
   a. Ensure the availability of information in the decision making of the Board of Directors and the Board of Commissioners.
   b. Ensure the attendance of meeting participants in order to achieve the quorum, so the decisions will be legitimate and credible.
   c. Ensure the function of the corporate secretary in administering the implementation of meeting results documentation and corporate archiving.
8. Building a positive image of the Bank through an effective communication strategy by promoting positive news
9. Coordinate the implementation of CSR activities.
10. As a liaison between the Bank and shareholders, regulators and other stakeholders.

## FUNGSI AUDIT INTERN

Audit Intern merupakan bagian dari sistem pengendalian intern dengan ruang lingkup pekerjaan audit intern yang mencakup pemeriksaan dan penilaian atas kecukupan dan efektivitas sistem pengendalian intern, manajemen risiko, serta proses dan sistem tata kelola bank yang bertujuan memberikan keyakinan bahwa pengendalian telah berjalan seperti yang ditetapkan.

Dengan perannya sebagai *Third line of defense*, Satuan Kerja Audit Internal PT Bank JTrust Indonesia Tbk harus memastikan bahwa pengendalian internal di setiap line of defense semakin kuat dan matang sesuai dengan ketentuan dan peraturan. Oleh karena itu SKAI terus melakukan inovasi dalam penggunaan metodologi serta *tools audit* sehingga pelaksanaan audit lebih efektif dan efisien.

### Piagam Audit Internal

Piagam Audit Internal merupakan pedoman tata laksana kerja internal audit Perseroan yang memuat visi dan misi, fungsi dan ruang lingkup kerja, tanggung jawab, kewenangan, akuntabilitas, independensi, dan kode etik dari SKAI. Piagam Audit Internal ditinjau dan diperbarui secara berkala sesuai kebutuhan organisasi.

PT Bank JTrust Indonesia Tbk memiliki Piagam Audit Internal yang mendefinisikan: Tujuan, Aktivitas SKAI, Kewenangan dan Tanggung Jawab SKAI dalam Organisasi, termasuk hubungannya dengan Direksi dan Dewan Komisaris. Kepala SKAI bertanggung jawab langsung kepada Direktur Utama dan mempunyai garis pelaporan Dewan Komisaris melalui Komite Audit untuk mengkomunikasikan hasil-hasil kerja SKAI. SKAI PT Bank JTrust Indonesia Tbk bertugas membantu Direktur Utama dan Dewan Komisaris untuk memastikan kecukupan dan efektivitas Sistem Pengendalian Intern (SPI), proses manajemen risiko, dan tata kelola Bank.

Sesuai Peraturan Otoritas Jasa Keuangan No.56/POJK.04/2015 tanggal 23 Desember 2015 tentang Pembentukan Pedoman Penyusunan Piagam Audit Internal dan POJK No.01/POJK.03/2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum, maka dalam pembentukan dan pelaksanaan tugasnya, Divisi Internal Audit telah membuat dan melaksanakan Piagam Audit Internal yang memuat:

a. struktur dan kedudukan SKAI;
b. tugas dan tanggung jawab SKAI serta hubungan dengan unit kerja yang melakukan fungsi pengendalian lain;

## INTERNAL AUDIT FUNCTION

Internal Audit is part of the internal control system with the scope of internal audit work, which includes examination and assessment on the adequacy and effectiveness of the Bank's internal control system as well as performance appraisal aimed at giving assurance that internal control is carried out accordingly.

With its role as the Third line of defense, the Internal Audit Work Unit of PT Bank JTrust Indonesia Tbk must make sure that internal control in each line of defense is stronger and more solid, in accordance with rules and regulations. Therefore, SKAI continues to innovate in using audit methodologies and tools to make it more effective and efficient.

### Internal Audit Charter

Internal Audit Charter is a guidelines of the work procedures the Company's internal audit that contains vision and mission, function, scope of work, responsibilities, authority, accountability, independency, and code of conduct of Internal Audit Division (IAD). The Internal Audit Charte is reviewed and updated periodically, in accordance with the organization's needs.

PT Bank JTrust Indonesia Tbk. has an Internal Audit Charter that describes: Objectives, IAD Activities, IAD Authority and Responsibilities within the Organization, including its relationship with the Board of Directors and the Board of Commissioners. The Head of IAD directly reports the President Director and has a reporting line to the Board of Commissioners through Audit Committee to communicate IAD work results. IAD of PT Bank JTrust Indonesia Tbk. is responsible for assisting the President Director and the Board of Commissioners to ensure adequate and effective Internal Control System (SPI), risk management process, and the Bank's governance.

In accordance with the Regulation of the Financial Services Authority No. 56/POJK.04/2015 dated December 23, 2015 on the Establishment and Guidelines for Formulating Internal Audit Charter and POJK No. 1/POJK.03/2019 on the Implementation of Internal Audit Function in Commercial Banks, therefore in establishing and executing its duties, the Internal Audit Division has created and implemented the Internal Audit Charter, which contains the following:

a. IAD structure and position;
b. IAD duties and responsibilities and its relations with work units that perform other control functions;

c. wewenang SKAI;
d. Kode Etik Audit Intern;
e. persyaratan auditor intern dalam SKAI;
f. pertanggungjawaban SKAI;
g. larangan perangkapan tugas dan jabatan auditor intern serta pelaksana dalam SKAI dari pelaksanaan kegiatan operasional Bank termasuk dalam perusahaan anak;
h. kriteria penggunaan tenaga ahli ekstern dalam mendukung fungsi audit intern;
i. syarat dan ketentuan yang harus dipenuhi oleh SKAI untuk menjaga independensi apabila diminta untuk memberikan layanan konsultasi atau tugas khusus lain;
j. tanggung jawab dan akuntabilitas kepala SKAI;
k. persyaratan untuk mematuhi Standar Profesional Audit Intern;
l. prosedur dalam koordinasi fungsi audit intern dengan ahli hukum atau auditor ekstern;
m. kebijakan pembatasan penugasan secara berkala dan masa tunggu (cooling-off period) penugasan yang memadai kepada anggota SKAI; dan
n. kebijakan pembatasan penggunaan jasa dan masa tunggu (cooling-off period) yang memadai bagi pihak ekstern.

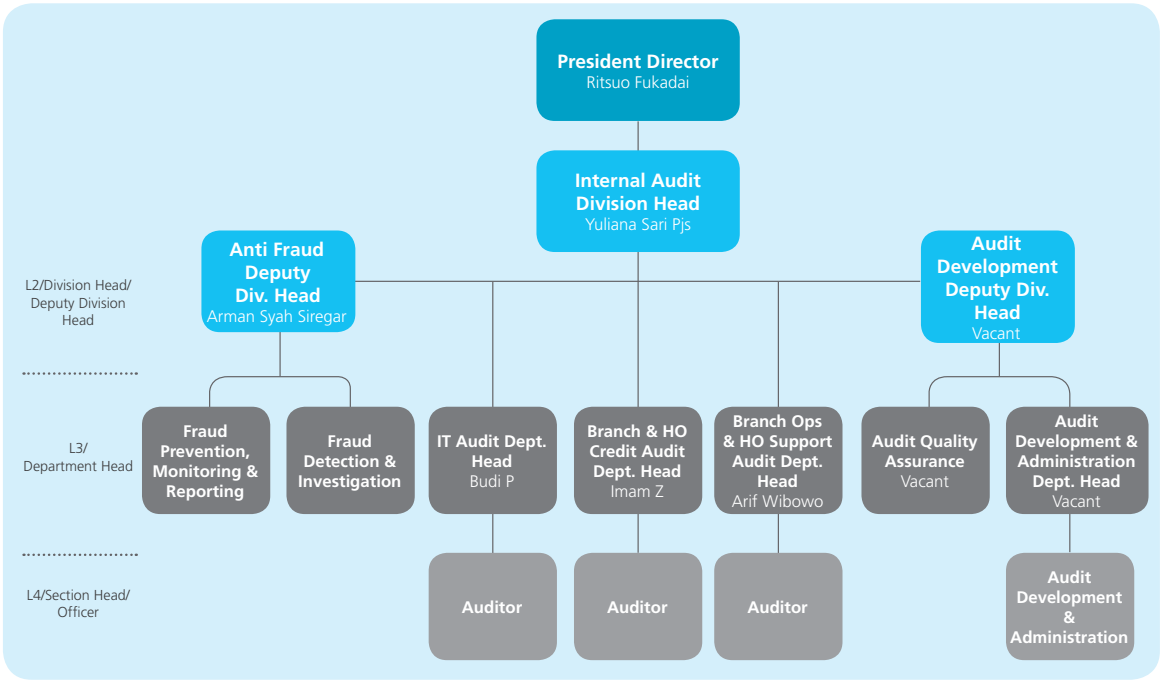
Piagam Audit Internal dikaji ulang secara berkala atau sewaktu-waktu apabila diperlukan, dimana kaji ulang dan pengkinian terakhir telah dilakukan pada November 2021.

c. IAD authorities;
d. Internal Audit Code of Ethics;
e. Internal auditor requirements in IAD;
f. IAD accountability;
g. prohibition of concurrent assignment and position of internal auditor and executor in IAD from carrying out the Bank's operational activities including in subsidiary companies;
h. the criteria for using external experts in supporting the internal audit function;
i. terms and conditions that must be fulfilled by IAD to maintain independence if requested to provide consulting services or other special tasks;
j. the head of IAD responsibility and accountability;
k. requirements to comply with Internal Audit Professional Standards;
l. procedures for coordinating the internal audit function with legal experts or external auditors;
m. policy on periodic assignment restrictions and cooling-off period for IAD members; and
n. policy on restrictions on the use of services and cooling-off period for external parties.

The Internal Audit Charter is reviewed periodically or from time to time is necessary, with the last review was conducted in November 2021.

## Struktur Organisasi SKAI PT Bank JTrust Indonesia Tbk Tahun 2021

## Organizational Structure of the 2021 Internal Audit Division (IAD) of PT Bank JTrust Indonesia Tbk.



## Profil Pejabat Audit Internal

Berdasarkan POJK No.01/POJK.03/2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum pasal 19, dinyatakan bahwa Kepala SKAI diangkat dan diberhentikan berdasarkan surat keputusan dari Direktur Utama, surat persetujuan Dewan Komisaris, dan surat rekomendasi dari Komite Audit.

Pengangkatan Kepala SKAI telah dilaporkan kepada Otoritas Jasa Keuangan, melalui surat tanggal 1 September 2021 perihal Laporan Pergantian Kepala SKAI PT Bank JTrust Indonesia Tbk.

## Profile of Internal Audit Officers

Based on POJK No.01/POJK.03/2019 on the Implementation of Internal Audit Function in Commercial Banks Article 19, which states that the Head of IAD is appointed and dismissed based on a decision letter from the President Director, a letter of approval from the Board of Commissioners, and a letter of recommendation from the Audit Committee.

The appointment of the Head of SKAI has been reported to the Financial Services Authority through letter dated 1 September 2021 regarding the Report on the Replacement of the Head of SKAI of PT Bank JTrust Indonesia Tbk.

## Profil Kepala Audit Internal

**Nama: Yuliana Sari**

## Profile of Internal Audit Officers

**Name: Yuliana Sari**

| | | |
|---|---|---|
| **Usia**<br>Age | 35 tahun | 35 years old |
| **Jenis Kelamin**<br>Gender | Perempuan | Female |
| **Kewarganegaraan**<br>Nationality | Indonesia | Indonesia |
| **Domisili**<br>Domicile | Jakarta | Jakarta |
| **Dasar Hukum Pengangkatan**<br>Legal Basis of Appointment | No. 24.01/S.Kep-Dir-HCGD/JTRUST/VIII/2021 | No. 24.01/S.Kep-Dir-HCGD/JTRUST/VIII/2021 |
| **Riwayat Pendidikan**<br>Educational History | S1 Universitas Indonesia (Fakultas Psikologi) | Bachelor Degree of the University of Indonesia (School of Psychology) |
| **Riwayat Pekerjaan**<br>Work History | • PT Bank JTrust Indonesia Tbk (2016 – saat ini)<br>- Internal Audit Division Head (Sept 2021 – saat ini)<br>- Internal Audit Deputy Division Head (April 2019 – Agustus 2021)<br>- Quality Assurance Dept Head (Risk Management Division) (Maret 2017 – Maret 2019)<br>- Policy & Procedure Section Head (Compliance Division) (Sept 2016 – Februari 2017)<br>• PT Bank Resona Perdania (2009-2016) – Operational Risk Dedicated Officer (Risk Management Division) | • PT Bank JTrust Indonesia Tbk (2016 – present)<br>- Internal Audit Division Head (Sept 2021 – present)<br>- Internal Audit Deputy Division Head (April 2019 – August 2021)<br>- Quality Assurance Dept Head (Risk Management Division) (March 2017 – March 2019)<br>- Policy & Procedure Section Head (Compliance Division) (Sept 2016 – February 2017)<br>• PT Bank Resona Perdania (2009-2016) – Operational Risk Dedicated Officer (Risk Management Division) |
| **Kualifikasi/Sertifikasi profesi audit internal**<br>Qualification/Certification of internal audit profession | • Sertifikasi Manajemen Risiko Level 4<br>• Certified Bank Internal Audit Level Supervisor | • Risk Management Certification Level 4<br>• Certified Bank Internal Audit Level Supervisor |
| **Pelatihan/Peningkatan Kompetensi yang diikuti di Tahun 2021**<br>Competence Increase/Training participated in 2021 | • 4 Desember 2021, Jakarta<br>Uji Sertifikasi Manajemen Risiko Level 4<br>• 22 November 2021, Jakarta<br>Pembekalan Sertifikasi Manajemen Risiko Level 4<br>• 21 Oktober 2021, Virtual Training<br>Leadership Under Uncertainties<br>• 6 Juli 2021, Internal E-Learning<br>Advance APU PPT | • 4 December 2021, Jakarta<br>Risk Management Certification Test Level 4<br>• 22 November 2021, Jakarta<br>Risk Management Certification Provision Level 4<br>• 21 October 2021, Virtual Training<br>Leadership Under Uncertainties<br>• 6 July 2021, Internal E-Learning<br>Advance APU PPT |

## Pihak yang Mengangkat dan Memberhentikan Kepala Audit Internal

Pemimpin SKAI diangkat dan diberhentikan oleh Direktur Utama dengan persetujuan Dewan Komisaris dan/atau Komite Audit, selanjutnya dilaporkan ke Bank Indonesia/ Otoritas Jasa Keuangan.

## The Party Appointing and Dismissing the Head of Internal Audit

The SKAI leader is appointed and dismissed by the President Director with the approval of the Board of Commissioners and/or the Audit Committee. The decision is then reported to Bank Indonesia/the Financial Services Authority.

## Tugas dan Tanggung Jawab Audit Internal

Internal Audit Division (SKAI) PT Bank JTrust Indonesia Tbk merupakan unit independen yang tidak memihak dalam menjalankan tugasnya, meliputi aktivitas *Assurance dan Consulting bidang Risk/Control* yang didesain untuk dapat memberikan nilai tambah, dapat meningkatkan operasional, membantu dan mengamankan pencapaian Rencana Bisnis Bank (RBB) dengan cara melakukan evaluasi efektivitas dan meningkatkan fungsi *Control*, *Risk Management*, dan *Governance Process.*

Dalam rangka pelaksanaan peran tersebut di atas, SKAI berperan sebagai Strategic Business Partner bagi semua unit kerja dan hal ini akan secara terus menerus dilakukan dalam rangka pencapaian tujuan dari PT Bank JTrust Indonesia Tbk.

Dalam rangka menjaga independensi fungsi audit intern, secara struktur organisasi posisi SKAI berada langsung di bawah dan melapor kepada Direktur Utama, dan mempunyai garis pelaporan kepada Dewan Komisaris melalui Komite Audit. SKAI berperan membantu Direktur Utama dalam menjabarkan hasil pengawasannya dalam hal proses pengendalian Intern (SPI), manajemen risiko, dan tata kelola perusahaan. Posisi, kewenangan, tanggung jawab, profesionalisme, organisasi, dan cakupan tugas SKAI telah mengacu pada POJK Nomor 1/POJK.03/2019 dan POJK Nomor 56/POJK.04/2015 tentang Pembentukan dan Pedoman Penyusunan Piagam Unit Audit Internal.

SKAI membantu Bank dalam mencapai tujuan dengan pendekatan yang sistematik dan disiplin dalam mengevaluasi dan meningkatkan efektivitas manajemen risiko, pengendalian intern/control serta GCG. Aktivitasnya mencakup bidang-bidang operasional, kredit, teknologi, dan sistem informasi serta fungsi-fungsi pendukung di Kantor Pusat. Dalam menjalankan tugasnya, SKAI berwenang mengakses semua fungsi, catatan, properti dan karyawan Bank sesuai penugasan audit tanpa dibatasi oleh pihak manapun.

## Sumber Daya Manusia dan Sertifikasi Profesi

Untuk meningkatkan kompetensi Audit Internal secara berkesinambungan sehingga memberikan nilai tambah (*value added*) bagi perusahaan, maka selama tahun 2021 seluruh Auditor telah diikutsertakan dalam program pelatihan dan sertifikasi.

Sampai dengan tahun 2021, Audit Internal telah memperoleh berbagai kompetensi seperti CBIA (Certified Bank Internal Audit), sertifikasi Manajemen Risiko level 1 – 4. Untuk terus meningkatkan kompetensi auditor SKAI secara

## Duties and Responsibilities of Internal Audit

Internal Audit Unit (IAD) of PT Bank JTrust Indonesia Tbk. is an independent unit and impartial in carrying out its duties, including Assurance activity and Consulting on Risk/Control, which is designed to provide added value, improve operations, assist and secure the process of achieving the Bank's Business Plan by evaluating the effectiveness and improving the function of Control, Risk Management, and Governance Process.

In order to do so, IAD acts as Strategic Business Partner for all work units and this will be done continuously in order to achieve the objectives of PT Bank JTrust Indonesia Tbk.

In order to maintain the independence in internal audit function, structurally, IAD's position is directly below and reports to the President Director. It also has a line of reporting to the Board of Commissioners through the Audit Committee. IAD acts as the eyes and ears of the President Director on enforcing the Internal Control System (SPI), risk management, and corporate governance. IAD's position, authority, responsibility, professionalism, organization, and scope of duties refer to POJK No. 1/POJK.03/2019 and POJK No. 56/POJK.04/2015 on the Establishment and Guidelines for the Preparation of the Charter of the Internal Audit Unit.

IAD assists the Bank in achieving its objectives through systematic and disciplinary approach in evaluating and improving the effectiveness of risk management, internal control, and corporate governance. Its activities cover several areas, including operations, credit, technology, and information systems, as well as supporting functions at Headquarters. In performing its duties, IAD is authorized to access all functions, records, property and employees of the Bank in accordance with the audit tasks without being restricted by any party.

## Human Resources and Professional Certification

Profession and Training To continuously improve the Internal Audit's competence in order to provide added value on the company, all auditors have been included in several training and certification programs in 2021.

Until 2021, the Internal Audit has acquired a wide range of competencies such as the Certified Bank Internal Audit, Risk Management Certification Level 1-4. To continuously improve the competence of IAD auditors in a sustainable

berkesinambungan sehingga mampu menjalankan fungsi audit intern secara profesional, maka kualifikasi/sertifikasi profesi yang diperlukan bagi auditor SKAI adalah:

- 16 (enam belas) anggota SKAI seluruhnya telah memperoleh sertifikasi manajemen risiko dari LSPP dan secara bertahap disesuaikan dengan *mandatory level* yang harus dipenuhi.
- Selain itu, untuk mendukung kompetensi teknis, saat ini SKAI memiliki 10 (sepuluh) orang auditor yang mempunyai Certified Bank Internal Audit dari LSPP.
- Selain mengikuti proses sertifikasi profesi, seluruh auditor juga telah diikutkan dalam *training–training* baik yang terkait dengan aktivitas audit maupun operasional bank (kredit, IT, dan lain-lain).

Seiring dengan dinamika perusahaan, SKAI dituntut untuk melakukan penyesuaian yang berkelanjutan agar mampu mempertahankan standar kinerja. Untuk itu PT Bank JTrust Indonesia Tbk senantiasa mengikutsertakan petugas dan pejabat SKAI ke pelatihan baik internal maupun eksternal agar diperoleh kualifikasi yang:

a. Memiliki pengetahuan yang memadai secara umum dan teknis dalam bidang tugas yang relevan dengan spesialisasinya.
b. Mempunyai perilaku yang independen, jujur, obyektif, tekun dan loyal.
c. Memiliki kemampuan mempertahankan kualitas profesi yang profesional.
d. Memiliki kecakapan interaksi dan komunikasi secara lisan maupun tulisan.
e. Dapat meningkatkan perannya menjadi konsultan dan *catalyst*.

## Metodologi Audit

Kepala SKAI membuat *Annual Audit Plan* yang harus disetujui oleh Direktur Utama dan Dewan Komisaris dengan mempertimbangkan rekomendasi dari Komite Audit.

Dalam menetapkan pandangan dan pemikirannya, Kepala Divisi Internal Audit (SKAI) diberikan ruang yang bebas dan obyektif serta bebas dari tekanan pihak manapun (*independent*), sehingga terhindar dari benturan kepentingan (*conflict of interest*) atas obyek atau kegiatan yang diperiksanya.

Dalam melaksanakan audit, SKAI membuat analisa dan penelitian di bidang keuangan, akuntansi, operasional dan kegiatan lainnya melalui pemeriksaan/audit secara *on-site, on-desk* dan tematik, serta memberikan saran perbaikan dan informasi obyektif tentang kegiatan yang perlu mendapat

manner, which allow them to manage the internal audit function professionally, IAD requires the following professional qualifications/certifications:

- All 16 (sixteen) members of IAD has obtained risk management certification from LSPP and is gradually adjusted to the mandatory level that must be met.
- Moreover, to support technical competence, IAD has 10 (ten) auditors with the Certified Bank Internal Audit from LSPP.
- In addition to taking the professional certification process, all auditors have also participated in trainings both related to audit activities as well as bank operations (credit, IT, etc.).

In line with the company's dynamics, IAD is required to perform continuous adjustments to be able to maintain performance standards. Therefore, PT Bank JTrust Indonesia Tbk. includes officers and management of IAD in both internal and external training in order to obtain following qualifications:

a. Adequate general and technical knowledge of tasks that are relevant to the expertise.
b. Independent, honest, objective, diligent, and loyal.
c. Able to maintain the professional quality of profession.
d. Have interaction and communication skills both verbally and written.
e. Able to increase his/her role as a consultant and catalyst.

## Audit Methodology

Head of IAD formulates Annual Audit Plan that has to be approved by the President Director and the Board of Commissioners by taking into account recommendations from Audit Committee.

In setting views and thoughts, the Head of the Internal Audit Division (IAD) is given a free and objective room and free from pressures to avoid any conflict of interest on the audited objects or activities.

In performing the audit, SKAI formulates analysis and research in the financial sector, accounting, operations, and other activities through on-site, on-desk and thematic inspection/audit, as well as providing suggestions for improvement and objective information on activities that

perhatian khusus oleh semua tingkatan manajemen, juga mampu mengindentifikasikan segala kemungkinan untuk memperbaiki dan meningkatkan efisiensi penggunaan sumber daya dan dana.

Audit dilakukan dengan metodologi *Risk Based Audit* bertujuan untuk melakukan evaluasi kelengkapan dan penilaian kehandalan/efektivitas dari SPI untuk dapat meminimalisir risiko, disamping itu temuan audit akan digunakan sebagai dasar dalam melakukan *corrective* dan *preventive action* atas kelemahan SPI dan meningkatkan *risk awareness* petugas dalam mengendalikan pekerjaan yang ditangani.

## Efektivitas dan Cakupan Audit Intern dalam Menilai Seluruh Aspek dan Unsur Kegiatan Bank

Secara berkala (semesteran) Komite Audit melakukan evaluasi tehadap efektivitas dan cakupan pelaksanaan audit intern dalam menilai kecukupan proses pengendalian intern, efektivitas pemeriksaan audit eksternal dan melakukan pengawasan pada kepatuhan bank terhadap ketentuan dan peraturan perundang-undangan yang berlaku.

Pelaksanaan audit intern dalam menilai kecukupan proses pengendalian intern yang efektif dan independen oleh Satuan Kerja Audit Internal (SKAI) telah berjalan dengan baik sesuai dengan rencana audit yang disusun pada awal tahun. Seluruh rencana audit tahun 2021 telah dapat direalisasikan sepenuhnya oleh SKAI dengan dukungan sumber daya yang cukup memadai, kegiatan audit dilaksanakan berdasarkan pedoman program audit yang jelas sehingga pelaksanaan audit dapat dilakukan dengan lancar, serta laporan hasil audit dilengkapi dengan rekomendasi perbaikan yang cukup baik untuk mencegah terulangnya temuan audit yang sama di masa yang datang.

Audit eksternal dalam melakukan penilaian terhadap kewajaran penyusunan laporan keuangan historis tahun 2021 yang dilakukan oleh Kantor Akuntan Publik (KAP) Kosasih, Nurdiyaman, Mulyadi, Tjahyo & Rekan (KNMTR) yang merupakan anggota dari Crowe Global yang berpusat di Amerika Serikat telah berjalan dengan baik sesuai dengan surat perjanjian (*engagement letter*) tanggal 27 September 2021 dengan opini audit tanpa modifikasi. Evaluasi pelaksanaan audit eksternal didasarkan pada kesesuaian terhadap standar audit yang berlaku, kecukupan waktu pekerjaan lapangan, pengkajian cakupan jasa yang diberikan dan kecukupan uji petik dan rekomendasi perbaikan yang disampaikan.

need special attention by the management at all levels. In addition, IAD also identifies every opportunities to improve and increase efficiency in the use of resources and funds.

Audits are conducted by using Risk-Based Audit methodology, which aims to evaluate the completeness and reliability of assessment/effectiveness of SPI in order to minimize risk. In addition, the audit findings are used as the basis for corrective action on weaknesses of SPI and to improve the risk awareness of personnel in managing the job at hand.

## Effectiveness and Scope of Internal Audit in Assessing All Aspects and Elements of Bank Activities

The Audit Committee regularly (every semester) performs evaluation to the effectiveness and scope of internal audit implementation in assessing the adequacy of internal control process, the effectiveness of external audit examinations and monitoring the bank's compliance with the prevailing laws and regulations.

The implementation of internal audit in assessing the adequacy of an effective and independent internal control process by the Internal Audit Work Unit (IAD) has run well in accordance with the audit plan laid out at the beginning of the year. All audit plans in 2021 has been fully realized by IAD with the support from adequate resources. The audit was carried out based on clear guidelines, so the audit process can be done smoothly. The audit report also contains recommendation for improvement to prevent the same findings in the future.

External audit in assessing the fairness of the 2021 historical financial statements was conducted by Public Accounting Firm Kosasih, Nurdiyaman, Mulyadi, Tjahyo & Partners, which is a member of Crowe Global based in the United States. The audit process has run well according to the engagement letter dated 27 September 2021 with opinion 'audit without modification'. The evaluation of external audit implementation is based on comformity with applicable auditing standards, sufficient time for field work, assessment on the scope of services provided, and sufficient pick test and recommendations for improvement.

Kepatuhan bank terhadap ketentuan dan peraturan perundang-undangan yang berlaku telah berjalan dengan baik dengan tidak ditemukan pelanggaran ketentuan seperti antara lain dalam laporan batas maksimum pemberian kredit (BMPK), laporan pagu devisa netto (PDN) dan penyampaian laporan keuangan publikasi *audited*.

## Evaluasi atau Kaji Ulang Pelaksanaan Audit Intern Bank

Untuk melakukan evaluasi atau kaji ulang atas hasil kerja SKAI Bank dan kepatuhannya terhadap Standar Pelaksanaan Fungsi Audit Intern Bank (SPFAIB) serta perbaikan yang mungkin dilakukan sesuai dengan ketentuan dalam Peraturan Bank Indonesia dan OJK yang berlaku, maka paling kurang setiap 3 (tiga) tahun sekali dilakukan evaluasi atau kaji ulang oleh auditor/pihak ekstern, yang terakhir telah dilakukan pada tahun 2019 untuk periode audit 2016–2019 dan dinyatakan bahwa SKAI telah memenuhi ketentuan SPFAIB pada PBI No.1/6/PBI/1999 tentang Penugasan Direktur Kepatuhan dan Standar Pelaksanaan Fungsi Audit Intern Bank untuk periode audit 2016 sampai 2018 dan POJK No.01/POJK.03/2019 tentang Penerapan Fungsi Audit Intern Bank untuk periode audit 2019. Untuk evaluasi/kaji ulang periode berikutnya atas hasil kerja SKAI Bank dan kepatuhannya terhadap Standar Pelaksanaan Fungsi Audit Intern Bank (SPFAIB) akan dilaksanakan pada tahun 2022.

## Tujuan dan Tahapan Pelaksanaan Audit Intern Bank

SKAI dalam melaksanakan tugasnya terutama untuk memastikan terlaksananya SPI yang bertujuan untuk:

a. Memastikan kecukupan pengamanan dana masyarakat, meliputi deposito, giro, tabungan serta dana pihak ketiga lainnya.
b. Pengamanan *Assets* berupa audit atas Kualitas Aktiva Produktif (kredit) melalui audit unit kerja pengelola kredit (termasuk di dalamnya pemeriksaan Debitur sample) untuk memastikan bahwa proses kredit (Inisiasi, Analisa, Keputusan, Pencairan dan *Monitoring*) telah dilakukan secara *prudent*.
c. Pencapaian tujuan dan sasaran kegiatan operasional yang telah ditetapkan, pemanfaatan sumber daya secara ekonomis dan efisien, efektif dan mengawasi kegiatan tertentu seperti kegiatan sistem teknologi informasi (*Core Banking, Opics, Trade Innovation, Swift*, dan lain-lain).
d. Kebenaran dan keutuhan informasi, termasuk pencatatan kewajiban Bank dan rekening administratif yang akurat, lengkap dan tepat waktu.

The Bank's compliance with existing rules and regulations has run well with no violations on the provisions, such as maximum credit disbursement limit, net foreign exchange position, and submission of audited financial report.

## Evaluation or Review on the Bank's Internal Audit Implementation

To perform an evaluation or review on the work of the Bank's IAD, its compliance with the Bank Internal Audit Function Implementation Standards (SPFAIB), and possible improvements in accordance with Bank Indonesia and OJK Regulations, an evaluation or review by external auditor/parties have been conducted at least once every three years. The most recent was conducted in 2019 for the 2016-2019 audit period, and the IAD was declared to have met the SPFAIB requirements in accordance with the Bank Indonesia Regulation No.1/6/PBI/1999 on the Assignment of Compliance Director and Standard Implementation Function of Bank Internal Audit (SPFAIB) for the 2016-2018 audit periods and POJK No.01/POJK.03/2019 concerning the Application of Internal Audit Function in Commercial Banks for the 2019 audit period. The next evaluation/review on the work results of the Bank's IAD and its compliance towards the Bank Internal Audit Function Implementation Standards (SPFAIB) will be conducted in 2022.

## Objectives and the Implementation Phase of the Bank Internal Audit

IAD performs its duties to ensure the implementation of SPI, with the following objectives:

a. Ensuring the security of public funds, including deposits, current accounts, savings, and other third-party funds.
b. Securing Assets include audit on the Quality of Productive Asset through the audit work unit of credit management and Loan Review (end to end process) to ensure that the process of credit (Initiation, Analysis, Decision, Disbursement and Monitoring) has been carried out prudently.
c. The goals and objectives of the operational activities are achieved through economically efficient and effective use of resources and supervise the activities of certain activities such as information technology systems (Core Banking, Opics, Trade Innovation, Swift, and others).
d. The integrity and completeness of information, including accurate, complete, and timely recording of the Bank obligations in the administrative accounts.

e. Kepatuhan terhadap kebijakan, rencana, prosedur, hukum dan peraturan, termasuk penilaian aspek-aspek yang dapat mempengaruhi Tingkat Kesehatan Bank.

**Pra Audit** diawali dengan pemilihan metode pendekatan audit seperti *Scope* Audit berdasarkan hasil *assessment*, Audit Program terkait, *Mandays*, penetapan *sample size*, tehnik pengujian, bukti minimal dan cara mendapatkannya.

**Penetapan penugasan** dimulai dengan pembuatan surat tugas, *entry meeting, field audit, exit meeting*, dan pembuatan Daftar *Monitoring* Tindak Lanjut (DMTL).

**Hasil audit** akan ditindaklanjuti dengan pembuatan Laporan Hasil Audit yang disampaikan kepada Auditee dan *executive summary report* yang disampaikan kepada Direktur Utama, Dewan Komisaris dengan tembusan kepada Direktur Kepatuhan dan Direktur terkait.

## Pelaksanaan Tugas Audit Intern

1. **Pemeriksaan Umum (*General Audit*)**
   Yaitu pemeriksaan dengan ruang lingkup aspek kegiatan operasional Bank, dengan tujuan menilai efektivitas SPI terutama penilaian atas sistem dan prosedur yang berlaku serta implementasinya. Pemeriksaan ini dilaksanakan pada seluruh Kantor Cabang/Capem dan Divisi-Divisi Kantor Pusat. Pada tahap awal menuju *Risk Based Audit* maka pada awal tahun dilakukan *risk assessment* terhadap auditable unit di kantor pusat dan kantor cabang untuk menentukan unit mana yang akan diperiksa dan frekuensinya.

2. **On Desk Audit**
   Yaitu pemeriksaan yang dilakukan secara on desk yang meliputi *monitoring* kepada penyelesaian DMTL, Rekening Perantara, pemeriksaan secara tematik, kelengkapan pengisian data transaksi di sistem, penelitian dan pembuatan rekapitulasi berdasarkan laporan yang disampaikan oleh Kantor Cabang/Capem.

**Jumlah pegawai**
Audit Intern memiliki 8 (delapan) orang pegawai.

e. Compliance with policies, plans, procedures, laws and regulations, including the assessment of those aspects that affect the Bank's Soundness Level.

**Pre-Audit** begins with the selection of audit approach methods such as Audit Scope based on the assessment results, related Audit Program, Mandays, the determination of sample size, testing technique, minimal evidence and ways to acquire them.

**The Assignment determined** by the Head of the Internal Audit Unit based on the schedule on the Audit Plan.

**Audit Results** will be followed up by creating Audit Results Report submitted to Auditee and executive summary report submitted to the President Director, Board of Commissioners and copies to the respective Compliance Director and Director.

## Internal Audit Implementation

1 **General Audit**
Inspection based on scope of the Bank's operational activities, aimed at assessing the effectiveness of the SPI, particularly on existing systems and procedures and their implementation. These inspections are carried out in all Branches/Sub-Branch Offices and Divisions at Head Office. At the initial stage towards Risk Based Audit, the Bank carried out risk assessment at the beginning of the year at auditable units at the head office and branch offices to determine which units will be examined and the frequency of examination.

2 **On Desk Audit**
On desk audit includes monitoring the completion of DMTL, Intermediary Account, thematic audit, the completeness of transaction data filling in the system, research, and recapitulation based on reports submitted by the Branch/Sub Branch Office.

**Number of employees**
Internal Audit has 8 (eight) employees.

## Realisasi/Pencapaian Penugasan Audit Intern

Selama tahun 2021, SKAI telah melaksanakan pemeriksaan umum (*General Audit*) sesuai dengan rencana kerja audit tahun 2021 sebagai berikut:

## Realization/Achievement of Internal Audit

IAD has performed General Audits in accordance with the audit work plan of 2021 as follows:

| Obyek Audit<br>Audit Object | 2021 | | | 2020 | | |
|---|---|---|---|---|---|---|
| | **Rencana Audit**<br>Audit Plan | **Realisasi Audit**<br>Audit Realization | **Pencapaian (%)**<br>Completion (%) | **Rencana Audit**<br>Audit Plan | **Realisasi Audit**<br>Audit Realization | **Pencapaian (%)**<br>Completion (%) |
| Kantor Cabang<br>Branch Office | 7 | 7 | 100 | 22 | 21 | 95 |
| Kantor Cabang Pembantu<br>Sub-Branch Office | 4 | 4 | 100 | 13 | 13 | 100 |
| Kantor Kas<br>Cash Office | - | - | - | 1 | 1 | 100 |
| Unit Kerja/Divisi Kantor Pusat<br>Working Unit/Head Office ivision | 3 | 3 | 100 | 3 | 3 | 100 |
| Audit Khusus*)<br>Special Audit | 0 | 8 | - | 0 | 4 | - |
| *Review* Laporan Keuangan<br>Review of Financial Statements | 4 | 4 | 100 | 4 | 4 | 100 |
| IT *Objects* | 9 | 9 | 100 | 9 | 8 | 100 |
| **Total Audit** | **27** | **35** | **129** | **52** | **54** | **104** |
| *Loan Review* | 2 | 2 | 100 | - | - | - |
| Audit Thematik**)<br>Thematic Audit | 6 | 6 | 100 | 5 | 5 | 100 |
| *Mandatory Audit****) | 5 | 5 | 100 | 5 | 5 | 100 |
| Sosialisasi *Anti Fraud*<br>Anti Fraud Socialization | 22 | 47 | 214 | - | - | - |
| **Total** | **62** | **95** | **153** | **-** | **-** | **-** |

*) Penugasan/Audit Khusus terkait dengan permintaan yang disampaikan oleh Manajemen dan atau OJK.
**) Mencakup pelaksanaan tematik pada bidang kredit yaitu Debitur Restrukturisasi 2021, Kredit Non Lancar; serta 4 tematik terkait kegiatan operasional yaitu suku bunga & special rate CASA, pengisian data nasabah & pengelolaan SVS, dormant account, biaya legal & penanganan kasus hukum.
***) Mandatory Audit BI atas 5 proses di bidang Operasional (BI-RTGS; BI-SKN; BI-SSSS; BI-ETP dan KPDHN).

*) Assignment/Special Audit related to requests submitted by the Management and or OJK
**) Includes thematic implementation in the credit sector, namely 2021 Restructured Debtors, Non-Current Loan; and 4 other thematics related to operations which are interest rate & CASA special rate, customer data filling & SVS management, dormant account, legal fees & legal case handling.
***) Mandatory BI Audit of 5 processes in Operational (BI-RTGS; BI-SKN; BI-SSSS; BI-ETP and KPDHN).

Selain melakukan audit sesuai dengan rencana kerja audit, selama tahun 2021 SKAI juga telah melaksanakan fungsi konsultatif.

In addition to conducting audits in accordance with the audit work plan, during 2021 IAD has also implemented the consultative audit function.

## Kebijakan dan Pelaksanaan Rapat SKAI

### Kebijakan Rapat SKAI

a. SKAI memiliki wewenang untuk menyelenggarakan rapat secara berkala (minimal 4 kali dalam setahun) dan insidentil dengan Direksi, Dewan Komisaris dan Komite Audit.
b. Mengikuti rapat yang bersifat strategis, seperti rapat ALCO, rapat IT steering committee, rapat Komite Manajemen Risiko, dan sebagainya sesuai ketentuan regulator.

## Policy and Implementation of SKAI Meeting

### SKAI Meeting Policy

a. SKAI has the authority to hold regular (at least 4 times a year) and incidental meetings with the Board of Directors, Board of Commissioners and Audit Committee.
b. Participate in strategic meetings, such as ALCO meetings, IT steering committee meetings, Risk Management Committee meetings, and so on in accordance with regulatory provisions.

## Pelaksanaan Rapat SKAI

Tabel frekuensi kehadiran dan tingkat kehadiran rapat SKAI dengan Direksi, Dewan Komisaris, dan/atau Komite Audit pada tahun 2021.

## Implementation of SKAI Meeting

Table of attendance frequency and attendance rate of SKAI meetings with the Board of Directors, Board of Commissioners, and/or Audit Committee in 2021.

| **Nama Peserta SKAI**<br>Name of SKAI Participants | **Frekuensi Kehadiran**<br>Frequency Attendance | **Tingkat Kehadiran**<br>Attendance Rate | **Hadir Fisik**<br>Physical Presence | **Hadir Secara Virtual**<br>Virtual Presence |
|---|---|---|---|---|
| **Rapat SKAI dengan Direksi**<br>**SKAI Meetings with the Board of Directors** | | | | |
| Ari Prihadi A.*) | 3/3 | 100% | √ | - |
| Yuliana Sari**) | 1/1 | 100% | √ | - |
| **Rapat SKAI dengan Dewan Komisaris dan/atau Komite Audit**<br>**SKAI Meetings with the Board of Commissioners and/or Audit Committee** | | | | |
| Ari Prihadi A.*) | 2/2 | 100% | - | √ |
| Yuliana Sari | 4/4 | 100% | - | √ |
| Armansyah S | 4/4 | 100% | - | √ |
| Yoseph W. S | 4/4 | 100% | - | √ |
| Royke Shando | 4/4 | 100% | - | √ |
| Arif Wibowo | 4/4 | 100% | - | √ |
| Budi Pudjitriono | 3/4 | 75% | - | √ |
| Imam Zarkasyi | 4/4 | 100% | - | √ |

*) Lepas jabatan sebagai Kepala SKAI per September 2021
**) Mulai menjabat sebagai Pjs Kepala SKAI per September 2021

*) Did not hold position as Head of SKAI per September 2021
**) Holds position as Acting Head of SKAI per September 2021

Tabel kehadiran rapat untuk masing-masing Peserta Rapat SKAI adalah:

Table of meeting presence for each SKAI Meeting Participants:

### Rapat SKAI dengan Direksi
### SKAI Meetings with the Board of Directors

| **Nama Peserta Rapat SKAI**<br>SKAI Meeting Participant Name | **1**<br>**Tgl 08/03/21** | **2**<br>**Tgl 13/08/21** | **3**<br>**Tgl 16/08/21** | **4**<br>**Tgl 25/10/21** | **∑ Jumlah Kehadiran**<br>Number of Attendance |
|---|---|---|---|---|---|
| Ritsuo Fukadai | √ | √ | √ | √ | 100% |
| Felix I. Hartadi | √ | √ | √ | √ | 100% |
| Helmi Hidayat | √ | √ | √ | √ | 100% |
| Bijono Waliman | √ | √ | √ | √ | 100% |
| Cho Won June | X | √ | √ | X | 50% |
| R. Djoko Prayitno | √ | √ | √ | √ | 100% |
| Ari Prihadi A.*) | √ | √ | √ | - | 100% |
| Yuliana Sari **) | - | - | - | √ | 100% |

√ : Hadir
X : Absen
*) Lepas jabatan sebagai Kepala SKAI per September 2021
**) Mulai menjabat sebagai Pjs Kepala SKAI per September 2021

√ : Present
X : Absence
*) Did not hold position as Head of SKAI per September 2021
**) Holds position as Acting Head of SKAI per September 2021

### Rapat SKAI dengan Dewan Komisaris dan/atau Komite Audit
### SKAI Meetings with the Board of Commissioners and/or Audit Committee

| **Nama Peserta Rapat SKAI**<br>SKAI Meeting Participant Name | **1**<br>**Tgl. 28/01/21** | **2**<br>**Tgl. 03/06/21** | **3**<br>**Tgl. 16/09/21** | **4**<br>**Tgl. 18/11/21** | **Jumlah Kehadiran**<br>Number of Attendance |
|---|---|---|---|---|---|
| Sutirta Budiman<br>Komisaris Independen (Ketua Komite Audit)<br>Independent Commissioner (Head of Audit Committee) | √ | √ | √ | √ | 100% |
| Bambang Setyoko<br>Anggota Komite Audit (Pihak Independen)<br>Member of Audit Committee (Independent Party) | √ | √ | √ | √ | 100% |
| Irwanto<br>Anggota Komite Audit (Pihak Independen)<br>Member of Audit Committee (Independent Party) | √ | - | - | - | 25% |

## Rapat SKAI dengan Dewan Komisaris dan/atau Komite Audit
SKAI Meetings with the Board of Commissioners and/or Audit Committee

| Nama Peserta Rapat SKAI<br>SKAI Meeting Participant Name | 1<br>Tgl. 28/01/21 | 2<br>Tgl. 03/06/21 | 3<br>Tgl. 16/09/21 | 4<br>Tgl. 18/11/21 | Jumlah Kehadiran<br>Number of Attendance |
|---|---|---|---|---|---|
| I Gde Yadnya Kusuma<br>Anggota Komite Audit (Pihak Independen)<br>Member of Audit Committee (Independent Party) | √ | √ | √ | √ | 100% |
| Benny Siswanto<br>Komisaris Independen (Anggota Komite Audit)<br>Independent Commissioner (Member of Audit Committee) | - | - | √ | √ | 50% |
| Iwan Nataliputra<br>Komisaris Independen (Anggota Komite Audit)<br>Independent Commissioner (Member of Audit Committee) | - | - | - | √ | 25% |
| Ari Prihadi A.*)<br>Kepala Divisi SKAI I Head of SKAI Division | √ | √ | - | - | 100% |
| Yuliana Sari**)<br>Deputy SKAI/PJS Kadiv SKAI | √ | √ | √ | √ | 100% |
| Armansyah Siregar<br>Deputy SKAI | √ | √ | √ | √ | 100% |
| Yoseph Wijaya S<br>Dept. Head SKAI | √ | √ | √ | √ | 100% |
| Royke Shando<br>Dept. Head SKAI | √ | √ | √ | √ | 100% |
| Arif Wibowo<br>Dept. Head SKAI | √ | √ | √ | √ | 100% |
| Budi Pudjitriono<br>Dept. Head SKAI | X | √ | √ | √ | 75% |
| Imam Zarkasyi<br>Dept. Head SKAI | √ | √ | √ | √ | 100% |

√ : Hadir
X : Absen
- : Belum efektif dan/atau lepas jabatan (pengunduran diri)
*) Lepas jabatan sebagai Kepala SKAI per September 2021
**) Mulai menjabat sebagai Pjs Kepala SKAI per September 2021

√ : Present
X : Absence
- : Not effective and/or resign
*) Resign as Head of SKAI per September 2021
**) I Holds position as Acting Head of SKAI per September 2021

## Agenda Rapat SKAI dengan Direksi
Meeting Agenda between SKAI and the Board of Directors

| No | Tanggal Rapat<br>Date of Meeting | Agenda Rapat<br>Meeting Agendas | Peserta Rapat<br>Meeting Participants |
|---|---|---|---|
| 1 | 8 Maret 2021<br>8 March 2021 | Penyampaian Progress Pemeriksaan Audit OJK<br>Submission of OJK Audit Examination Progress | All BOD<br>All EVP |
| 2 | 13 Agustus 2021<br>13 August 2021 | Manajemen Letter KAP Crowe<br>Management Letter KAP Crowe | All BOD<br>All SEVP & EVP |
| 3 | 16 Agustus 2021<br>16 August 2021 | Manajemen Letter KAP Crowe<br>Management Letter KAP Crowe | All BOD<br>All SEVP & EVP |
| 4 | 25 Oktober 2021<br>25 October 2021 | Kasus Hukum PT Akasia Prima Sejahtera<br>Legal Case of PT Akasia Prima Sejahtera | All BOD<br>All EVP |

## Agenda Rapat SKAI dengan Dewan Komisaris dan/atau Komite Audit
Agenda of SKAI Meetings with the Board of Commissioners and/or Audit Committee

| No | Tanggal Rapat<br>Date of Meeting | Agenda Rapat<br>Meeting Agendas | Peserta Rapat<br>Meeting Participants |
|---|---|---|---|
| 1 | 28 Januari 2021<br>28 January 2021 | 1. Realisasi Audit & FRA per 31 Desember 2020<br>2. Temuan Pemeriksaan<br>3. KAP Crowe Horwath Progress Update<br>4. Kasus Fraud & tindak lanjut penyelesaian kasus<br>5. Progress Monitoring DMTL SKAI per 31 Desember 2020<br>6. Progress Monitoring DMTL OJK per 31 Desember 2020<br>7. Temuan OJK 2017-2019 yang belum selesai berdasarkan evaluasi OJK<br>1. Realization of Audit & FRA as of 31 December 2020<br>2. Audit Findings<br>3. KAP Crowe Horwath Progress Update<br>4. Fraud cases & follow-up to case resolution<br>5. SKAI DMTL Monitoring Progress as of 31 December 2020<br>6. OJK DMTL Monitoring Progress as of 31 December 2020<br>7. Unfinished OJK 2017-2019 findings based on OJK evaluation | 1. Sutirta Budiman<br>2. Yohanes Santoso<br>3. Irwanto<br>4. Bambang Setyoko<br>5. Ari Prihadi<br>6. Yuliana S<br>7. Armansyah S<br>8. Royke S<br>9. Arif Wibowo<br>10. Imam Z<br>11. Yoseph W |

### Agenda Rapat SKAI dengan Dewan Komisaris dan/atau Komite Audit
### Agenda of SKAI Meetings with the Board of Commissioners and/or Audit Committee

| No | Tanggal Rapat<br>Date of Meeting | Agenda Rapat<br>Meeting Agendas | Peserta Rapat<br>Meeting Participants |
|---|---|---|---|
| 2 | 3 Juni 2021<br>3 June 2021 | 1. Pencapaian Audit Plan per 14 Mei 2021<br>2. Penugasan diluar Audit Plan 2021<br>3. Major Findings Internal Audit per 14 Mei 2021<br>4. DMTL Internal Audit<br>5. Progress Tindak Lanjut Temuan OJK<br>6. Aktifitas SKAI dan Issue Lainnya<br>1. Audit Plan Achievement as of 14 May 2021<br>2. Assignments outside the 2021 Audit Plan<br>3. Major Findings of Internal Audit as of 14 May 2021<br>4. DMTL Internal Audit<br>5. Progress of OJK's Findings Follow-up<br>6. SKAI Activities and Other Issues | 1. Sutirta Budiman<br>2. Bambang Setyoko<br>3. I Gde Yadnya Kusuma<br>4. Ari Prihadi<br>5. Yuliana S<br>6. Armansyah S<br>7. Royke S<br>8. Arif Wibowo<br>9. Imam Z<br>10. Yoseph W<br>11. Budi P |
| 3 | 16 September 2021 | 1. Pencapaian Audit Plan hingga per 31 Agustus 2021<br>2. Update terkait Permasalahan Hukum<br>3. Temuan dengan klasifikasi risiko *medium to high* serta berulang<br>4. DMTL Internal Audit per 31 Agustus 2021<br>5. DMTL OJK per 31 Agustus 2021<br>6. DMTL KAP per 31 Agustus 2021<br>7. Aktivitas dan isu lainnya<br>1. Achievement of the Audit Plan as of 31 August 2021<br>2. Updates regarding Legal Issues<br>3. Findings with a medium to high and repeated risk classification<br>4. DMTL Internal Audit as of 31 August 2021<br>5. OJK DMTL as of 31 August 2021<br>6. DMTL KAP as of 31 August 2021<br>7. Activities and other issues | 1. Sutirta Budiman<br>2. Bambang Setyoko<br>3. I Gde Yadnya Kusuma<br>4. Benny S<br>5. Yuliana S<br>6. Armansyah S<br>7. Royke S<br>8. Arif Wibowo<br>9. Imam Z<br>10. Yoseph W<br>11. Budi P |
| 4 | 18 November 2021 | 1. Budget Plan 2022<br>2. Audit Operating Plan 2022<br>3. People Development 2022 | 1. Sutirta Budiman<br>2. Bambang Setyoko<br>3. I Gde Yadnya Kusuma<br>4. Benny S<br>5. Iwan Nataliputra<br>6. Yuliana S<br>7. Armansyah S<br>8. Royke S<br>9. Arif Wibowo<br>10. Imam Z<br>11. Yoseph W<br>12. Budi P |

## Temuan Pemeriksaan Audit Intern

Beberapa kesimpulan penting terkait dengan hasil pemeriksaan terhadap beberapa Kantor Cabang, Kantor Cabang Pembantu dan Unit Kerja/Divisi di Kantor Pusat/ Kredit sebagai berikut:

**1. Pemeriksaan pada Kantor Cabang/Capem**

Hasil Audit SKAI pada Kantor Cabang/Capem, secara umum dapat diungkapkan bahwa Sistem Pengendalian Intern sudah cukup memadai dalam banyak aspek material dalam hal kecukupan, efektivitas, dan keberlanjutan namun dibutuhkan perbaikan spesifik dalam jumlah memadai.

Perbaikan ke depannya perlu dilakukan terkait kelemahan pada petugas operasional maupun Supervisor (Branch Manager & Branch Service Operation Manager) yang belum sepenuhnya menjalankan monitoring dan *dual control* secara konsisten dan berkesinambungan terhadap aktivitas operasional di cabang.

## Findings of Internal Audit Investigation

Several important findings on Branch Offices, SubBranch Offices, and Work Unit/Division of the Head Office/Credit:

**1. Examination at the Branch/Sub-Branch**

The IAD audit results at the Branch/Sub-branch, in general, can be said that Internal Control System is sufficient in many material aspects such as adequacy, effectiveness, and sustainability but needs specific improvements in sufficient amounts.

Improvements need to be made in the future regarding weaknesses in operational officers and Supervisors (Branch Head/ BSOM/BO), who have not fully implemented monitoring and dual control in a consistent and sustainable manner on operational activities in branches.

2. **Pemeriksaan Bidang Kredit**
   Dari hasil audit Kredit, temuan umumnya lebih disebabkan karena proses analisa pada saat inisiasi kredit dan monitoring pasca pencairan kredit yang belum optimal dan belum dilakukan dengan konsisten, sehingga berpengaruh kepada kualitas kredit.

3. **Pemeriksaan pada Unit Kerja/Divisi di Kantor Pusat**
   Hasil audit SKAI pada Unit Kerja/Divisi di Kantor Pusat pada umumnya temuan audit lebih disebabkan karena *monitoring* yang belum diterapkan secara optimal atas aktivitas Operasional pada Divisi terkait, serta perlu ditingkatkannya komunikasi dan koordinasi pada unit kerja.

2. **Loan Sector Audit**
   Based on the Credit audit results, the findings are generally due to not optimal and not consistent analytical process during loan initiation and post-loan disbursement, which affected credit quality.

3. **Examination of the entire Work Unit/Division at Headquarters**
   The findings of IAD audit on Work Unit/Division at the Headquarters are generally due to the less-optimal implementation of monitoring on operational activities in the Division, and there should be improvement on communication and coordination in working units.

## Rencana Kerja Internal Audit Division Tahun 2022

Organisasi Internal Audit Division di Bank JTrust Indonesia (BJTI) dibentuk sesuai dengan POJK No.1/POJK.03/2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum, dan sebagai mandat dalam menerapkan fungsinya juga dibuatkan *Internal Audit Charter* yang disetujui oleh Direktur Utama dan Dewan Komisaris.

Dalam menjalankan fungsinya, Internal Audit Division fokus terhadap beberapa aspek seperti aspek perkreditan, Operasional, Keuangan, Kredit, dan Teknologi Informasi. Selain itu Internal Audit Division juga membawahi unit Anti-Fraud yang terdiri atas departemen *Fraud Prevention, Monitoring & Reporting,* serta *Fraud Detection & Investigation*.

Adanya Unit *Development* yang membantu dalam pembuatan *audit plan* tahunan, *operating plan*, pengembangan *methodology audit, monitoring* temuan-temuan penting dan sebagai penunjang dalam hal adanya pemeriksaan dari regulator.

Setiap tahun akan dibuat rencana audit tahunan, yang mana rencana audit tahunan ini dibuat berdasarkan risiko dengan proses sebagai berikut:

1. Mendefinisikan *Audit Universe* yang terdiri dari semua *Auditable* unit di BJTI.
2. Terhadap *Audit Universe* ini dilakukan pengelompokan untuk selanjutnya dibuat *Risk Assessment* berdasarkan parameter-parameter yang dikembangkan.
3. Parameter *risk assessment* ini untuk setiap kelompok dapat berbeda tergantung dari kondisi masing-masing kelompok. Demikian juga halnya dengan *Anti-Fraud*.

## Internal Audit Division Work Plan 2022

The Internal Audit Division organization at Bank JTrust Indonesia (BJTI) was formed in accordance with POJK No.1/POJK.03/2019 on the Implementation of the Internal Audit Function in Commercial Banks, and as a mandate in implementing its functions an Internal Audit Charter was created and approved by the President Director and Board of Commissioners.

In carrying out its functions, the Internal Audit Division focuses on several aspects such as aspects of credit, Operations, Finance, Credit, and Information Technology. The Internal Audit Division also oversees the Anti-Fraud unit which consists of the Fraud Prevention, Monitoring & Reporting, and Fraud Detection & Investigation departments.

The existence of a Development Unit that assists in the preparation of the annual audit plan, operating plan, development of audit methodology, monitoring of important findings and as a support in the case of inspections from regulators.

Every year an annual audit plan will be made, in which this annual audit plan is made based on risk with the following process:

1. Define the Audit Universe which consists of all Auditable units in BJTI.
2. The Audit Universe is grouped for further Risk Assessment based on the developed parameters.
3. Parameters of this risk assessment for each group can be different depending on the conditions of each group; as in with Anti-Fraud.

4. Dari hasil *risk assessment*, rencana Anti-Fraud, ditambah dengan Audit yang sifatnya wajib, maka dibuatkan rencana audit tahunan yang selanjutnya akan dimintakan persetujuan ke Direktur Utama dan Dewan Komisaris.

Rencana audit tahunan dibuat sedemikian rupa sehingga menyesuaikan dengan situasi dan kondisi Bank serta faktor-faktor eksternal dan global, seperti halnya Pandemi COVID-19. Demikian juga pelaksanaannya akan menyesuaikan dengan protokol kesehatan yang berlaku dimana banyak dilakukan *Audit Thematic, Off-site* sehingga kontak fisik dapat diminimalisir dengan hasil seoptimal mungkin.

Untuk *Audit Plan* tahun 2022 dengan lingkup antara lain sebagai berikut:

A. *Audit Head Office*
   1. 4 pemeriksaan Divisi *Support*.
   2. Tematik Kaji Ulang Penerapan Manajemen Risiko
   3. Tematik FCD 4 *review* laporan keuangan

B. IT Audit 8 pemeriksaan
C. *Compulsory* Audit 5 Pemeriksaan
D. Audit Cabang
   1. 5 *Onsite Audit*
   2. 9 *Offsite Audit*
   3. 2 tematik terdiri dari (pemeriksaan SDB; pemeriksaan *customer complaints handling*).
E. Audit Kredit
   1. 4 Kantor Cabang
   2. 6 Divisi
   3. 2 Tematik Kredit (JTO; Agunan *Multifinance*)
F. Sosialisasi Anti-Fraud atas 42 Cabang dan 6 Divisi Kantor Pusat.

4. From the results of the risk assessment, the Anti-Fraud plan, coupled with a mandatory Audit, an annual audit plan is made which will then be asked for approval from the President Director and the Board of Commissioners.

The annual audit plan is made in such a way that it adapts to the situation and condition of the Bank as well as external and global factors, such as the COVID-19 Pandemic. The implementation will adjust to the applicable health protocols where Thematic, Off-site Audits are carried out so that physical contact can be minimized with optimal results.

For the 2022 Audit Plan, the scopes are:

A. Audit Head Office
   1. 4 Support Division checks.
   2. Thematic Review of Risk Management Implementation
   3. Thematic FCD 4 review of financial statements
B. IT Audit 8 checks
C. Compulsory Audit 5 Examination
D. Branch Audit
   1. 5 Onsite Audit
   2. 9 Offsite Audit
   3. 2 thematics consist of (SDB inspection; customer complaints handling examination).
E. Credit Audit
   1. 4 Branch Offices
   2. 6 Division
   3. 2 Thematic Credit (JTO; Multifinance Collateral)
F. Anti-Fraud Socialization for 42 Branches and 6 Head Office Divisions.

## PENERAPAN FUNGSI KEPATUHAN BANK

### Fungsi Kepatuhan Dalam Organisasi

Pelaksanaan Fungsi Kepatuhan Bank mengacu pada POJK Nomor 46/POJK.03/2017 tentang Fungsi Kepatuhan Bank Umum yaitu mengelola langkah-langkah yang bersifat *ex-ante* (preventif) untuk:

a. Mewujudkan terlaksananya Budaya Kepatuhan pada semua tingkatan organisasi dan kegiatan usaha Bank.
b. Mengelola Risiko Kepatuhan yang dihadapi oleh Bank.
c. Memastikan bahwa kebijakan, ketentuan, sistem, dan prosedur, serta kegiatan usaha Bank telah sesuai dengan ketentuan Otoritas Jasa Keuangan dan peraturan perundang-undangan yang berlaku.
d. Memastikan kepatuhan Bank terhadap komitmen yang dibuat oleh Bank kepada Otoritas Jasa Keuangan dan/atau otoritas pengawas lain yang berwenang.

### Dasar Hukum

Pembentukan Fungsi Kepatuhan Bank merujuk pada POJK dan SEOJK terkait Penerapan Tata Kelola Bagi Bank Umum, Penilaian Tingkat Kesehatan Bank dan Pelaksanaan Fungsi Kepatuhan Bank Umum.

### Mekanisme Pengangkatan dan Pemberhentian Kepala Satuan Kerja Kepatuhan (*Compliance Division Head*)

Compliance Division Head diangkat dan diberhentikan berdasarkan keputusan Direksi dan telah dilaporkan kepada OJK.

### Profil & Pelatihan Compliance Division Head

Efektif sejak tanggal 22 Februari 2021 jabatan/posisi Compliance Division Head dipegang oleh Sdri. Vivery Ujiastuti, berdasarkan Surat Keputusan Direksi No. 22.09/S.Dir-HCGD/JTRUST/II/2021, tanggal 22 Februari 2021.

## IMPLEMENTATION OF THE BANK'S COMPLIANCE FUNCTION

### Compliance Function in the Organization

The implementation of the Bank's Compliance Function refers to POJK number 46 / POJK.03 / 2017 on the Compliance Function of Commercial Banks in managing preventive steps to:

a. Realize the implementation of compliance culture at all organization levels and Bank's business activities.
b. Manage Compliance Risk faced by the Bank.
c. Make sure that policies, regulations, systems and procedures, as well as Bank's business activities are in accordance with the provisions of the Financial Services Authority and applicable laws.
d. Ensure the Bank's compliance toward its commitment to the Financial Services Authority and/or other relevant supervisory authorities.

### Legal Basis

The establishment of the Bank's Compliance Function refers to POJK and SEOJK on the Implementation of Governance for Commercial Banks, Assessment of Bank Soundness Levels and Implementation of Commercial Bank Compliance Functions.

### Mechanism of Appointment and Dismissal of the Compliance Division Head

The Compliance Division Head is appointed and dismissed based on the decision of the Board of Directors and has been reported to OJK.

### Compliance Division Head Profile & Training

Effective as of 22 February 2021, the position of Compliance Division Head is held by Vivery Ujiastuti, based on the Decree of the Board of Directors No. 22.09/S.Dir-HCGD/JTRUST/II/2021, dated 22 February 2021.

| | | |
|---|---|---|
| **Nama dan Usia**<br>Name and Age | Vivery Ujiastuti<br>57 tahun | Vivery Ujiastuti<br>57 years old |
| **Jenis Kelamin**<br>Gender | Perempuan | Female |
| **Kewarganegaraan**<br>Nationality | Indonesia | Indonesia |
| **Domisili**<br>Domicile | Jakarta | Jakarta |
| **Dasar Hukum Pengangkatan**<br>Legal Basis of Appointment | SK Direksi No. 22.09/S.Dir-HCGD/JTRUST/II/2021 | SK Direksi No. 22.09/S.Dir-HCGD/JTRUST/II/2021 |
| **Riwayat Pendidikan**<br>Educational History | Fakultas Ekonomi, Universitas Kristen Satya Wacana, Lulus Tahun 1989 | School of Economics, Satya Wacana Christian University, Graduated in 1989 |

| | | |
|---|---|---|
| **Riwayat Pekerjaan**<br>Work History | • PT Bank JTrust Indonesia Tbk (Februari 2021-saat ini)<br>• PT Bank BRI Agroniaga Tbk (Oktober 1997- November 2020)<br>• PT Bank Sino (Juni 1989-September 1997) | • PT Bank JTrust Indonesia Tbk (February 2021-present)<br>• PT Bank BRI Agroniaga Tbk (October 1997- November 2020)<br>• PT Bank Sino (June 1989-September 1997) |
| **Kualifikasi/Sertifikasi Profesi Professional**<br>Professional Certification/ Qualification | • Sertifikasi Manajemen Risiko Level 4<br>• Sertifikasi Kepatuhan Level 2 | • Risk Management Certification Level 4<br>• Compliance Certification Level 2 |
| **Pelatihan/Peningkatan Kompetensi yang diikuti di Tahun 2021**<br>Competence Increase/Training participated in 2021 | • 21 Desember 2021, Jakarta Pandemi Covid – Efek terhadap Risiko dan Kondisi Keuangan Bank<br>• 25 November-30 November 2021, Internal secara Virtual Sosialisasi<br>• 19 Desember-31 Desember 2021, Internal E-Learning ANTI FRAUD<br>• 31 Agustus-1 September 2021, Jakarta Pembekalan Sertifikasi Kepatuhan level Manager<br>• 1 Mei-17 Mei 2021, Internal E-Learning APU & PPT<br>• 8 April 2021, OJK Sistem Informasi Pelaporan Edukasi dan Perlindungan Konsumen (SiPEDULI) | • 21 December 2021, Jakarta Covid Pandemic – Effects to Risks and Financial Conditions of the Bank<br>• 25 November-30 November 2021, Internal Virtually Career Path Socialization<br>• 19 December-31 December 2021, Internal E-Learning ANTI FRAUD 31 August-1 September 2021, Jakarta<br>• 31 August-1 September 2021, Jakarta Pembekalan Sertifikasi Kepatuhan level Manager<br>• 1 May-17 May 2021, Internal E-Learning APU & PPT<br>• 8 April 2021, OJK Sistem Informasi Pelaporan Edukasi dan Perlindungan Konsumen (SiPEDULI) |

## Pedoman Operasional Kepatuhan

PT Bank JTrust Indonesia Tbk telah mempunyai Pedoman Operasional Kepatuhan berupa Standard Operating Procedure Kepatuhan Bank Revisi 02 yang berlaku efektif tanggal 10 Agustus 2021.

## Compliance Operational Guidelines

PT Bank Jtrust Indonesia Tbk already has Compliance Operational Guidelines in the form of Standard Operating Procedures for Bank's Compliance Revision 02 effective per 10 August 2021.

## Prinsip Kepatuhan

PT Bank JTrust Indonesia Tbk berkomitmen menerapkan aspek dan fungsi kepatuhan dalam pengelolaan risiko kepatuhan dalam setiap aktivitas usaha dan operasionalnya sebagaimana diatur dalam ketentuan:

- Peraturan Otoritas Jasa Keuangan Nomor 55/ POJK.03/2016 tanggal 7 Desember 2016 tentang Penerapan Tata Kelola Bagi Bank Umum.
- Peraturan Otoritas Jasa Keuangan Nomor 46/ POJK.03/2017 tanggal 12 Juli 2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum.
- Peraturan Otoritas Jasa Keuangan Nomor 4/ POJK.03/2016 tanggal 26 Januari 2016 tentang Penilaian Tingkat Kesehatan Bank Umum.

Industri perbankan merupakan industri yang diatur sangat ketat *(highly regulated)* karena merupakan industri yang mendapat ijin untuk mengelola dana masyarakat (*public funds custody*). Oleh sebab itu pengelolaan risiko kepatuhan di Bank menjadi sangat penting apalagi di tengah inovasi teknologi informasi dan digitalisasi dalam industri keuangan yang perkembangannya sangat cepat. Penerapan Fungsi Kepatuhan adalah salah satu faktor dalam penerapan Tata

## Compliance Principles

PT Bank Jtrust Indonesia Tbk. Is committed to implementing compliance aspect and function in compliance risk management in all business activities and operations as regulated in:

- Financial Services Authority Regulation No.55/ POJK.03/2016 dated December 7, 2016 on the Implementation of Good Corporate Governance for Commercial Banks.
- Financial Services Authority Regulation No.46/ POJK.03/2017 dated July 12, 2017 on the Implementation of Compliance Function in Commercial Banks.
- Financial Services Authority Regulation No.4/ POJK.03/2016 dated January 26, 2016 on the Assessment on the Commercial Banks' Health Level.

Banking is a highly-regulated industry because it has permission to manage public funds or act as public funds custody. Therefore, compliance risk management is very important especially in the midst of information technology innovation and digitalization in the fast-growing financial industry. The implementation of Compliance Function is one of factors in corporate governance and PT Bank JTrust Indonesia Tbk has committed to complying with the rules

Kelola dan PT Bank JTrust Indonesia Tbk berkomitmen untuk mematuhi ketentuan dan peraturan, melalui pengelolaan risiko kepatuhan yang berdasarkan pada prinsip-prinsip kepatuhan, yaitu:

1. Kepatuhan dimulai dari atas;
2. Kepatuhan merupakan tanggung jawab semua pihak;
3. Kepatuhan dijalankan untuk pemenuhan hukum dan peraturan;
4. Implementasi kepatuhan agar dijalankan dengan kompetensi dan integritas sesuai dengan tanggung jawab;
5. Berorientasi kepada pemangku kepentingan;
6. Dedikasi kepada Bank; dan
7. Orientasi kepada pemecahan masalah.

## Struktur Organisasi Kepatuhan

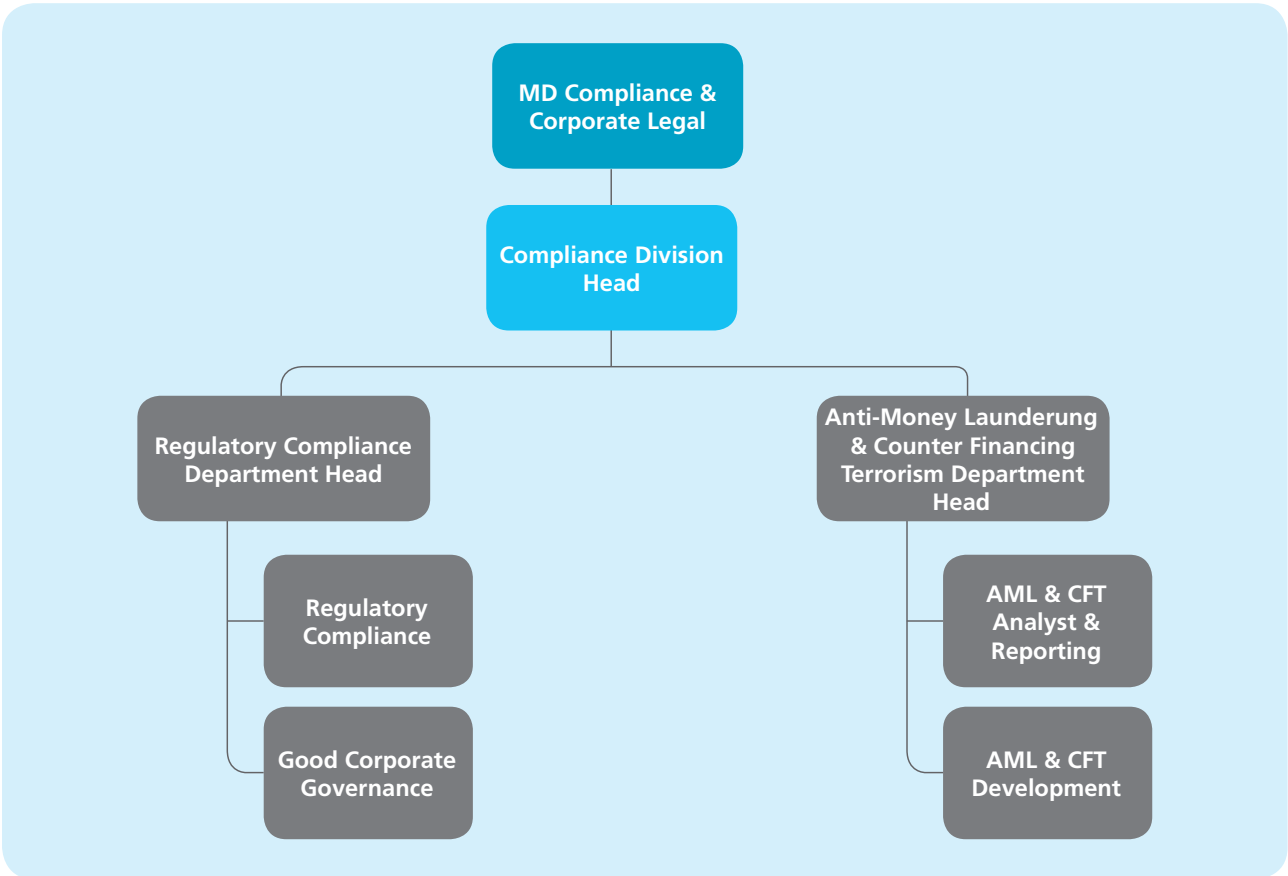
Fungsi Kepatuhan Perseroan dilaksanakan oleh Direktur Kepatuhan dan Divisi Kepatuhan sesuai dengan Surat Keputusan Direksi Bank PT Bank JTrust Indonesia Tbk No.15.10/S.Kep-Dir-HCGD/JTRUST/VI/2020 tertanggal 15 Juni 2020 tentang Struktur Organisasi Compliance Division yang strukturnya dapat digambarkan sebagai berikut:

and regulation through compliance risk management that based on compliance principles, namely:

1. Compliance starts from the top position;
2. Compliance is a responsibility of all parties;
3. Compliance must be carried out to abide by laws and regulations;
4. Implementation of compliance must be conducted with competence and integrity in accordance with responsibilities;
5. Stakeholder oriented;
6. Dedication to the Bank;
7. Problem-solving oriented.

## Compliance Orgnizational Structure

The Company's Compliance Function is carried out by the Compliance Director and Compliance Division based on Decree by Board of Directors of PT Bank JTrust Indonesia Tbk 28.04/S.Kep-DIR-HCGD/JTRUST/II/2020 dated February 28, 2020 on Compliance Division Organization whose structure can be described as follows:



## Tugas dan Tanggung Jawab

### Dewan Komisaris dan Direksi

1. **Dewan Komisaris** wajib melakukan pengawasan aktif terhadap pelaksanaan Fungsi Kepatuhan di Bank, dengan:
   a) Mengevaluasi pelaksanaan Fungsi Kepatuhan Bank paling kurang 2 (dua) kali dalam satu tahun melalui laporan pelaksanaan tugas yang disampaikan oleh Direktur yang Membawahkan Fungsi Kepatuhan kepada Otoritas Jasa Keuangan, yang ditembuskan kepada Direktur Utama dan Dewan Komisaris, maupun laporan mengenai pelaksanaan Fungsi Kepatuhan Bank yang disampaikan oleh Divisi/Satuan Kerja Kepatuhan. Untuk melaksanakan evaluasi yang tepat dan akurat dapat dilakukan melalui rapat-rapat, baik rapat Dewan Komisaris, rapat Direksi maupun rapat komite-komite.
   b) Berdasarkan hasil evaluasi pelaksanaan Fungsi Kepatuhan, Dewan Komisaris menyampaikan saran kepada Direktur Utama dengan tembusan kepada Direktur yang membawahkan Fungsi Kepatuhan dalam rangka meningkatkan kualitas pelaksanaan Fungsi Kepatuhan Bank.

2. **Direksi berkewajiban:**
   a) Menumbuhkan dan mewujudkan terlaksananya Budaya Kepatuhan pada semua tingkatan organisasi dan kegiatan usaha Bank.
   b) Memastikan terlaksananya Fungsi Kepatuhan Bank.

### Direktur yang Membawahkan Fungsi Kepatuhan

1. Tugas dan tanggung jawab yang dimiliki oleh Direktur yang Membawahkan Fungsi Kepatuhan adalah:
   a) Merumuskan strategi guna mendorong terciptanya Budaya Kepatuhan Bank.
   b) Mengkaji dan mengusulkan kebijakan kepatuhan atau prinsip-prinsip kepatuhan yang akan ditetapkan oleh Direksi.
   c) Menetapkan sistem dan prosedur kepatuhan yang akan digunakan untuk menyusun ketentuan dan pedoman internal Bank.
   d) Mengkomunikasikan kebijakan dan prosedur kepada unit kerja/karyawan melalui surat edaran atau internal memo maupun internal email.
   e) Memastikan bahwa seluruh kebijakan, ketentuan, sistem, dan prosedur, serta kegiatan usaha yang dilakukan Bank telah sesuai dengan ketentuan Otoritas Jasa Keuangan berdasarkan prinsip kehati-hatian Bank, tata kelola perusahaan yang baik dan peraturan perundang-undangan.

## Duties and Responsibilities

### The Board of Commissioners and Directors

1. **The Board of Commissioners** is required to actively monitor the implementation of Compliance Function at the Bank through
   a) Evaluating implementation of the Bank's Compliance Function at least 2 (two) times a year through the implementation report submitted by the Director responsible for the Compliance Function to the Financial Services Authority, with copy to President Director and Board of Commissioners, or the report of Bank's Compliance Function implementation as submitted by the Compliance Division/Unit. The appropriate and accurate evaluation are carried out through the Board of Commissioners, Board of Directors and Committee meetings.
   b) Based on the evaluation results on the implementation of the Compliance Function, the Board of Commissioners conveys the recommendations to the President Director with copy to the Director which oversees Compliance Function in order to improve the quality of the Bank's Compliance Function implementation.
2. **The Board of Directors will:**
   a) Develop and realize Compliance Culture at all levels of the organization and business activities of the Bank.
   b) Ensure the implementation of the Bank's Compliance Function.

### Director Responsible for the Compliance Function

1. Duties and responsibilities of the Director Responsible for the Compliance Function are:
   a) Formulate strategies to encourage the creation of the Bank's Compliance Culture.
   b) Study and recommend compliance policy or principles to be endorsed by the Board of Directors.
   c) Establish the compliance systems and procedures to be utilized to formulate the Bank's internal rules and guidelines.
   d) Communicate the policies and procedures to unit and employees through circular letter or internal memos as well as internal e-mail.
   e) Ensure that all policies, regulations, systems and procedures, as well as business activities conducted by the Bank are in accordance with the provisions of Financial Services Authority based on the principle of prudence, Good Corporate Governance, and the prevailing legislations.

f) Meminimalkan Risiko Kepatuhan Bank.
g) Melakukan berbagai upaya perbaikan dan penyempurnaan terhadap ketentuan internal serta mekanisme sistem pelaporan dan pengendalian intern.
h) Melakukan tindakan pencegahan agar kebijakan dan/atau keputusan yang diambil Direksi Bank tidak menyimpang dari ketentuan Otoritas Jasa Keuangan dan peraturan perundang-undangan.
i) Melakukan tugas-tugas lain yang terkait dengan Fungsi Kepatuhan, antara lain memantau dan menjaga kepatuhan Bank terhadap komitmen yang dibuat oleh Bank kepada Otoritas Jasa Keuangan maupun otoritas pengawas lainnya yang berwenang.

2. Tugas dan tanggung jawab tersebut tidak menghilangkan hak dan kewajiban Direktur yang Membawahkan Fungsi Kepatuhan sebagai anggota Direksi Bank sebagaimana diatur dalam Undang-Undang tentang Perseroan Terbatas.

f) Minimize the Bank's Compliance Risk.
g) Improve and refine the internal regulations and the mechanisms for reporting and internal control systems.
h) Take precautions to ensure that policies and/or decisions made by the Board of Directors of the Bank do not deviate from the provisions of Financial Services Authority and the prevailing legislations.
i) Perform other tasks related to the Compliance Function, among others, monitor and maintain the Bank's compliance to the commitments made by the Bank to the Financial Services Authority as well as other related supervisory authorities.

2. The duties and responsibilities do not eliminate the rights and obligations of the Director in charge of the Compliance Function as a member of the Board of Directors of the Bank as stipulated in the Law on Limited Liability Companies

### Kepala Divisi Kepatuhan (*Compliance Division Head*)

1) Membantu Direktur Kepatuhan dalam menjalankan tugas dan tanggung jawabnya.
2) Menindaklanjuti informasi dari Direktur Kepatuhan yang menjadi perhatian dari pihak otoritas yang berwenang (regulator).
3) Melaporkan pelaksanaan tugas dan tanggung jawabnya baik secara berkala maupun khusus kepada Direktur Kepatuhan.
4) Memastikan Kebijakan Kepatuhan, Kebijakan Penerapan APU & PPT, *Code of Conduct* dan prinsip Tata Kelola perusahaan yang baik (*Good Corporate Governance*) diterapkan di Bank.
5) Menyediakan *compliance advice* terhadap rancangan kebijakan dan keputusan Direksi.
6) Menjadi anggota komite yang dibentuk oleh Direksi maupun Dewan Komisaris terkait kepatuhan, mengikuti rapat yang diadakan oleh komite tersebut serta melaporkannya kepada Direktur Kepatuhan.
7) Memastikan peraturan internal yang berlaku tersedia secara lengkap, akurat dan mutakhir, dan sesuai dengan peraturan regulator terkini.
8) Menjadi *liaison officer* untuk regulator perbankan dan pihak otoritas lainnya.
9) Menyiapkan Laporan kepada Direktur Kepatuhan; Laporan Direktur Kepatuhan kepada Direktur Utama; Laporan Direktur Kepatuhan kepada Bank Indonesia/ Otoritas Jasa Keuangan; Laporan Kepatuhan Internal; dan laporan lainnya yang diperlukan dalam pengelolaan kepatuhan Bank.

### Compliance Division Head

1) Help Compliance Director in carrying out his duties and responsibilities.
2) Follow up information from Compliance Director that has raised regulators' concerns.
3) Report his duty implementation and responsibilities both periodically and specifically to the Compliance Director.
4) Ensure the implementation of Compliance Policy, APU & PPT Policy, Code of Conduct, and Good Corporate Governance within the Bank.
5) Provide compliance advice on Board of Directors' policy drafts and decisions.
6) Become one of committee members formed by the Board of Directors and the Board of Commissioners regarding compliance, attend meetings held by the committee, and report them to the Compliance Director.
7) Ensure that applicable internal regulations are available completely, accurately, and up-to-date, as well as in accordance with the latest regulations.
8) Become a liaison officer for banking regulators and other authorities.
9) Prepare a report to the Compliance Director; Compliance Director's Report to the President Director; Compliance Director's Report to Bank Indonesia/the Financial Services Authority; Internal Compliance Report; amd other reports needed in managing Bank's compliance.

10) Memastikan penerapan program APU & PPT dilakukan dengan baik di seluruh Unit Kerja yang mengelola nasabah dan transaksinya, termasuk pelaporannya kepada PPATK dan Instansi lain yang berwenang sesuai dengan ketentuan yang berlaku.

11) Menyusun dan memutakhirkan Kebijakan Kepatuhan, Standar Operasional Prosedur Kepatuhan, serta mensosialisasikannya.
12) Mengembangkan dan mengimplementasikan metodologi *Compliance Risk Management*.
13) Mengembangkan, mengimplementasikan dan mengelola *Compliance Risk Information System*.

## Satuan Kerja Kepatuhan

Satuan Kerja Kepatuhan mempunyai kedudukan setingkat Divisi dan bertanggung jawab kepada Direktur yang Membawahkan Fungsi Kepatuhan sebagai unit kerja yang bersifat independen.

Dalam rangka melaksanakan Fungsi Kepatuhan Bank, Divisi/ Satuan Kerja Kepatuhan memiliki tugas dan tanggung jawab antara lain:

1) Menyusun kebijakan dan prosedur kepatuhan serta melakukan kaji ulang atau pengkiniannya secara berkala.
2) Membuat program kepatuhan dalam rangka mendukung terciptanya Budaya Kepatuhan pada seluruh kegiatan usaha Bank pada setiap jenjang organisasi.
3) Berkoordinasi dengan Satuan Kerja Manajemen Risiko untuk melakukan identifikasi, pengukuran, pemantauan, dan pengendalian terhadap Risiko Kepatuhan dengan mengacu pada ketentuan Otoritas Jasa Keuangan mengenai Penerapan Manajemen Risiko bagi Bank Umum.
4) Menilai dan mengevaluasi efektivitas, kecukupan, dan kesesuaian kebijakan, ketentuan, sistem maupun prosedur yang dimiliki oleh Bank dengan pelaksanaan ketentuan dari otoritas berwenang/peraturan perundang-undangan. Selain itu juga melakukan review kepatuhan atas pelaksanaan aspek kepatuhan di unit kerja.
5) Melakukan kaji ulang dan/atau merekomendasikan pengkinian dan penyempurnaan kebijakan, ketentuan, sistem maupun prosedur yang dimiliki oleh Bank agar sesuai dengan ketentuan dari Otoritas Jasa Keuangan dan ketentuan peraturan perundang-undangan.
6) Melaporkan pelaksanaan fungsi kepatuhan dan status kepatuhan Bank kepada Direksi dan Dewan Komisaris melalui Direktur Kepatuhan.

7) Melakukan tugas lain yang terkait dengan Fungsi Kepatuhan, antara lain:

10) Ensure that the implementation of APU & PPT programs are carried out well in all Working Units that manage customers and their transactions, including reporting to the Financial Transaction Reports and Analysis Center (PPATK) and other authorities, in accordance with applicable regulations.
11) Arrange and update the Compliance Policy and Standard Operating Procedure and disseminate them.

12) Develop and Implement Compliance Risk Management methodology.
13) Develop, implement, and manage Compliance Risk Information System.

## Compliance Working Unit

Compliance Working Unit has the same level of position as Division and is responsible to the Director in charge of Compliance Function as an independent working unit.

In implementing the Bank's compliance function, Compliance Division/Working Unit has duties and responsibilities, such as:

1) Arrange compliance policies and procedures and review or update them periodically.
2) Create a compliance program to support the creation of Compliance Culture in all Bank's business activities at every level of the organization.
3) Coordinate with the Risk Management Work Unit for the identification, measurement, monitoring, and control of the Compliance Risk by referring to the regulation by the Financial Services Authority on the Implementation of Risk Management for Commercial Banks.

4) Assess and evaluate the effectiveness, adequacy, and suitability of policies, regulations, and the Bank's systems and procedures with the implementation of the provisions set by authorities/ statutory regulations. It also conducts review on the implementation of compliance aspect in the working unit.

5) Review and/or recommend updates and refinement of policies, regulations, and the Bank's systems and procedures to comply with Financial Services Authority regulations and the prevailing legislations.

6) Report the implementation of compliance function and the Bank's compliance status to the Board of Directors and Board of Commissioners through the Director of Compliance.
7) Perform other tasks related to the Compliance Function, which includes:

- Memastikan kepatuhan komitmen Bank kepada Otoritas Jasa Keuangan maupun otoritas pengawas lain yang berwenang.
- Sosialisasi/pelatihan kepada seluruh pegawai Bank mengenai ketentuan yang berlaku terkait dengan fungsi Kepatuhan.
- Bertindak sebagai narahubung (contact person) untuk permasalahan kepatuhan Bank bagi pihak internal maupun eksternal, seperti memberikan masukan/klarifikasi atas pertanyaan dari pihak internal/unit kerja terkait maupun pihak eksternal terkait pelaksanaan Peraturan BI/OJK.

- Ensure the Bank's compliance commitment to the Financial Services Authority or other relevant supervisory authorities.
- Hold dissemination or training to all Bank's employees on applicable provisions related to the Compliance function.
- Acting as the contact person for the Bank's compliance issues for internal and external parties, such as by giving input/clarification on the questions from internal/related working units and external parties about BI/OJK rules.

## Kegiatan Kepatuhan Selama Tahun 2021

Selama tahun 2021 Satuan Kerja Kepatuhan melalui *Regulatory Compliance Department* telah melaksanakan Fungsi Kepatuhan Bank pada seluruh unit kerja sebagai berikut:

1. Pemantauan pelaksanaan kepatuhan di unit kerja Bank melalui penilaian sendiri terhadap ketentuan dan peraturan perundang-undangan yang berlaku (*Regulatory Compliance Self Assessment*/RCSA) serta hasil dari unit independen lainnya (seperti unit Internal Audit, unit Manajemen Risiko) dan hasil pemeriksaan otoritas yang berwenang. Juga pemantauan terhadap kewajiban penyampaian laporan rutin/non rutin kepada regulator secara akurat dan tepat waktu, dengan mengimplementasikan *Compliance Report Monitoring* (CRM) secara lebih efektif dan rutin disampaikan kepada setiap unit kerja terkait sebagai reminder-media sehingga Bank terhindar dari sanksi administratif baik berupa teguran tertulis maupun denda.
2. Melakukan uji kepatuhan untuk memberikan "*Compliance Opinion/ Advisory*" atas kebijakan internal serta produk dan/atau aktivitas baru agar sesuai dengan ketentuan otoritas yang berwenang. Pemberian "opini/ advis" kepada unit kerja berdasarkan prinsip kehati-hatian dan pemenuhan ketentuan eksternal.
3. Melakukan penyusunan dan *review*/pengkinian ketentuan internal Bank terkait fungsi kepatuhan dan tata kelola yang baik (GCG), antara lain:

## Compliance Activities During 2021

Through Regulatory Compliance, the Compliance Work Unit has carried out the Compliance Function in all work units throughout 2021 as follows:

1. Monitor the implementation of compliance in the Bank's work units through Regulatory Compliance Self Assessment/RSCA) as well as results from other independent units (such as Internal Audit, Risk Management) and audit results from authorities. Monitoring is also conducted on the obligation to submit routine/non-routine reports to regulators in an accurate and timely manner, by implementing a more effective Compliance Report Monitoring (CRM) and routinely report them to all related work units as a reminder so that Bank can avoid administrative sanctions in the form of written warnings or fine.
2. Conduct compliance tests to provide Compliance Opinion/Advisory on internal policies and new products and/or activities to comply with the authority provisions. Provide "opinions/advice" to work units based on prudent principles fulfillment of external provisions.
3. Formulate and update the Bank's internal provisions related to the compliance and good corporate governance (GCG) function, including:

| Tanggal Efektif<br>Effective Date | Ketentuan | Regulation |
|---|---|---|
| 10 Agustus 2021<br>10 August 2021 | Standard Operating Procedure Kepatuhan Bank Revisi 02 | Standard Operating Procedure of Bank Compliance Revision 02 |
| 21 Oktober 2021<br>21 October 2021 | Kebijakan Kepatuhan Bank Revisi 02 | Bank Compliance Policy Revision 02 |
| 8 Desember 2021<br>8 December 2021 | *Standard Operating Procedure* Tata Kelola Yang Baik (*Good Corporate Governance*/GCG) Revisi 02 | Standard Operating Procedure for Good Corporate Governance (GCG) Revision 02 |

4. Mensosialisasikan kesadaran kepatuhan untuk seluruh jajaran insan J Trust Bank dalam rangka pengembangan Budaya Kepatuhan (*Compliance Culture*) dengan:

4. Disseminate awareness on compliance to all ranks in J Trust Bank in order to insert Compliance Culture by:

a. Melaksanakan sosialisasi/diseminasi dan pelatihan yang terkait dengan prosedur, peraturan dan ketentuan baru yang berlaku yang diselenggarakan secara internal bank maupun oleh pihak eksternal di tempat pelatihan yang ditentukan kepada seluruh karyawan di unit kerja/Divisi, dan Kantor Cabang/ Capem/Kas. Kegiatan sosialisasi dan pelatihan ini dilakukan melalui tatap muka maupun media komunikasi elektronik lainnya.
b. Menatausahakan dan mengkinikan dalam database internal (aplikasi Garoon dan E-mail) terhadap ketentuan baru perbankan yang diterbitkan oleh pihak regulator dan pihak internal Bank.
c. Melakukan Weekly Discussion dalam rangka mensosialisasikan dan mengidentifikasi gap berdasarkan adanya penerbitan ketentuan Regulator.
d. Berpartisipasi menjadi narasumber dalam menyampaikan materi sesuai dengan tugas pokok dan fungsi departemen masing-masing pada:
   - Program Mingguan Induksi Pegawai Baru yang diselenggarakan oleh HCGD.
   - Rapat Bulanan Direksi yang diselenggarakan oleh CSD.
e. Meningkatkan *Compliance Awareness* mengenai Prinsip Kehati-hatian Dalam Perbankan melalui aplikasi Garoon, serta melakukan sosialisasi kepatuhan Bank dalam *Compliance Awareness Lounge* melalui aplikasi J Trust U.

5. Laporan Kepatuhan

   *Regulatory Compliance Department* menyampaikan aktivitas/fungsi kepatuhan Bank secara periodik dalam Laporan Kepatuhan kepada pihak internal dan otoritas yang berwenang sesuai dengan ketentuan.

   Laporan kepatuhan ditandatangani oleh Direktur yang Membawahkan Fungsi Kepatuhan dan disampaikan secara semesteran (setiap periode Juni dan Desember) serta disajikan secara komparatif dalam 2 (dua) periode laporan dengan tembusan kepada Dewan Komisaris dan Direktur Utama. Selama tahun 2021 telah disampaikan Laporan Kepatuhan kepada Otoritas Jasa Keuangan dengan perincian sebagai berikut:

a. Carrying out dissemination and training related to applicable procedures, rules, and regulations that are held internally by the Bank or externally by third parties at a specified training places for all employees in work units/divisions, and Branch offices/Sub Branch/Cash Office. These activities are carried out through face-to-face meetings and other electronic communication media.
b. Administering and updating internal database (Garoon application and E-mail) against new banking provisions issued by regulators and the Bank's internal.
c. Conducting Weekly Discussion to socialize and identify gaps based on the issuance of Regulatory provisions.
d. Participating as resource persons in delivering material in accordance with the main tasks and functions of each department on:
   - Weekly New Employee Induction Program organized by HCGD.
   - Monthly Board of Directors Meeting held by CSD.
e. Improving Compliance Awareness on Prudential Principles in Banking through the Garoon application, as well as socializing the Bank's compliance in the Compliance Awareness Lounge through the J Trust U application.

5. Compliance Reports

   The Regulatory Compliance periodically submits the Bank's compliance activities/functions in the Compliance Report to internal parties and authorities in accordance with the provisions.

   Compliance report is signed by the Director in charge of the Compliance Function and submitted biannually (every period in June and December) and are presented comparatively in 2 (two) reporting periods with copy to the Board of Commissioners and the Board of Directors. Compliance Report to the Financial Services Authority for 2021 was submitted with details as follows:

| **Laporan Kepatuhan**<br>Compliance Report | **Nomor Surat**<br>Letter Number | **Tanggal Surat**<br>Date of Letter |
|---|---|---|
| Semester I | No.29.03/S.Dir-CPD/JTRUST/VII/2021 | 29 Juli 2021 I 29 July 2021 |
| Semester II | No.28.04/S.Dir-CPD/JTRUST/I/2022 | 28 Januari 2022 I 28 January 2022 |

6. Bank telah menerapkan dan mengevaluasi proses implementasi Tata Kelola Bank yang baik (GCG), antara lain:

6. The Bank has implemented and evaluated Good Corporate Governance (GCG), including:

a. Menumbuhkan komitmen Manajemen dalam penerapan Tata Kelola secara menyeluruh pada setiap lini organisasi.
b. Melakukan sosialisasi dan menerapkan JTrust *Employee Appraisal System* (JTrust-EASy) secara berkesinambungan dalam rangka menilai, membangun dan meningkatkan kinerja individu berbasis budaya setiap pegawai.
c. Terhadap *Governance Structure*, dengan membangun dan menyempurnakan infrastruktur GCG, antara lain melengkapi dan menyempurnakan Kebijakan dan SOP, reorganisasi berkesinambungan dalam upaya meningkatkan daya saing dengan tetap berpedoman pada prinsip kehati-hatian, dan governance process.
d. Terhadap *Governance Process*, dengan memantau penerapan Tata Kelola dan senantiasa berupaya menyempurnakan infrastruktur GCG melalui buku "Kebijakan dan SOP Tata Kelola Yang Baik (GCG) PT Bank JTrust Indonesia Tbk".
e. Meningkatkan tanggung jawab setiap lini organisasi untuk menjaga kepentingan *stakeholders*.
f. Secara berkala/tahunan memberikan masukan/ pengkinian data dan menyusun Laporan Pelaksanaan Tata Kelola Bank untuk melengkapi penyusunan Laporan Tahunan (*Annual Report*) yang dikoordinasikan oleh *Corporate Secretary Division*.
g. Bank melalui koordinasi Compliance Division qq Unit Kerja GCG melakukan penilaian sendiri (Self Assessment) Penerapan Tata Kelola (GCG) dan menyusun Laporan Pelaksanaan Tata Kelola PT Bank JTrust Indonesia Tbk secara berkala/tahunan untuk disampaikan kepada Otoritas Jasa Keuangan dan Pemegang Saham Bank termasuk dipublikasikan dalam situs web Bank sesuai dengan ketentuan penyampaian laporan yang berlaku.
h. Untuk memenuhi ketentuan regulator yang berlaku tentang Penilaian Tingkat Kesehatan Bank Umum, dan Penerapan Tata Kelola Bagi Bank Umum, maka Bank melalui *Compliance Division* qq Unit Kerja GCG telah mengkoordinasikan penilaian sendiri (Self Assessment) faktor Tata Kelola/GCG PT Bank JTrust Indonesia Tbk untuk posisi Desember 2021 dengan hasil penilaian sendiri adalah Peringkat 2 (Baik) yang membaik apabila dibandingkan dengan hasil *Self Assessment* Bank untuk posisi Juni 2021 dengan Peringkat 3 (Cukup Baik).

a. Grow the Management's commitment in implementing Corporate Governance as a whole in every line of the organization.
b. Conduct socialization and implement JTrust Employee Appraisal System (JTrust-EASy) in order to assess, build and improve the culture-based individual performance of each employee.
c. Build and improve GCG infrastructure for Governance Structure, such as by completing and perfecting Policies and SOPs, conducting continuous reorganization in an effort to improve competitiveness while adhering to the prudent principles, and governance process.
d. Monitor the implementation of Corporate Governance for Governance Process and continue improvement in GCG infrastructure through the book titled "Policies and SOPs of Good Governance (GCG) of PT Bank JTrust Indonesia Tbk.".
e. Increase the responsibility of each line of the organization to safeguard the interests of stakeholders.
f. Annually providing data input (supporting data) and formulating the Bank's Governance Implementation Report to complete the Annual Report drafting coordinated by the Corporate Secretary Division.
g. The Bank conducts self-assessment on the Implementation of Good Corporate Governance (GCG) periodically/annually through coordination of Compliance Division in its capacity as the GCG Work Unit. The results are submitted to the Financial Services Authority and the Bank's Shareholders and published on the Bank's website according to the provisions on report submission.
h. To meet regulatory provisions on the Rating of Commercial Banks, and the Implementation of Corporate Governance for Commercial Banks, the Bank through the Compliance Division in its capacity as the GCG Work Unit has coordinated the Self Assessment of PT Bank JTrust Indonesia Tbk GCG for December 2021. The results of self-assessment is 2nd Rank (Good), improved from the Bank's Self Assessment result for the position of June 2021 with 3rd Rank (Fairly Good).

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Selama tahun 2021 Satuan Kerja Kepatuhan melalui AML & CFT *Department* telah melaksanakan penerapan program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme/

During 2021, the Compliance Work Unit through AML & CFT has implemented the Anti-Money Laundering and the Combating the Financing of Terrorism programs in the

APU & PPT di Sektor Jasa Keuangan sesuai dengan ketentuan regulator yang berlaku, antara lain:

a. Melakukan penyusunan dan *review*/pengkinian ketentuan internal Bank terkait penerapan program APU & PPT, antara lain:

Financial Services Sector, in accordance with the applicable regulations, including:

a. Formulate and review the update of Bank's internal provisions related to the APU & PPT program implementations:

| Tanggal Efektif<br>Effective Date | Ketentuan | Regulation |
|---|---|---|
| 17 Maret 2021<br>17 March 2021 | Surat Keputusan Direksi tentang Penunjukan Pejabat Operasional Cabang Sebagai Petugas Unit Kerja Khusus Dalam Penerapan APU & PPT Cabang (Branch AML Officer) | Decree of the Board of Directors concerning Appointment of Branch Operational Officers as Special Work Unit Officers in the Application of AML & CFT Applications for Branches (Branch AML Officer) |
| 22 Maret 2021<br>22 March 2021 | Standard Operating Procedure Konfigurasi Transactions Alerts dan Customer Risk Profile Rules pada Aplikasi New Smart AML System | Standard Operating Procedure for Configuring Transactions Alerts and Customer Risk Profile Rules on the New Smart AML System Application |
| 3 Mei 2021<br>3 May 2021 | Kebijakan Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU & PPT) Revisi 06 | Policy on Implementation of Anti-Money Laundering and Prevention of the Financing of Terrorism (APU & PPT) Revision 06 |
| 15 Desember 2021<br>15 December 2021 | Working Instruction Pengoperasian Aplikasi New Smart AML System Revisi 04 | Working Instruction New Smart AML System Application Operation Revision 04 |

b. Menyusun Rencana Kerja (Action Plan) Penerapan Program APU & PPT Tahun 2022.
c. Menyampaikan Laporan Kegiatan Pengkinian Data kepada Otoritas Jasa Keuangan berupa:
   - Laporan Realisasi Rencana Pengkinian Data PT Bank JTrust Indonesia Tbk Tahun 2021.
   - Laporan Rencana Pengkinian Data PT Bank JTrust Indonesia Tbk Tahun 2022.
d. Sosialisasi/Pelatihan Regulasi APU-PPT.
e. Opini & *Review* Produk/Aktivitas Operasional Bank.
f. Pemenuhan permintaan data/informasi dan korespondesi kepada Pihak Eksternal.
g. Melaksanakan kewajiban pelaporan kepada PPATK sesuai ketentuan dalam UU RI No.8 tahun 2010 Tentang Pencegahan dan Pemberantasan Tindak Pidana Pencucian Uang.
h. Identifikasi nasabah terhadap Daftar Terduga Teroris dan Organisasi Teroris (DTTOT) dan Daftar Pendanaan Proliferasi Senjata Pemusnah Massal.
i. Dalam rangka penerapan *Customer Risk Based Approach*, secara periodik melakukan pemetaan terhadap profil risiko dan transaksi nasabah/rekening. Pendataan terhadap jumlah nasabah dengan produk/layanan yang digunakan (CASA) berdasarkan jenis nasabah, Dana Pihak Ketiga (DPK), nasabah prima/priority customer, transfer dana, dan profil risiko nasabah.
j. Berkoordinasi dengan IT Division untuk mempersiapkan dan melakukan *review* terhadap proses pengembangan Aplikasi Sistem Informasi yang berfungsi untuk melakukan penyaringan (*screening*), pemantauan dan penetapan profil risiko nasabah serta pelaporan

b. Develop Action Plans for the Implementation of the AML & CFT Programs in 2022.
c. Submit Data Updating Activity Report to the Financial Services Authority in the form of:
   - Realization Report of PT Bank JTrust Indonesia Tbk. Data Updating Plan for 2021.
   - Report of PT Bank JTrust Indonesia Tbk. Data Updating Plan for 2022.
d. Conduct socialization and training on AML-CFT regulations.
e. Give Opinions & Reviews on the Bank's Product/ Operational Activities.
f. Fulfill data/information and correspondence requests to external parties.
g. Carry out the reporting obligation to PPATK, in accordance with the provisions in Law No. 8 of 2020 on the Prevention and Eradication of the Crime of Money Laundering.
h. Customer identification of the List of Suspected Terrorists and Terrorist Organizations (STTO) and the List of Funding for the Proliferation of Weapons of Mass Destruction.
i. In implementing Customer Risk Based Approach, periodically identify risk profile and customer accounts. Data of number of customers with products/services used (CASA) based on type of customers, Third Party Fund (DPK), priority customer, fund transfer, and customer risk profile.
j. Coordinate with the IT Division to prepare and review the process of developing Information System Application which functions for screening, monitoring and determining of customer risk profile and financial transactions reporting required in the Anti Money

transaksi keuangan yang diwajibkan dalam regulasi Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme.

k. Pemantauan Profil danTransaksi nasabah.
l. Menghadiri undangan rapat koordinasi dengan pihak Eksternal/Regulator dan Internal Bank.
m. Berpartisipasi aktif dalam program *National Risk Assesment* dan *Financial Integrity Rating on Money Laundering & Financing Terorism* yang diadakan oleh PPATK pada tahun 2021 untuk periode penilaian tahun 2020.
n. Berpartisipasi dalam mendukung program PPATK terkait dengan perubahan Sistem Pelaporan Transaksi Keuangan dari GRIPS System ke Go AML System.
o. Mendukung proses analisa yang dilakukan oleh PPATK dalam upaya pencegahan dan pemberantasan tindak pidana pencucian uang di Indonesia.

## Pemenuhan Komitmen Kepada Otoritas Yang Berwenang

Sepanjang tahun 2021 Satuan Kerja Kepatuhan berkoordinasi dengan unit kerja SKAI dalam memantau dan memastikan pemenuhan kepatuhan Bank terhadap komitmen kepada regulator seperti pelaksanaan/progress penyelesaian tindak lanjut hasil temuan audit Tim Pengawas Otoritas Jasa Keuangan.

## Indikator Kepatuhan Di Tahun 2021

Indikator kepatuhan Bank dari perkembangan masing-masing faktor yang dimonitor selama tahun 2021 menunjukkan keadaan antara lain:

Laundering and Combating the Financing of Terrorism regulations.

k. Monitor customer profiles and transactions.
l. Attending invitations for coordination meetings with External/Regulators and the Bank's Internal parties.
m. Actively participate in the National Risk Assessment and Financial Integrity Rating on Money Laundering & Financing Terrorism program held by PPATK in 2021 for the assessment period of 2020.
n. Participate in supporting the PPATK program related to changes to the Financial Transaction Reporting System from the GRIPS System to the Go AML System.
o. Support the analysis process carried out by PPATK as part of efforts to prevent and eradicate the crime of money laundering in Indonesia.

## Fulfilling Commitments To Authorities

Throughout 2021, the Compliance Work Unit coordinated with Internal Audit Division in monitoring and ensuring the Bank's compliance commitment to regulators such as the implementation/ completion progress of the follow-up on audit findings by the Financial Services Authority Supervisory Team.

## Compliance Indicators in 2021

The Bank's compliance indicator for the development of each factor monitored during 2021 shows the following conditions:

| **Faktor-Faktor yang Dimonitor**<br>Monitored Factors | **Indikator/Rasio**<br>Indicator/Ratio<br>**Posisi Desember 2021**<br>December 2021 Position | **Keterangan**<br>Description |
|---|---|---|
| Rasio Kecukupan Modal (Capital Adequacy Ratio/ CAR) untuk Risiko Kredit, Operasional & Pasar<br>Capital Adequacy Ratio (CAR) for Credit, Operational, and Market Risk | 15,82% | Patuh, memenuhi ketentuan batas minimum regulator<br>Comply, meets regulator's minimum limit requirement |
| Batas Maksimum Pemberian Kredit (BMPK)<br>Maximum Credit Disbursement Limit (BMPK) | | |
| BMPK Kredit I BMPK Credit: | | |
| Pelanggaran I Violation | Nil | Patuh/Comply |
| Pelampauan I Excess | Nil | Patuh/Comply |
| Posisi Devisa Neto (PDN)<br>Net Foreign Exchange Position (PDN) | 1,60% | Patuh, memenuhi ketentuan batas maksimum 20%<br>Comply, meets maximum limit requirement of 20% |
| Kualitas Aktiva Produktif (KAP)/Non Performing Loan (NPL) I Earnings Assets Quality/NPL: | | |
| NPL Gross | 3,90% | Patuh, memenuhi ketentuan di bawah 5%<br>Comply, meets below- 5% Requirement |
| NPL Net | 2,32% | Patuh, memenuhi ketentuan di bawah 5%<br>Comply, meets below- 5% Requirement |

| Faktor-Faktor yang Dimonitor<br>Monitored Factors | Indikator/Rasio<br>Indicator/Ratio<br>Posisi Desember 2021<br>December 2021 Position | Keterangan<br>Description |
|---|---|---|
| Giro Wajib Minimum (GWM)<br>Statutory Reserve Requirement:<br>GWM Rupiah I Reserve Requirement (Rupiah)<br>• Harian I Daily<br>• Rata-rata I Average | <br><br>29,82%<br>19,88%<br>9,94% | <br><br>Patuh, memenuhi ketentuan batas minimum 3,5%<br>/ Comply with the minimum limit requirement of 3.5% |
| Penyangga Likuiditas Makroprudensial (PLM)<br>Macroprudential Liquidity Buffer | 7,00% | Patuh, memenuhi ketentuan batas minimum 6%<br>Comply with the minimum limit requirement of 6% |
| GWM Valas<br>Reserve Requirement (foreign exchange) | 4,29% | Patuh, sudah sesuai ketentuan minimal 4%<br>Comply with the minimum limit requirement of 4% |
| Liquidity Coverage Ratio (LCR) | 173,26% | Patuh, memenuhi ketentuan batas minimum 100%<br>Comply with the minimum requirement of 100% |
| Net Stable Funding Ratio (NSFR) | 143,61% | Patuh, memenuhi ketentuan batas minimum 100%<br>Comply with the minimum requirement of 100% |
| Ratio Pengungkit<br>Leverage Ratio | 10,51% | Patuh, memenuhi ketentuan batas minimum 3%<br>Comply with the minimum requirement of 3% |
| Tingkat Kesehatan Bank (TKB)<br>Bank's Soundness Level | 3 (cukup sehat)<br>(moderately sound) | *Trend* Peringkat Komposit TKB tetap<br>The trend in soundness level composite rating stable |
| Profil Risiko Bank I Bank's Risk Profile:<br>Profil Risiko I Risk Profile<br>Risiko Inheren I Inherent Risk<br>Kualitas Penerapan Manajemen Risiko<br>Quality of Risk Management Implementation | <br>3<br>*Moderate*<br>*Fair* | *Trend* Peringkat Komposit Profil Risiko tetap<br>The trend in soundness level composite rating stable |

## Pelaksanaan Tugas Satuan Kerja Kepatuhan

Secara garis besar, pelaksanaan tugas dan tanggung jawab Satuan Kerja Kepatuhan adalah meliputi hal-hal sebagai berikut:

### Indikator Kepatuhan 2021

A. Batas Maksimum Pemberian Kredit (BMPK) dan Penyediaan Dana kepada Pihak Terkait bulan Desember 2021 sebagai berikut:
   Bulan Desember 2021
   Tidak terdapat pelanggaran atau pelampauan BMPK dalam penyediaan dana kepada Pihak Terkait maupun Pihak Tidak Terkait Bank.
B. Posisi Devisa Neto (PDN)
   Berdasarkan PBI No. 5/13/PBI/2003 tanggal 17 Juli 2003 tentang Posisi Devisa Neto (PDN) Bank Umum, sebagaimana telah beberapa kali diubah terakhir oleh PBI No. 17/5/PBI/2015, diatur bahwa Posisi Devisa Neto paling tinggi 20% dari modal Bank. Berikut Posisi PDN bulan Desember 2021: Tidak terdapat pelanggaran PDN.
C. Pemantauan Kewajiban Penyediaan Modal Minimum (KPMM)
   Sesuai Laporan Profil Risiko Bank PT Bank JTrust Indonesia Tbk TW II tahun 2021 peringkat Profil Risiko Bank PT Bank JTrust Indonesia Tbk berada diperingkat 3 (moderate fair), oleh karena itu berdasarkan POJK No. 11/POJK.03/2016 tanggal 29 Januari 2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum sebagaimana telah diubah oleh POJK No. 34/POJK.03/2016, penyediaan modal

## Implementation of Duties of the Compliance Work Unit

In general, implementation of duties and responsibilities of the Compliance Work Unit includes the following:

### Compliance Indicators in 2021

A. The Legal Lending Limit (BMPK) and Provision of Funds to Related Parties in December 2021 are as follows:

   December 2021
   There is no violation or exceedance of the Legal Lending Limit in the provision of funds to Related Parties or Non-Related Parties of the Bank.
B. Net Open Position (NOP)
   According to Bank Indonesia's Regulation (PBI) No. 5/13/PBI/2003 dated 17 July 2003 on Net Open Position (NOP) of Commercial Banks, as amended a few times latest with PBI No. 17/5/PBI/2015, the highest Net Open Position is 20% of the Bank's capital. Following is NOP as of December 2021: There was no violations on NOP.
C. Monitoring the Minimum Capital Adequacy Requirement (KPMM)
   According to Risk Profile Report of PT Bank JTrust Indonesia for the second quarter of 2021, the Bank's Risk Profile was at level 3 (moderate fair). Therefore, based on OJK Regulation No. 11/POJK.03/2016 dated January 29, 2016 on the Minimum Capital Adequacy Requirement of Commercial Banks, the minimum capital provision was at 10-11% of the Risk Weighted Assets (RWA). The

minimum ditetapkan 10%-11% dari ATMR. Berikut posisi KPMM di bulan Desember 2021 : Kondisi KPMM di atas ketentuan minimal.

D. Pemantauan Rasio NPL
NPL maksimal adalah sebesar 5% dari total Kredit Yang Diberikan (KYD). Berikut perkembangan NPL untuk posisi bulan Desember 2021: Tidak terdapat pelanggaran NPL.

E. Pemantauan Giro Wajib Minimum
1. GWM Primer Rupiah
GWM Primer Rupiah pada bulan Mei mengalami perubahan berdasarkan PADG No.22/10/PADG/2020 tentang Perubahan Kelima atas PADG No. 20/10/PADG/2018 tentang GWM Rupiah dan Valas Bagi Bank Umum Konvensional, Bank Umum Syariah dan Unit Usaha Syariah yang mulai berlaku tanggal 1 Mei 2020. Posisi GWM Primer Rupiah diuraikan sebagai berikut:
a. GWM Rupiah Utama Harian: 0,5%
b. GWM Rupiah Utama Rata-Rata: 3%
2. GWM Sekunder Rupiah
Sesuai Ketentuan GWM Sekunder Rupiah (Penyangga Likuiditas (PLM) minimum 6 %). Rasio GWM Sekunder Rupiah sudah sesuai ketentuan.
3. GWM Valas
Sesuai ketentuan, GWM Valas ditetapkan sebesar 4% dari DPK dalam valuta asing selama periode tertentu. Rasio GWM Valas sudah sesuai ketentuan.
4. GWM RIM
Giro LFR (Rasio Intermediasi Makroprudensial (RIM)) sebesar perhitungan antara Parameter Disinsentif Bawah atau Parameter Disinsentif Atas dengan selisih antara RIM Bank dan RIM Target dengan memperhatikan KPMM Bank. RIM Target berkisar 84%-94% dengan KPMM Insentif 14%. Parameter Giro RIM adalah:
- Parameter Disinsentif Bawah sebesar 0 (nol)
- Parameter Disinsetif Atas sebesar 0 (nol)

## Rencana Kerja Kepatuhan Tahun 2022

**A. Rencana Kerja Kepatuhan (Regulatory Compliance) pada tahun 2022 mencakup:**
1) Program Sosialisasi Peraturan
- Pengkinian *database* ketentuan perbankan dan ketentuan terkait lainnya.
- Sosialisasi dan pelatihan terkait regulasi eksternal. Kegiatan sosialisasi dan pelatihan ini dilakukan

following is the position of KPMM in December 2021: KPMM is still above the minimum requirement.

D. Monitoring the NPL Ratio
Maximum NPL ratio is 5% of the total Disbursed Loans. Following is the development of NPL as of December 2021: No violatons on NPL ratio.

E. Monitoring the Minimum Reserve Requirement (GWM)
1. Rupiah Primary GWM
The Rupiah Primary Reserve Requirement was changed in May based on PADG No.22/10/PADG/2020 on the Fifth Amendment to PADG No.20/10/PADG/2018 on the Rupiah and Foreign Currency Statutory Reserve for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Units, which took effect on May 1, 2020. The Rupiah Primary GWM position is described as follows:
a. Daily Main Rupiah Statutory Reserve: 0.5%
b. Average Main Rupiah Statutory Reserve: 3%
2. Rupiah Secondary GWM
According to the provision of the Rupiah Secondary GWM (minimum Macroprudential Liquidity Buffer of 6%). The ratio of Rupiah Secondary GWM is in line with the provision.
3. Foreign Currency GWM
In accordance with the provision, Foreign Currency GWM is set at 4% of Third Party Funds in foreign currencies during a certain period. The Foreign Currency Reserve Requirement can be described as follows: the ratio of Foreign Currency GWM is in line with the provision.
4. GWM & RIM
Current account LFR (Intermediary Macroprudential Ratio (RIM)) is equal to the calculation of Lower Disincentive Parameters or Upper Disincentive Parameters with the difference between the Bank's RIM and RIM target by taking into account the Bank's KPMM. RIM Target ranges from 84%-94% with incentive KPMM of 14%. Parameters of RIM Current Account are:
- Lower Disincentive Parameter is 0 (zero)
- Upper Disincentive Parameter is 0 (zero)

## Regulatory Compliance Work Plan for 2022

**A. The Regulatory Compliance work plan for 2022 is as follows:**
1) Regulatory Socialization Program
- Update the database of banking regulations and other related provisions.
- Arrange dissemination and training related to external regulations. This socialization and

melalui tatap muka maupun media komunikasi elektronik lainnya.

2) Program Uji Kepatuhan
   - Uji Kepatuhan, yang meliputi uji kepatuhan atas rencana produk/aktivitas baru dan kebijakan/prosedur baru berikut perubahannya.
   - Advisory, yang meliputi rekomendasi/opini dari Unit Kepatuhan atas permintaan advis dari unit kerja lainnya yang terkait pemenuhan aspek-aspek kepatuhan dalam kegiatan Bank.

3) Program Pemantauan Pelaksanaan Kepatuhan
   Memantau kepatuhan Bank terhadap komitmen yang dibuat dengan regulator termasuk memantau tindak lanjut penyelesaian atas temuan Tim Pengawas Otoritas Jasa Keuangan (OJK) berkoordinasi dengan SKAI, serta memantau dan menindaklanjuti permintaan informasi/data oleh OJK dan Bank Indonesia serta pihak regulator lainnya dalam rangka pengawasan Bank.
4) Program dan Aktivitas dalam Laporan Status Kepatuhan
   Membuat Laporan Kepatuhan secara berkala kepada Direksi, Dewan Komisaris, dan otoritas yang berwenang.
5) Memperbaiki dan memperkuat penerapan tata Kelola Bank yang baik (*Good Corporate Governance/GCG)* dan budaya perusahaan melalui berbagai upaya positif, antara lain:
   a. Meningkatkan tata kelola yang baik termasuk budaya tata kelola Bank yang baik (GCG) dengan membangun *awareness* GCG pada seluruh lini.

   b. Melakukan penyusunan dan pengkajian/pengkinian secara berkala terhadap Kebijakan dan/atau *Standard Operating Procedure* (SOP) Tata Kelola Bank yang baik (*Good Corporate Governance*/GCG), sebagai pedoman kerja penerapan tata kelola Bank yang mengacu pada ketentuan dan peraturan perundang-undangan yang berlaku.
   c. Penguatan infrastruktur terkait dengan *Governance Structure* dalam rangka *monitoring* penerapan tata kelola Bank yang baik melalui dukungan teknologi informasi yang menghasilkan Sistem Informasi Manajemen yang memadai, termasuk peningkatan kuantitas dan kualitas kompetensi Sumber Daya Manusia dalam mendukung kelancaran aktivitas Bank terkait dengan *Governance Process*, agar dapat berjalan dengan baik berdasarkan prinsip kehati-hatian.

training activity is carried out face-to-face or through other electronic communication media.

2) Compliance Test Program
   - Compliance Test, which includes testing of new product/activity plan, new policies/procedures and their changes.
   - Advisory, which includes recommendations/opinions from the Compliance Unit for advice requests from other work units related to the fulfillment of compliance aspects in the Bank's activities.
3) Compliance Implementation Monitoring Program
   Monitor the Bank's compliance on its commitments with regulators, including monitoring the follow up on the findings of the Financial Services Authority (OJK) Monitoring Team in coordination with Internal Audit Division, as well as monitoring and following-up on requests for information/data by OJK, Bank Indonesia, and other authorities in Bank supervision.

4) Programs and Activities in the Compliance Status Report
   Write Compliance Reports periodically to the Board of Directors, the Board of Commissioners, and authorities.
5) Strengthening the implementation of Good Corporate Governance (GCG) and corporate culture through various positive efforts, such as:

   a. Improve good corporate governance including the Bank's corporate governance culture by building awareness on GCG across all business lines.
   b. Arrange, update, and submit the Bank's Good Corporate Governance (GCG) Policy and/or Standard Operating Procedure (SOP) as guideline for implementing Bank's corporate governance that refers to the applicable laws and regulations.

   c. Strengthen infrastructure related to Governance Structure in monitoring the implementation of Bank's corporate governance through information technology support. This leads to an adequate Management Information System, such as improving the quantity and quality of Human Resources competencies to support smooth business activities related to Governance Process, so that they can run well based on prudent principles.

d. Mengkoordinasikan pelaksanaan penilaian sendiri (*Self Assessment*) faktor tata kelola (GCG) dari unit kerja terkait secara semesteran dalam rangka menyampaikan "Laporan Hasil Penilaian Sendiri (*Self Assessment*) Penerapan Tata Kelola Bank" yang diperlukan sebagai salah satu faktor penilaian selain faktor Profil Risiko (*Risk Profile*), Rentabilitas (*Earnings*), dan Permodalan (*Capital*) untuk mendukung pembuatan dan penyampaian "Laporan Tingkat Kesehatan Bank Berdasarkan Tingkat Risiko (*Risk Based Bank Rating*)" kepada Otoritas Jasa Keuangan (OJK).

d. Coordinate the implementation of self-assessment of related working units each semester in order to submit the "Self Assessment Results Report", which is required as one of the assessment factors other than the Risk Profile, Earnings, and Capital to support the preparation and submission of "Risk Based Bank Rating" to the Financial Services Authority (OJK).

e. Mengkoordinasikan pelaksanaan penilaian sendiri (*Self Assessment*) pelaksanaan Tata Kelola (GCG) Bank dari unit kerja terkait secara berkala/ tahunan dalam rangka penyusunan "Laporan Pelaksanaan Tata Kelola Bank" yang akan disampaikan kepada Otoritas Jasa Keuangan dan Pemegang Saham Bank termasuk dipublikasikan dalam situs web PT Bank JTrust Indonesia Tbk sesuai dengan ketentuan penyampaian laporan yang berlaku.

e. Coordinate the implementation of Self-Assessment on the Bank's Good Corporate Governance (GCG) from relevant work units on a regular/annual basis in order to prepare "The Report on Bank's Governance Implementation", which will be submitted to the Financial Services Authority and the Bank's Shareholders, and published on the company's website in accordance with provisions on report submission.

f. Memantau dan menilai setiap kegiatan bisnis, operasional, serta kegiatan perbankan lainnya agar dapat berjalan sesuai ketentuan dan prosedur yang berlaku, sehingga Bank dapat mengimplementasikan tata kelola yang baik/ GCG.

f. Monitor and assess every business activity, operations, and other banking activities so that they can run according to the applicable rules and procedures and allow Bank to implement good corporate governance/ GCG.

g. Memperbaiki dan menjaga ratio-ratio keuangan serta hal-hal lainnya yang menjadi faktor peningkatan nilai peringkat dari penerapan tata kelola Bank yang baik (GCG) sebagai salah satu faktor penilaian dalam laporan penilaian Tingkat Kesehatan Bank.

g. Improve and manage financial ratios and others which become factor of an increase in the rating of the Bank's Good Corporate Governance (GCG) as one of the assessment factors in the assessment report of Bank Soundness Level.

h. Mengembangkan self assessment tata kelola (GCG) *tools* yang memperhatikan kemampuan Bank untuk mendukung penyusunan Laporan Tingkat Kesehatan Bank yang lebih efektif dengan memanfaatkan/menggunakan sistem aplikasi yang didesain agar data/informasi *self assessment* faktor tata kelola (GCG) dapat terintegrasi secara optimal dengan data/informasi penilaian faktor Profil Risiko (*Risk Profile*), Rentabilitas (*Earnings*), dan Permodalan (*Capital*).

h. Develop self assessment tools on corporate governance to support a more effective preparation on the Report of Bank's Health by utilizing an application system, which is designed to integrate self assessmen data/information on governance (GCG) with assessment data/ information on Risk Profile, Earnings, and Capital.

.

## B. Rencana Kerja Bidang Penerapan APU & PPT (AML & CFT) pada tahun 2022

Penerapan Program APU dan PPT mengacu pada POJK nomor 12/POJK.01/2017 tentang Penerapan APU dan PPT di Sektor Jasa Keuangan dan SE OJK nomor 32/ SEOJK.03/2017 tentang Penerapan Program APU PPT di Sektor Perbankan, yang telah dirubah dengan POJK Nomor 23/ POJK.01/2019 Tentang Perubahan atas Peraturan Otoritas Jasa Keuangan Nomor 12/ POJK.01/2017 Tentang Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Sektor Jasa Keuangan.

Peraturan-peraturan di atas telah di adopsi ke dalam peraturan internal di PT Bank JTrust Indonesia Tbk yang tertuang dalam Kebijakan Penerapan Anti Pencucian Uang & Pencegahan Pendanaan Terorisme (APU & PPT) Revisi 06 di bulan Mei 2021.

Dalam rangka meningkatkan efektivitas penerapan program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme, AML & CFT melakukan proses berikut ini secara berkesinambungan:

a. Melakukan *review* Kebijakan dan Prosedur internal berdasarkan Peraturan Otoritas Jasa Keuangan Tentang Penerapan Program Anti Pencucian Uang Dan Pencegahan Pendanaan Terorisme Bagi Sektor Jasa Keuangan.
b. Menyusun dan menyampaikan Rencana Kerja (*Action Plan*) Penerapan Program APU & PPT Tahun 2022, rencana pengkinian data nasabah tahun 2022 dan membuat laporan realisasi atas rencana tersebut.
c. Melaksanakan sosialisasi program penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme kepada karyawan PT Bank JTrust Indonesia Tbk, melalui metode tatap muka dan/atau media *Electronic Learning* (*e-learning*).
d. Melakukan pengembangan fungsi sistem informasi (*Smart* AML *System*) dalam mendukung kegiatan pemantauan risiko nasabah berdasarkan profil dan/ atau transaksi, serta pelaporan kepada regulator terkait APU & PPT.
e. Meningkatkan pengetahuan dan pemahaman karyawan Unit Kerja Khusus APU dan PPT dalam rangka pemantauan pelaksanaan penerapan APU & PPT di PT Bank JTrust Indonesia Tbk.
f. Melakukan *review* dan evaluasi penerapan APU dan PPT di PT Bank JTrust Indonesia Tbk.
g. Meningkatkan kualitas dan efektivitas proses-proses pengendalian internal (*Internal Control*) terkait penerapan APU dan PPT.

## B. Work Plan for the Implementation of AntiMoney Laundering (AML) and Combating the Financing of Terrorism (CFT) in 2022

The implementation of AML and CFT programs refer to POJK Number 12/POJK.01/2017 on the Implementation of AML and CFT in the Financial Services Sector and OJK Circular Letter Number 32/SEOJK.03/2017 on the Implementation of AML and CFT programs in the Banking Sector, which has been amended by POJK Number 23/ POJK.01/2019 on Amendments to the Financial Services Authority Regulation Number 12/POJK.01/2017 on the Implementation of AML and CFT programmes in the Financial Services Sector.

The above regulations have been adopted into internal regulations at PT Bank JTrust Indonesia Tbk, which are stated in the Implementation Policy on Anti Money Laundering and Combating the Financing of Terrorism (APU & PPT) Revision 06 in May 2021.

In order to increase the effectiveness in the implementation of Anti-Money Laundering and Combating the Financing of Terrorism, AML & CFT programs carry out the following processes:

a. Review internal Policies and Procedures based on the Financial Services Authority Regulation on the Implementation of the AntiMoney Laundering and Combating the Financing of Terrorism for the Financial Services Sector.
b. Prepare and submit Action Plan for the Implementation of AML and CFT Programs for 2022 and customer data updates for 2022, as well as write a report on the plan realization.
c. Carry out socialization program on the implementation of AntiMoney Laundering and Combating the Financing of Terrorism to the employees of PT Bank JTrust Indonesia Tbk., by using face-to-face methods and/or Electronic Learning (e-learning).
d. Develop the function of information system (Smart AML System) in supporting customer risk monitoring activities based on profiles and/or transactions, as well as reporting to regulators about AML & CFT.
e. Enhance knowledge and understanding of employees working under AML and CFT wok unit in the implementation of AML and CFT at PT Bank JTrust Indonesia Tbk.
f. Review and evaluate the implementation of AML and CFT at PT Bank JTrust Indonesia Tbk.
g. Improve the quality and effectiveness of internal control processes related to the implementation of AML and CFT.

h. Memberikan dukungan dan berpartisipasi secara aktif bagi pelaksanaan tugas pengawasan dan pelaksanaan strategis oleh manajemen Bank.
i. Memberikan dukungan dan berpartisipasi secara aktif terhadap program PPATK & OJK antara lain yaitu, pelaksanaan Nasional *Risk Assesment* dan *Sectoral Risk Assesment On Money Laundering & Terrorism Financing* serta pelaksanaan *Financial Integrity Rating On Money Laundering & Terrorism Financing*, implementasi sistem pelaporan transaksi melalui Go AML PPATK, dan implementasi platform Sistem Informasi Terduga Pendanaan Terorisme (SIPENDAR).
j. Mendukung institusi Penegak Hukum dalam pencegahan dan pemberantasan tindak pidana pencucian uang dan pendanaan terorisme.

h. Provide support and active participation in the implementation of supervisory and strategic implementation by the Bank management.
i. Provide support and actively participate in PPATK & OJK progtams including implementation of National Risk Assessment and Sectoral Risk Assessment On Money Laundering & Terrorism Financing as well as implementation of Financial Integrity Rating On Money Laundering & Terrorism Financing, implementation of transaction reporting system through Go AML PPATK, and implementation of Information System platform for Suspected Terrorism Financing (SIPENDAR).
j. Support Law Enforcement institutions in the prevention and eradication of money launcering and terrorism financing crimes.

## FUNGSI AUDIT EKSTERN

Pengawasan terhadap Perseroan selain dilaksanakan oleh auditor internal, juga dilaksanakan oleh auditor eksternal, diantaranya Otoritas Jasa Keuangan dan Kantor Akuntan Publik (KAP). Untuk memastikan pelaksanaan efektivitas fungsi audit ekstern, maka PT Bank JTrust Indonesia Tbk mengacu kepada ketentuan mengenai hubungan antara Bank, Kantor Akuntan Publik dan Bank Indonesia sebagaimana yang diatur dalam ketentuan Otoritas Jasa Keuangan tentang Transparansi Kondisi Keuangan Bank.

Salah satu komponen/faktor penting dalam penerapan tata kelola yang baik adalah tersedianya laporan keuangan yang memadai serta kecukupan proses pelaporan keuangan, sesuai dengan prinsip-prinsip keterbukaan/ transparansi (*transparency*), akuntabilitas (*accountability*), pertanggungjawaban (*responsibility*), independensi (*independency*), dan kewajaran dan kesetaraan (*fairness*).

Untuk memastikan pemenuhan ketentuan penyusunan dan penyajian laporan keuangan Bank sesuai dengan Standar Akuntansi Keuangan di Indonesia, maka peran Auditor Eksternal (dalam hal ini Kantor Akuntan Publik/KAP) sangatlah penting.
Peran dan fungsi Auditor Eksternal antara lain adalah:
1. Memastikan kesesuaian laporan keuangan dengan standar akuntansi yang berlaku.
2. Memastikan laporan keuangan internal sudah memenuhi ketentuan Otoritas Jasa Keuangan yang berlaku tentang Transparansi Kondisi Keuangan Bank.

## EXTERNAL AUDIT FUNCTION

In addition to internal auditor, the supervision of PT Bank JTrust Indonesia Tbk. is also conducted by external auditors, including Financial Services Authority and Public Accounting Office (KAP). To ensure effectiveness of the implementation of the external audit function, PT Bank JTrust Indonesia Tbk. refers and strives to meet the terms about engagement between the Bank, the Public Accountant Office, and Bank Indonesia as stipulated in Financial Services Authority regulation concerning Transparency of the Bank's Financial Condition.

One important component/factor in the implementation of Good Corporate Governance (GCG) is the availability of adequate financial statements and the adequacy of financial statement process, in accordance with the principles of transparency, accountability, responsibility, independency, and fairness.

In order to support and ensure the adequacy of financial statements and reporting process of the Bank in line with the Financial Accounting Standards in Indonesia, the role of External Auditor (in this case the Public Accounting Office) is important.
The role and function of the External Auditor includes:
1. Ensure compliance of financial statements with existing accounting standards.
2. Ensure internal financial statements have met the provisions of Financial Services Authority on Transparency of the Bank's Financial Condition.

Hasil audit atas Laporan Keuangan yang dihasilkan oleh KAP merupakan *outcome* dari suatu proses yang obyektif, independen, profesional, sehingga diharapkan dapat mendukung prinsip tata kelola yang baik dalam pengelolaan manajemen Bank sehingga dapat memenuhi harapan *stakeholder* Bank.

## Efektivitas Pelaksanaan Audit Ekstern

Pada tahun 2021, Kantor Akuntan Publik (KAP) yang melakukan audit atas laporan keuangan konsolidasian Bank adalah KAP Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan (*A Member of Crowe Global*). Penunjukan KAP Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan dilakukan melalui proses yang sesuai dengan ketentuan yang berlaku. Penunjukan tersebut telah ditelaah dan diawasi serta mendapat rekomendasi dari Komite Audit termasuk dalam hal penetapan biaya audit atas dasar kewajaran.

**Nama Akuntan Publik**
Darmenta Pinem, CPA

**Nama Kantor Akuntan Publik**
KAP Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan

## Pengawasan Atas Auditor Eksternal

Komite Audit melakukan pengawasan selama pelaksanaan proses audit eksternal melalui pertemuan secara rutin dengan Akuntan Publik untuk membahas rencana pemeriksaan seluruh temuan dan perkembangan selama pemeriksaan yang dilakukan oleh Akuntan Publik, membantu dan memastikan bahwa tidak terdapat hambatan dalam pelaksanaan audit serta melakukan evaluasi atas kualitas proses audit, memastikan pelaksanaan audit telah sesuai ketentuan dan standar yang berlaku.

## Frekuensi Komunikasi Akuntan Publik dan Direksi

Selama pemeriksaan yang dilakukan oleh Akuntan Publik, komunikasi dan kerja sama antara Akuntan Publik dan Direksi dilaksanakan secara intensif dan reguler.

## Jumlah Periode Akuntan dan Kantor Akuntan Publik (KAP) Telah Mengaudit Laporan Keuangan Bank

Sesuai POJK No. 13/POJK.03/2017 dan SEOJK No. 36/SEOJK.03/2017 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik Dalam Kegiatan Jasa Keuangan, penunjukan KAP yang sama hanya dapat dilakukan untuk periode audit 5 (lima) tahun buku berturut-turut, kecuali jika memenuhi kondisi tertentu dan atas persetujuan dari otoritas yang berwenang.

The audit result on Financial Statements produced by KAP is an outcome of an objective, independent, professional process that is expected to support good corporate governance principle in the Bank's management governance so that it can fulfil the expectation of Bank's stakeholders.

## Effectiveness of External Audit Implementation

In 2021, the Public Accounting Firm (KAP) that audited the Bank's consolidated financial statements was KAP Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Partners (A Member Firm of Crowe Global). The appointment of KAP Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan based on the approval of the Annual General Meeting of Shareholders on 23 July 2021 and carried out through a process in accordance with applicable regulations. The appointment has been reviewed and monitored and has received a recommendation from the Audit Committee, including in determining audit fees on a fair basis.

**Name of a Public Accountant**
Darmenta Pinem, CPA

**Name of the Public Accounting Firm**
KAP Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Partners

## Supervision of External Auditors

The Audit Committee acts as supervisor during the external audit process through regular meetings with the Public Accountant to discuss plans to check all findings and developments during the process, assist and ensure that there are no obstacles in conducting the audit, evaluate the quality of the audit process, and ensure that the audit is in accordance with applicable provisions and standards.

## Communication Frequency of Public Accountants and Directors

During the audit by Public Accountant, communication and cooperation between the Public Accountant and the Board of Directors are carried out intensively and regularly.

## The Number of Accountant and Public Accounting Firms (KAP) That Has Audited the Bank's Financial Statements

According to POJK No. 13/POJK.03/2017 and SEOJK No. 36/SEOJK.03/2017 on the Use of Public Accounting Services and Public Accounting Firm, the appointment of the same Public Accounting Firm can only be carried out for an audit period of 5 (five) consecutive fiscal years, unless it meets certain conditions and obtains approval from the authority.

Penunjukan KAP Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan (A Member of Crowe Global) untuk audit tahun 2021, telah dilaporkan kepada OJK melalui Surat No.08.01/S-Dir-FCD/JTRUST/X/2021 tertanggal 8 Oktober 2021.

The appointment of KAP Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Partners (A Member Firm of Crowe Global) for the 2021 audit has been reported to OJK through Letter No.08.01/S-Dir-FCD/JTRUST/X/2021 dated 8 October 2021.

Informasi mengenai Kantor Akuntan Publik yang melakukan audit Bank selama 5 (lima) tahun terakhir sebagai berikut:

Information on the Public Accounting Firms which audited the Bank in the past 5 (five) years is as follows:

| Tahun Pemeriksaan<br>Year of Audit | Kantor Akuntan Publik (KAP)<br>Public Accounting Firm | Penanggung Jawab<br>Person in Charge |
|---|---|---|
| 2021 | KAP Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan | Darmenta Pinem, CPA |
| 2020 | KAP Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan | Darmenta Pinem, CPA |
| 2019 | KAP Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan | Darmenta Pinem, CPA |
| 2018 | KAP Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan | Tjiong Eng Pin, CPA |
| 2017 | KAP Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan | Tjiong Eng Pin, CPA |

## Jasa Lain yang Dilakukan Akuntan & KAP Terhadap PT Bank JTrust Indonesia Tbk Selain Memberikan Jasa Audit (Biaya Non-Audit) di Tahun 2021

Pada tahun 2021, terdapat fee yang dibayarkan kepada Kantor Akuntan Publik Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan sehubungan dengan pendampingan proses Penawaran Umum Terbatas Bank – 2021 yaitu sebesar Rp400.000.000.

## Other Services Provided by Accountants & Public Accounting Office for PT Bank JTrust Indonesia Tbk. Other Than Providing Audit Services (Non-Audit Fees) in 2021

In 2021, fees paid to the Public Accounting Office Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Partners were related to the advisory in the Bank 2021 Limited Public Offering of Rp400,000,000.

## Biaya Audit Tahun 2021

Pada tahun 2021, total biaya audit/review Bank sebesar Rp3.445.000.000 dengan rincian sebagai berikut:

## Audit Fees for 2021

In 2021, the Bank's total audit/review fees amounted to Rp3,445,000,000 with the following details

| Periode/Tahun Pemeriksaan<br>Audit Period/Year | Biaya<br>Fee |
|---|---|
| Audit - Maret 2021 I March 2021 | Rp 500.000.000 |
| *Review* - Juni 2021 I June 2021 | Rp 310.000.000 |
| *Review* - September 2021 | Rp 310.000.000 |
| Audit - Desember 2021 I December 2021 | Rp 2.325.000.000 |

## Laporan Auditor Independen

Laporan Keuangan tahun buku 2021 telah disusun dan diaudit oleh Kantor Akuntan Publik (KAP) Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan (A Member of Crowe Global) dengan partner penanggung jawab (partner in charge) adalah Darmenta Pinem, SE, CPA yang berdasarkan Laporan Auditor Independen Nomor. 00093/2.1051/AU.1/07/0519-3/1/II/2022 tanggal 25 Februari 2022 menyatakan opini "WAJAR", dalam semua hal yang material, posisi keuangan PT Bank JTrust Indonesia Tbk tanggal 31 Desember 2021, serta kinerja keuangan dan arus kasnya untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia.

## Independent Auditor's Report

The Financial Statements for the 2021 financial year have been prepared and audited by the Public Accounting Firm (KAP) Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Partners (A Member of Crowe Global) with the partner in charge is Darmenta Pinem, SE, CPA based on Independent auditor's report No. 00093/2.1051/AU.1/07/0519-3/1/II/2022 dated February 25, 2022 expressed a "FAIR" opinion, in all material respects, the financial position of PT Bank JTrust Indonesia Tbk as of December 31, 2021, and financial performance and its cash flows for the year ended, in accordance with the Indonesian Financial Accounting Standards.

# Penerapan Manajemen Risiko Termasuk Sistem Pengendalian Intern

## Risk Management and Internal Control System Implementation

### PENERAPAN MANAJEMEN RISIKO

PT Bank JTrust Indonesia Tbk telah menerapkan manajemen risiko berdasarkan ketentuan Peraturan Otoritas Jasa Keuangan (POJK) Nomor 18/POJK.03/2016 tanggal 16 Maret 2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum, dan Surat Edaran Otoritas Jasa Keuangan (SEOJK) Nomor 34/SEOJK.03/2016 tanggal 1 September 2016 tentang Penerapan Manajemen Risiko Bagi Bank.

Penerapan manajemen risiko dan tata kelola Bank (*Good Corporate Governance*) yang tepat dan sehat akan memiliki peran dalam meningkatkan nilai tambah dan memberikan gambaran yang komprehensif mengenai potensi risiko dan kerugian Bank di masa mendatang yang disesuaikan dengan kompleksitas serta kondisi internal bank.

Untuk mencapai tujuan diatas, maka diperlukan adanya budaya sadar risiko (*risk awareness)* dan kemampuan teknis yang memadai daripada seluruh unit kerja di J Trust Bank, dimana hal ini menjadi tanggung jawab dan melibatkan seluruh unit kerja di J Trust Bank.

Efektivitas penerapan tata kelola dan kerangka kerja manajemen risiko oleh PT Bank JTrust Indonesia Tbk meliputi 4 (empat) pilar yaitu:

#### Pengawasan aktif Dewan Komisaris dan Direksi

Dewan Komisaris dan Direksi bertanggung jawab atas efektivitas penerapan manajemen risiko di Bank serta memastikan penerapan manajemen risiko telah memadai sesuai dengan karakteristik, kompleksitas dan profil risiko Bank. Pengawasan aktif Dewan Komisaris meliputi antara lain:

(1) Menyetujui kebijakan Manajemen Risiko termasuk strategi dan kerangka Manajemen Risiko yang ditetapkan

### RISK MANAGEMENT IMPLEMENTATION

PT Bank JTrust Indonesia Tbk. has implemented risk management based on Regulation of Financial Services Authority No. 18/POJK.03/2016 dated March 16, 2016 on the application of Risk Management for Commercial Banks, and Financial Services Authority Circular Letter No. 34/SEOJK.03/2016 dated September 1, 2016 on Risk Management Implementation for Commercial Banks.

Implementation for Appropriate and sound management of risk and governance of the Bank (Good Corporate Governance) will have a role in increasing the added value and provide a comprehensive picture of the potential risks and losses of the Bank in the future adjusted to the complexity and internal conditions of the bank.

To achieve the above objectives, it is necessary to create a risk awareness culture and adequate technical competence of the entire unit in Bank JTrust Indonesia, which is the responsibility of and involving all the work units at JTrust Bank.

The effectiveness of the governance and risk management framework implementation by PT Bank JTrust Indonesia Tbk. includes four (4) pillars, namely:

#### Active supervision of the Board of Directors and Board of Commissioners

The Board of Commissioners and Board of Directors are responsible for the effectiveness of risk management at the Bank and ensure the implementation of adequate risk management in accordance with the characteristics, complexity, and risk profile of the Bank. Active supervision by the Board of Commissioners include, among others:

(1) To approve the risk management policy, including strategies and risk management framework established

sesuai dengan tingkat risiko yang diambil (*risk appetite*) dan toleransi risiko (*risk tolerance*) Bank;

(2) Melakukan evaluasi terhadap kebijakan dan implementasi manajemen risiko yang dilakukan oleh Direksi.
(3) Menyelenggarakan Rapat Berkala dengan Direksi untuk mengevaluasi pencapaian tindak lanjut setiap rencana kerja (*action plan*);
(4) Memastikan rekomendasi setiap Laporan Hasil Audit (LHA) Satuan Kerja Audit Internal dan Eksternal telah ditindaklanjuti.

Sedangkan Direksi bertugas menentukan arah kebijakan dan strategi manajemen risiko secara komprehensif, termasuk implementasinya, serta memastikan bahwa risiko yang material dan dampaknya telah ditindaklanjuti. Direksi juga bertanggung jawab untuk menumbuh kembangkan budaya dan kesadaran akan risiko di seluruh jajaran unit kerja. Pengawasan aktif Direksi, diantaranya meliputi:

(1) Menyusun kebijakan, strategi, dan kerangka Manajemen Risiko dengan memperhatikan tingkat risiko yang diambil (*risk appetite*) dan toleransi risiko (*risk tolerance*) Bank;

in accordance with the level of risk taken (risk appetite) and risk tolerance of the Bank; (2) To evaluate the policies and the implementation of risk management performed by the Board of Directors.
(2) To evaluate the policies and the implementation of risk management performed by the Board of Directors.
(3) Holding Regular Meeting with the Board of Directors to evaluate the achievement of the follow-up of each action plan;
(4) Ensure that any recommendations the Audit Report (LHA) of the Internal and External Audit Unit have been followed up.

Meanwhile, the Board of Directors is in charge of determining the direction of policies and strategies of risk management comprehensively, including implementation, and to ensure that all material risks and the impacts have been followed up. The Board of Directors is also responsible for fostering the risk culture and awareness throughout the ranks of the working unit. Active supervision of the Board of Directors, includes:
(1) Formulate risk management policies, strategies, and framework by taking into account the level of risk taking (risk appetite) and risk tolerance of the Bank;

(2) Memantau, mengevaluasi, dan memastikan Rencana Bisnis Bank, strategi dan *action plan* telah dilakukan sesuai rencana melalui rapat/pertemuan berkala;
(3) Memastikan Standar Operasional Prosedur (SOP), Kebijakan dan Prosedur telah dipahami dan dilaksanakan;
(4) Memastikan dan melaksanakan langkah perbaikan atau rekomendasi dari Satuan Kerja Audit Internal dan Eksternal telah dilaksanakan dengan efektif;
(5) Mengembangkan budaya manajemen risiko dan meningkatkan kesadaran risiko pada seluruh jenjang organisasi.

Dalam rangka pengawasan dan pengelolaan risiko Bank serta penerapan Tata Kelola yang baik, Dewan Komisaris dibantu oleh Komite Pemantau Risiko (*Risk Oversight Committee*) di tingkat Komisaris dan di tingkat Direksi dibantu oleh Komite Manajemen Risiko (*Risk Management Committee*).

## Struktur Organisasi Manajemen Risiko

### Komite Pemantau Risiko

Uraian mengenai Komite Pemantau Risiko dapat dilihat pada Bab III Kelengkapan dan Pelaksanaan Tugas Komite-Komite PT Bank JTrust Indonesia Tbk.

### Komite Manajemen Risiko

Uraian mengenai Komite Manajemen Risiko dapat dilihat pada Bab III Kelengkapan dan Pelaksanaan Tugas Komite-Komite PT Bank JTrust Indonesia Tbk.

### Satuan Kerja Manajemen Risiko

RMD berada di bawah *EVP Risk Management* merupakan satuan kerja yang independen terhadap satuan kerja bisnis/operasional. RMD mempunyai fungsi mengidentifikasi, mengukur, memantau dan mengendalikan risiko untuk meminimalkan potensi maupun dampak dari berbagai jenis risiko yang dihadapi di dalam kegiatan serta proses bisnis.

Struktur organisasi RMD terdiri dari 4 (empat) unit kerja yaitu unit kerja risiko kredit, unit kerja risiko pasar & likuiditas, unit kerja risiko operasional, dan unit kerja *QA Branch*.

(2) Monitor, evaluate and ensure the Bank's business plan, strategy, and action plan has been carried out as planned through regular meeting;
(3) Ensuring the Standard Operating Procedures (SOP), Policies and Procedures have been understood and implemented;
(4) To ensure and implement corrective measures or recommendations of the Internal and External Audit Unit had been implemented effectively;
(5) Develop a risk management culture and raise awareness at entire levels of the organization.

In regard to risk supervision and management of the Bank and the implementation of Good Corporate Governance, the Board of Commissioners is assisted by the Risk Oversight Committee and the Board of Directors is assisted by the Risk Management Committee.

## Risk Management Organizational Structure

### Risk Oversight Committee

Description on the Risk Oversight Committee can be viewed at Chapter III Structure and implementation of Committee's Duties of PT Bank JTrust Indonesia Tbk.

### Risk Management Committee

Description on the Risk Management Committee can be viewed at Chapter III Structure and Implementation of Committee's Duties of PT Bank JTrust Indonesia Tbk.

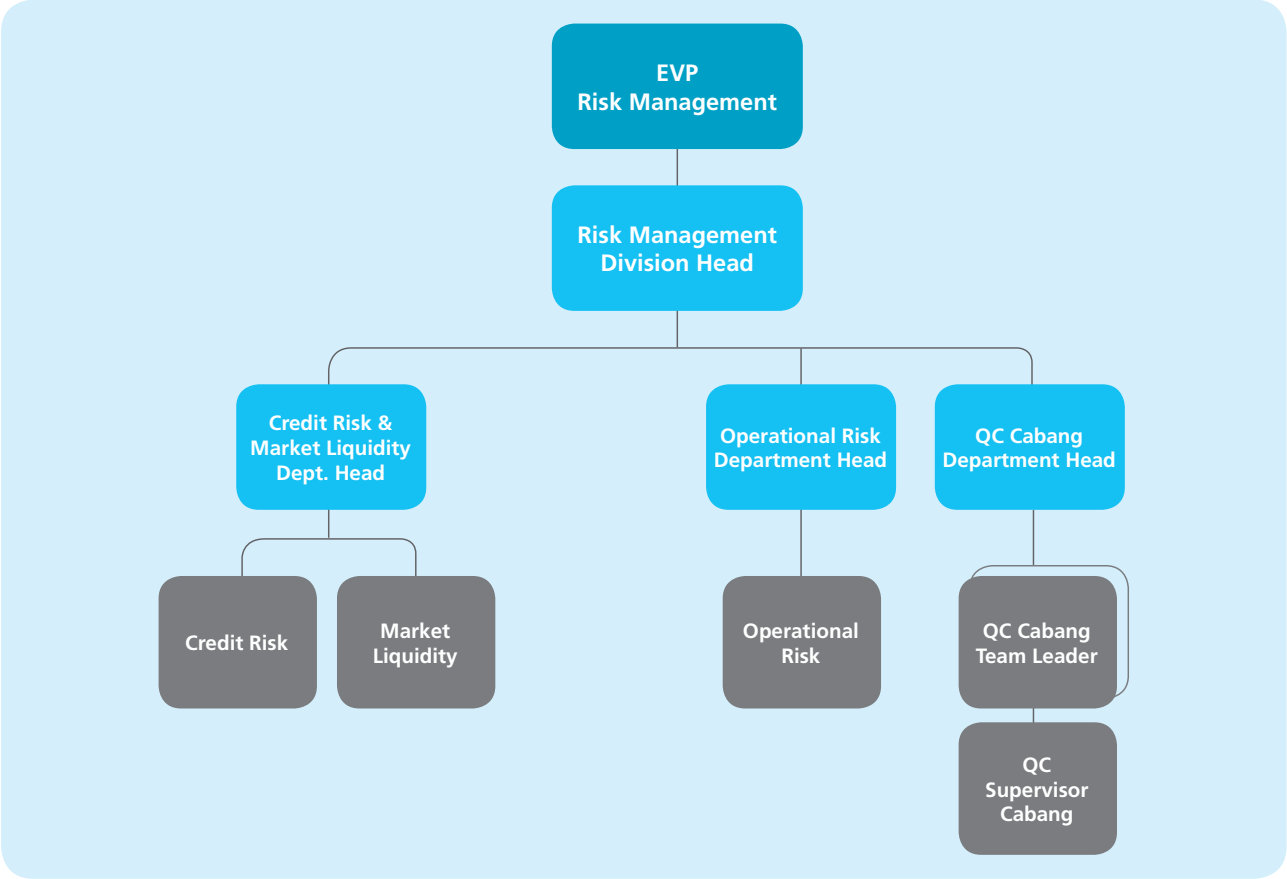
### Risk Management Division (RMD)

The RMD is under the EVP of Risk Management, which is a working unit independent from business/operational work units. RMD functions to identify, assess, monitor, and control risks to minimize the potential or impact of the various types of risks faced in business processes and activities.

The RMD organizational structure consists of 4 (four) working units: credit risk working unit, market and liquidity risk working unit, operational risk working unit, and QA Branch working unit.

Berikut Struktur Organisasi Manajemen Risiko PT Bank JTrust Indonesia Tbk:

The following is the Organizational Structure of Risk Management at PT Bank JTrust Indonesia Tbk.:




## Tugas dan Tanggung Jawab Satuan Kerja Manajemen Risiko

1) Memberikan masukan kepada Direksi dalam penyusunan, kebijakan, strategi dan kerangka manajemen risiko.
2) Mengembangkan prosedur dan alat untuk identifikasi, pengukuran, pemantauan dan pengendalian risiko.
3) Melakukan pemantauan atas strategi manajemen risiko yang telah disetujui oleh Direksi.
4) Pemantauan posisi/eksposur risiko secara keseluruhan dan jenis risiko.
5) Penerapan *stress testing* untuk mengetahui dampak implementasi kebijakan dan strategi manajemen risiko.
6) Melakukan kajian risiko atas usulan produk dan/atau aktivitas baru.
7) Melakukan *review* dan rekomendasi limit risiko dari usulan unit kerja bisnis dan operasional.
8) Menyusun dan menyampaikan laporan profil risiko kepada Komite Manajemen Risiko secara berkala untuk disampaikan kepada Direksi dan Otoritas Jasa Keuangan (OJK).

## Duties and responsibilities of the Risk Management Division

1) Providing input to the Board of Directors in the risk management preparation, policy, strategy, and framework.
2) Developing procedures and tools for the identification, measurement, monitoring and control risk.
3) Conducting monitoring of the risk management strategy, which have been approved by the Board of Directors.
4) Monitoring the overall risk position/exposure and type of risk.
5) Implementing stress testing to determine the impact of the implementation of risk management policies and strategies.
6) Conducting risk assessment on the proposed new products and/or activities.
7) Conducting a review and recommendation of risk limits of proposals by the business and operations work units.
8) Preparing and submitting risk profile reports to the Risk Management Committee regularly to be submitted to the Board of Directors and the Financial Services Authority (FSA).

9) Menyusun laporan Kewajiban Penyediaan Modal Minimum (KPMM) dan Internal Capital Adequacy Assessment Process (ICAAP) secara berkala untuk disampaikan kepada Direksi dan OJK.

9) Preparing reports on the Capital Adequacy Ratio (CAR) and the Internal Capital Adequacy Assessment Process (ICAAP) regularly to be submitted to the Board of Directors and FSA.

## Program Sertifikasi Manajemen Risiko

Sampai dengan tahun 2021 jumlah pegawai yang telah memperoleh Sertifikasi Manajemen Risiko sebagai berikut:

## Risk Management Certification Program

Until 2021, number of employees has obtained risk management certification as follows:

| Level | Jumlah Pegawai<br>Number of Employees | | |
|---|---|---|---|
| | **Wajib Sertifikasi**<br>Mandatory Certification | **Telah Sertifikasi**<br>Certified | **%** |
| 1 | 284 | 156 | 55% |
| 2 | 207 | 130 | 63% |
| 3 | 38 | 31 | 82% |
| 4 | 16 | 13 | 81% |
| 5 | 7 | 7 | 100% |
| **Total** | **552** | **237** | **61%** |

Untuk tahun 2022 jumlah pegawai yang wajib Sertifikasi Manajemen Risiko akan ditingkatkan pemenuhannya.

For 2022, the number of employees that must fulfill mandatory Risk Management Certification will be increased.

## Sistem Pengendalian Intern yang Menyeluruh

Aktivitas dan sistem pengendalian internal dilakukan *assessment* secara berkesinambungan oleh Internal Audit Division untuk memastikan kualitas penerapan manajemen risiko yang mumpuni pada semua pelaksanaan proses yang memiliki eksposur risiko tinggi sudah diterapkan dengan baik. Selain itu adanya pemisahan fungsi yang jelas antara unit kerja operasional (*risk taking unit*) dengan unit kerja yang melaksanakan fungsi pengendalian risiko (*risk management unit*).

## Comprehensive Internal Control System

Internal control systems and activities are subject to continuous assessment by the Internal Audit Division to ensure the quality of a robust risk management implementation to all processes that have high risk exposure is implemented in a good manner. In addition, there is a clear separation of functions between the operational units (risk-taking units) with units that carry out the function of risk management (risk management unit).

## Jenis Risiko dan Cara Pengelolaannya

Pengelolaan pada 8 (delapan) risiko Bank adalah sebagai berikut:

## Type of Risk and Risk Mitigation

The management of 8 (eight) Bank risks are as follows:

### Risiko Kredit

Pengelolaan risiko kredit dengan menerapkan organisasi manajemen risiko kredit, yaitu four eyes principles dalam proses pemberian dan persetujuan kredit pada rapat Komite Kredit, penetapan Batas Wewenang Memutus Kredit (BWMK), dan lebih rinci dijelaskan pada Pengungkapan Kualitatif Manajemen Risiko Kredit yang tertuang pada Laporan Tahunan ini.

### Credit Risk

Credit risk management by applying a credit risk management organization, that is four eyes principle, in credit approval and approval process at Credit Committee meetings, determination of credit disbursement limits (BWMK), and will be further discussed in details in the Credit Risk Management Qualitative Disclosures contained in this Annual Report.

### Risiko Pasar

Pengelolaan risiko pasar yang disebabkan karena risiko suku bunga dan risiko nilai tukar dilakukan dengan pengelolaan portofolio aset dan liabilitas yang disesuaikan jangka waktu dan jenis suku bunga (fixed/floating).

### Market Risk

Market risk management due to interest rate risk and exchange rate risk is performed through the management of asset and liability portfolios that are adjusted for time period andfixed rate (fixed/floating).

Sebagai bank devisa, tentunya terdapat risiko fluktuasi nilai tukar (Foreign Risk) sehingga pengelolaan aset dan pasiva valasnya dalam posisi sesuai ketentuan Bank Indonesia dan Otoritas Jasa Keuangan untuk menghindari potensi kerugian jika terjadi fluktuasi nilai tukar. Penjelasan lebih rinci terdapat pada Pengungkapan Kualitatif Manajemen Risiko Pasar yang tertuang pada Laporan Tahunan ini.

As a foreign exchange bank, there is a risk of exchange rate fluctuation (Foreign Risk) to ensure that its asset and liabilities management are in a position in accordance with the provisions of Bank Indonesia and Financial Services Authoroity in order to avoid potential losses in the case of exchange rate fluctuations. A more detailed explanation is contained in the Qualitative Disclosure of Market Risk Management in this Annual Report.

### Risiko Likuiditas

Risiko likuiditas timbul karena Bank tidak mampu memenuhi kewajban dari nasabah atau dengan pihak lain telah jatuh tempo, efektifitas pengelolaan kesenjangan likuiditas (maturity gap dan proyeksi arus kas) untuk batas risiko likuiditas sedini mungkin, dan juga kontrol risiko likuiditas khususnya pada saat kondisi stres. J Trust Bank juga telah memiliki & menerapkan Standar Prosedur Operasional Liquidity Contigency Plan (LCP) atau Rencana Pendanaan Kontinjensi dan juga senantiasa melakukan akses ke pasar uang dengan terus membina hubungan dengan Bank koresponden.

### Liquidity Risk

Liquidity risk arises due to the inability of the Bank to fulfill the obligation for the customer or the counterparty which has matured, effectiveness of managing liquidity gaps (maturity gaps and cash flow projections) for liquidity risk limits as early as possible, as well as control of liquidity risk, particularly in times of stress. J Trust Bank also has established & implemented Standard Operating Procedures for LCP (Liquidity Contigency Plan) or Contingent Funding Plan while always making access to money market by continuing to establish relationship with correspondent Bank.

### Risiko Operasional

Pengelolaan risiko operasional juga menjadi perhatian Bank yang disebabkan ketidakcukupan dan atau tidak berfungsinya proses internal, kesalahan faktor manusia, kegagalan sistem, atau adanya masalah eksternal.

### Operational Risk

Operational risk management is also a concern of the Bank, that may arise due to inadequate and/or failure of internal processes, human factor errors, system failures, or external problems.

### Risiko Hukum

Bank telah melakukan pengelolaan risiko hukum antara lain: Peninjauan kembali (review) atas dokumen hukum, perjanjian atau kontrak-kontrak dengan pihak ketiga.

Inventarisasi atas kasus-kasus hukum yang terjadi termasuk di dalamnya perkembangan dari setiap kasus hukum. Penanganan kasus hukum disusun berdasarkan skala prioritas dan seluruh perkembangannya terpantau dengan baik untuk ditindaklanjuti melalui penyelesaian yang mengandung potensi risiko hukum paling sedikit.

### Legal Risk

The Bank has managed legal risk, including: Reviewing legal documents, agreements or contracts with third parties.

Inventory of legal cases that occur, including the development of each legal case. The handling of legal cases is based on a priority scale and its developments are monitored properly, to be followed up through a reaolution containing the least potential legal risk.

### Faktor Reputasi

Pengelolaan risiko oleh Bank dilakukan dengan cara pemantauan terhadap media publikasi melalui kerja sama dengan jasa pihak ketiga dan melakukan pemantauan terhadap keluhan nasabah guna menangani keluhan dengan segera dengan optimalisasi fungsi Call Center. Selain itu, Bank juga ikut ambil bagian dalam pelaksanaan program Corporate Social Responsibility (CSR), serta turut serta dalam kegiatan-kegiatan sosial lainnya bersama dengan nasabah, termasuk di dalamnya sebagai sponsor dalam berbagai kegiatan masyarakat. Bank juga meningkatkan pelaksanaan Transparansi Informasi Keuangan kepada pemangku

### Reputation Factor

Risk management by the Bank is carried out through monitoring the media publication via cooperating with the third-party services as well as monitoring customer complaints in order to respond to the complaint immediately by optimizing the Call Center function. In addition, the Bank also takes part in the implementation of Corporate Social Responsibility (CSR) program, as well as participating in other social activities with customers, including sponsoring various community activities. The Bank also improves the implementation of Financial Information Transparency to stakeholders, such as presentation of financial information,

kepentingan seperti penyajian informasi keuangan, penyempurnaan website Bank, serta menerbitkan rilis kepada media.

### Risiko Strategi
Pengelolaan risiko dilakukan dengan cara melakukan pengawasan atas kinerja keuangan dengan membandingkan antara target yang ingin dicapai oleh Bank dengan Rencana Bisnis Bank.

### Risiko Kepatuhan
Pengelolaan risiko kepatuhan dilakukan dengan menjalankan pemantauan dan mengingatkan ke unit kerja terkait perihal kewajiban pelaporan ke regulator dengan didukung sistem Compliance Report Monitoring (CRM); pemantauan terhadap Kebijakan Kepatuhan serta Kebijakan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme; pemantauan terhadap pengkinian data nasabah dan penerapan single CIF dan rekening pasif/dorman; dan Pelaksanaan Program Anti Pencucian Uang dan Pencegahan Pendanaan Teroris sesuai dengan ketentuan Regulator.

## Tinjauan atas efektivitas penerapan Manajemen Risiko
Tinjauan atas efektivitas penerapan Manajemen Risiko pada keempat pilar sistem manajemen risiko telah dilakukan secara memadai yang meliputi:

**a. Perumusan Tingkat Risiko**
Perumusan *risk appetite* dan *risk tolerance* sudah memadai dan selaras dengan tujuan strategis dan bisnis Bank yang ditetapkan dalam RBB. Parameter *risk tolerance* secara *bank wide* didokumentasikan dalam ketentuan internal di *Risk Appetite* & *Risk Tolerance*.

**b. Kecukupan pengawasan aktif oleh Dewan Komisaris dan Direksi**
Kecukupan pengawasan aktif oleh Dewan Komisaris dan Direksi, termasuk pelaksanaan kewenangan dan tanggung jawab Dewan Komisaris dan Direksi dinilai memadai. Dewan Komisaris telah membentuk Komite Pemantau Risiko, antara lain:

1. Mengevaluasi dan menganalisis kecukupan kebijakan manajemen risiko secara berkala.
2. Mengevaluasi dan menganalisa laporan profil risiko secara triwulanan dan Tingkat Kesehatan Bank secara semesteran.
3. Mengawasi dan mengevaluasi pelaksanaan tugas Komite Manajemen.

improving the Bank's website, as well as publishing press releases to the media.

### Strategy Risk
This risk management is carried out by overseeing the financial performance by comparing the targets to be achieved by the Bank in accordance with the Bank's Business Plan.

### Compliance Risk
The management of compliance risk is carried out by monitoring and remind working units on their obligation to report to regulators supported by Compliance Report Monitoring (CRM) system; monitoring of Compliance Policy and Anti-Money Laundering and Counter Financing of Terrorism Policy; monitoring the customer data update, and application of single CIF and passive/dormant accounts; and Implementation of the Anti-Money Laundering and Counter Financing of Terrorism Programs in accordance with the provisions of the Regulator.

## Evaluation on the Effectiveness of the Risk Management System
A review of the effectiveness of Risk Management implementation on the four pillars of the risk management system has been adequately conducted which includes:

**a. Formulation of Risk Level**
The formulation of risk appetite and risk tolerance is adequate and in line with the strategic and business objectives of the bank set out in RBB, and RKAP. Bank Wide risk tolerance parameters are documented in the internal terms of Risk Appetite & Risk Tolerance.

**b. Adequacy of active supervision by the Board of Commissioners and the Board of Directors**
The adequacy of active supervision by the Board of Commissioners and the Board of Directors, including the exercise of the authority and responsibilities of the Board of Commissioners and the Board of Directors is considered adequate. The Board of Commissioners has established the Risk Oversight Committee to, among others:

1. Evaluate and analyze the adequacy of risk management policies on a regular basis.
2. Evaluate and analyze quarterly risk profile reports and Bank Rating semi-annually.
3. Supervise and evaluate the performance of the Risk Management Committee and Risk Management Working Unit.

**c. Alat Organisasi Manajemen Risiko**

Alat organisasi yang mendukung penerapan Manajemen Risiko secara efektif dinilai memadai dengan wewenang dan tanggung jawab yang jelas dalam setiap kegiatan usaha, antara lain:

1. Dalam mengelola risiko kredit ada pemisahan petugas pinjaman, antara Unit Bisnis dan Unit *Credit Risk Review*. Delegasi wewenang diatur dalam ketentuan internal tentang Komite Kredit (KK) dan Batas Wewenang Memutus Kredit (BWMK) dan dievaluasi secara rutin oleh pejabat yang berwenang.
2. Dalam pengelolaan risiko pasar dan likuiditas, fungsi manajemen risiko terdiri dari Divisi *Treasury & Capitals Market*, Divisi Operasi & *Credit Administration* dan Divisi Manajemen Risiko.
3. Dalam pengelolaan risiko operasional terdapat pemisahan tugas dan wewenang pembuat, pemeriksa, penandatangan (segregasi tugas dan *dual control*) terhadap pelaksanaan semua kegiatan operasional di unit kerja.
4. Untuk mengembangkan kompetensi dalam Manajemen Risiko, adalah wajib bagi Dewan Komisaris, Direksi, dan juga pejabat sampai empat tingkat di bawah Direksi untuk mengikuti pelatihan sertifikasi Manajemen Risiko. Selain itu, *refreshment* kepada Sumber Daya Manusia juga dilakukan secara rutin.

**d. Sistem Informasi**

Dukungan sistem informasi untuk penerapan manajemen risiko dinilai cukup memadai, antara lain persetujuan transaksi dan delegasi wewenang di sistem informasi *Core Banking*, pelaksanaan *Liquidity Risk Report* secara harian, pelaksanaan *Credit Daily Report* secara harian, pelaksanaan *Risk Control Self Assessment* (RCSA) dalam pengukuran risiko operasional, sistem *Compliance Report Monitoring* (CRM) sebagai *reminder* ke unit kerja pelapor dan Direksi mengenai kewajiban penyampaian Laporan kepada Regulator.

**c. Risk Management Organization Tool**

Organizational tools that support the implementation of Risk Management are effectively assessed with clear authority and responsibility in every business activity, including:

1. In managing credit risk there is separation of loan officers, between the Business Unit and Credit Risk Review Unit. Delegation of authority is governed in the internal provisions of the Credit Committee (KK) and the Limit of Authority to Declare Credit (BWMK) and regularly evaluated by authorized officials.
2. In the management of market risk and liquidity, the risk management function consists of the Treasury & Capital Market Division, Operations & Administration Credit Division, and Risk Management Division.
3. In operational risk management there is a separation of duties and authority of maker, examiner, signer (task segregation and dual control) on the implementation of all operational activities in the work unit.
4. To develop competencies in Risk Management, it is mandatory for the Board of Commissioners, Board of Directors, and also officials up to four levels under the Board of Directors to attend the Risk Management certification training. In addition, refreshment to Human Resources is also done routinely.

**d. Information System**

Information system support for risk management implementation is considered sufficient, including transaction approval and delegation of authority in Core Banking information system, daily Liquidity Risk Report implementation, Risk control Self Assessment (RCSA) implementation in operational risk measurement, Compliance Report Monitoring (CRM) system as reminder to reporting unit regarding the obligation to submit the Report to the Regulator

## Kecukupan Kebijakan dan Prosedur Manajemen Risiko Serta Penetapan Limit Risiko

Penerapan manajemen risiko di PT Bank JTrust Indonesia Tbk telah dituangkan dalam beberapa kebijakan dan prosedur, antara lain Kebijakan Umum Manajemen Risiko (KUMR). KUMR sebagai ketentuan tertinggi dalam memberikan arahan kebijakan pengelolaan dan pengendalian risiko dalam rangka mengamankan PT Bank JTrust Indonesia Tbk atas risiko yang dihadapi dalam aktivitas bisnisnya. Penetapan limit dikelola dalam kegiatan usaha dan produk dan telah disesuaikan tingkat risiko yang akan diambil (*risk appetite*) dan limit tersebut ditinjau secara berkala untuk menyesuaikan terhadap perubahan kondisi yang terjadi.

## Kecukupan Proses Identifikasi, Pengukuran, Pemantauan, dan Pengendalian Risiko Serta Sistem Informasi Manajemen Risiko

Proses penerapan manajemen risiko yang meliputi identifikasi, pengukuran, pemantauan, pengelolaan dan pengendalian terhadap kedelapan jenis risiko yaitu risiko kredit, risiko pasar, risiko likuiditas, risiko operasional, risiko kepatuhan, risiko strategik, risiko hukum, dan risiko reputasi.

### Identifikasi

Identifikasi risiko dilakukan mencakup seluruh aktivitas bisnis dalam rangka menganalisis sumber dan kemungkinan timbulnya risiko beserta dampaknya.

### Pengukuran

Pengukuran risiko dimaksudkan agar Bank mampu menghitung eksposur risiko yang melekat pada kegiatan usaha, dan diperkirakan dampak terhadap permodalan. Salah satu pengukuran risiko tercermin dalam Laporan Profil Risiko triwulanan.

### Pemantauan

Pemantauan risiko dilakukan antara lain dengan cara mengevaluasi limit transaksi *treasury* serta efektivitas proses manajemen risiko.

### Pengendalian

Pengendalian risiko antara lain dengan memberikan tindak lanjut atas risiko yang bersifat *high* (aktivitas yang berisiko tinggi).

## Sufficiency of policies, procedures, and limit setting as guidelines in the implementation of risk management

The implementation of risk management in PT Bank JTrust Indonesia Tbk. has been prepared under policies and procedures, among others such a General Policy of Risk Management (KUMR). KUMR as the highest policy to provide direction and control policy of risk management in order to secure the PT Bank JTrust Indonesia Tbk. in its business activities. Limit determination is managed on business activities and products and adjusted the level of risk to be taken (risk appetite) and the limits are reviewed periodically to adjust to changing conditions.

## Sufficiency of identification, measurement, monitoring and risk control processes, as well as risk management information system

The process of risk management includes the identification, assessment, monitoring, management, and control of the eight risks, namely the credit risk, market risk, liquidity risk, operational risk, compliance risk, strategic risk, legal risk, and reputation risk.

### Identification

Risk identification is conducted by covering entire business activities in order to analyze the source and possible risks and their impact.

### Measurement

Risk has the objective to enable the Bank to calculate the risk exposure inherent in business activities, and the estimated impact on capital. One of the risk assessments is reflected in the quarterly Risk Profile Report.

### Monitoring

Risk monitoring is conducted among others by evaluating the limit of treasury transactions and the effectiveness of the risk management process.

### Control

Risk control, among others, is by providing follow-up on risks in high categories.

## PENERAPAN SISTEM PENGENDALIAN INTERNAL (INTERNAL CONTROL SYSTEM)

Bank melaksanakan sistem pengendalian intern sebagai suatu mekanisme pengawasan yang ditetapkan oleh manajemen Bank secara berkesinambungan (on going basis), dalam rangka memastikan kepatuhan terhadap ketentuan dan peraturan perundang-undangan yang berlaku termasuk ketentuan intern Bank, tersedianya informasi keuangan dan manajemen yang lengkap, akurat, tepat guna, dan tepat waktu, efektivitas dan efisiensi dalam kegiatan operasional, serta efektivitas budaya risiko (risk culture) pada organisasi Bank secara menyeluruh, dengan mengacu pada regulasi yang berlaku antara lain sebagai berikut:

1. Peraturan Otoritas Jasa Keuangan (POJK) No. 18/POJK.03/2016 tanggal 16 Maret 2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum.

2. Surat Edaran Otoritas Jasa Keuangan (SEOJK) No. 34/SEOJK.03/2016 tanggal 1 September 2016 tentang Penerapan Manajemen risiko bagi Bank Umum.

3. Surat Edaran Bank Indonesia (SEBI) No 5/22/DPNP tanggal 29 September 2003 tentang Pedoman Standar Sistem Pengendalian Intern bagi Bank Umum.

Sistem pengendalian intern dilakukan agar kegiatan operasional Bank dapat berjalan secara sehat, aman dan terkendali., dimana efektivitas serta keandalaan dalam penyelenggaraannya menjadi tanggung jawab dari jajaran manajemen Bank. Selain itu, manajemen Bank juga berkewajiban untuk meningkatkan risk culture yang efektif pada organisasi Bank dan memastikan hal tersebut melekat di setiap jenjang organisasi. Bank telah mengimplementasikan fungsi pengendalian internal dalam kegiatan operasionalnya termasuk melalui pemisahan fungsi dan segregasi tugas, dual control, rekonsiliasi serta standar proses kerja dan pedoman pelaksanaan.

## IMPLEMENTATION OF INTERNAL CONTROL SYSTEM

The Bank implements an internal control system as a supervisory mechanism that is established by the Bank's management on an on-going basis, in order to ensure compliance with applicable laws and regulations, including the Bank's internal regulations, availability of complete, accurate, effective and timely financial and management information, effectiveness and efficiency in operational activities, as well as the effectiveness of the risk culture in the Bank's organization as a whole, with reference to the applicable regulations, including the following:

1. Financial Services Authority Regulation (POJK) No. 18/POJK.03/2016 dated 16 March 2016 on the Implementation of Risk Management for Commercial Banks.
2. Circular Letter of the Financial Services Authority (SEOJK) No. 34/SEOJK.03/2016 dated 1 September 2016 on the Implementation of Risk Management for Commercial Banks.
3. Bank Indonesia Circular Letter (SEBI) No. 5/22/DPNP dated 29 September 2003 on Standard Guidelines of Internal Control Systems for Commercial Banks.

The internal control system is implemented to ensure that the Bank's operational activities can run in a sound, safe, and controlled manner, where the effectiveness and reliability in the implementation are the responsibility of the Bank's management. In addition, the Bank's management is also required to improve an effective risk culture in the Bank's organization and ensure that it is instilled at every level of the organization. The Bank has implemented the internal control function in its operational activities, including through the separation of functions and segregation of duties, dual control, reconciliation, as well as work process standards and implementation guidelines.

Bank menerapkan sistem pengendalian intern yang terdiri atas dua aspek penting yaitu pengendalian operasional dan pengendalian keuangan. Pengendalian intern atas operasional dan Pelaporan Keuangan Bank dijalankan dengan mengacu pada *framework internasional: Committee of the Sponsoring Organizations of the Treadway Commission (COSO) - Internal Control Integrated Framework*, meliputi 5 (lima) komponen pengendalian yaitu:

The Bank implements an internal control system consisting of two important aspects, namely operational control and financial control. Internal control over the Bank's operations and Financial Reporting is carried out with reference to the international framework: Committee of the Sponsoring Organizations of the Treadway Commission (COSO) - Internal Control Integrated Framework, which includes 5 (five) control components, namely:

| **Komponen COSO**<br>COSO Component | **Prinsip COSO**<br>COSO Principle | **Implementasi Bank**<br>Bank Implementation |
|---|---|---|
| Lingkungan Pengendalian<br>Control Environment | 1. Menunjukkan Komitmen terhadap Nilai Integritas dan Etika.<br>2. Tanggung Jawab Pengawasan.<br>3. Menetapkan Struktur, Kewenangan, dan Tanggung Jawab<br>4. Komitmen terhadap Kompetensi.<br>5. Menegakkan Akuntabilitas.<br>1. Demonstrating the Commitment to Values of Integrity and Ethics.<br>2. Supervision Responsibilities.<br>3. Determining the Structure, Authority, and Responsibilities<br>4. Commitment to Competence.<br>5. Enforce Accountability. | Dewan Komisaris, melalui Komite-komite yang telah dibentuk secara berkala melakukan pengkajian atas lingkungan pengendalian dan melakukan penilaian secara independen yang dikomunikasikan kepada Direksi untuk ditindaklanjuti.<br>The Board of Commissioners, through the committees that have been periodically established, conducts the assessment on the control environment and conducts an independent assessment, which is communicated to the Board of Directors to be followed-up. |
| Penilaian Risiko<br>Risk Assessment | 1. Menentukan Tujuan yang Cocok.<br>2. Mengidentifikasi dan menganalisa risiko.<br>3. Menilai Risiko Penipuan.<br>4. Mengidentifikasi dan Menganalisis Perubahan yang Signifikan.<br>1. Determining the Suitable Goals.<br>2. Identifying and analyzing risks.<br>3. Assessing Fraud Risk.<br>4. Identifying and Analyzing Significant Changes. | Direksi telah menetapkan prosedur untuk mengantisipasi, mengidentifikasi dan menanggapi kejadian dan kendala yang dapat berpengaruh terhadap pencapaian sasaran. Dewan Komisaris, melalui Komite Pemantau Risiko, memastikan bahwa Direksi telah melaksanakan pengelolaan risiko secara baik<br>The Board of Directors has established the procedures to anticipate, identify, and respond to events and obstacles that may affect the achievement of targets. The Board of Commissioners, through the Risk Oversight Committee , ensures that the Board of Directors has implemented risk management properly. |

| **Komponen COSO**<br>COSO Component | **Prinsip COSO**<br>COSO Principle | **Implementasi Bank**<br>Bank Implementation |
|---|---|---|
| Kegiatan Pengendalian<br>Control Activities | 1. Memilih dan Mengembangkan Aktivitas Pengendalian.<br>2. Memilih dan Mengembangkan Kontrol Umum atas Teknologi<br>3. Menyebarkan melalui Kebijakan dan Prosedur<br>1. Selecting and Developing Control Activities.<br>2. Selecting and Developing General Controls Over Technology<br>3. Disseminating through Policies and Procedures | Kebijakan dan prosedur bagi unit-unit bisnis utama dan unit-unit pendukung bisnis telah disusun serta disetujui oleh Direksi yang secara berkala ditinjau dan diperbarui oleh Satuan Kerja Manajemen Risiko. Satuan Kerja Kepatuhan bertanggung jawab untuk mensosialisasikan ketentuan perbankan yang berlaku, melakukan uji kepatuhan atas kebijakan internal baru serta usulan atas produk ataupun aktivitas baru, menerapkan program Anti Pencucian Uang (APU) dan Pencegahan Pendanaan Terorisme (PPT) serta memonitor pelaksanaan kepatuhan melalui designated officer di unit kerja lainnya yang diverifikasi oleh Unit Kerja Independen yang berada di lini pertahanan dua ataupun tiga (2nd or 3rd Line of Defense). Satuan Kerja Kepatuhan menyampaikan laporan kepatuhan secara berkala kepada Dewan Komisaris, Direksi dan Regulator. Pejabat Bank secara berkala meninjau kembali keberadaan dan efektivitas pengendalian, melakukan pembagian tugas yang memadai, melakukan verifikasi rutin atas akurasi data serta memiliki dan menguji rencana penanganan kondisi darurat<br>Policies and procedures for the main business units and business support units have been prepared and approved by the Board of Directors, which are regularly reviewed and updated by the Risk Management Unit. The Compliance Unit is responsible for disseminating applicable banking regulations, conducting compliance tests on new internal policies, as well as proposals for new products or activities, implementing the Anti-Money Laundering (AML) and Counter Financing of Terrorism (CFT) programs, as well as monitoring the implementation of compliance through designated officers at other work units that is verified by Independent Work Units in the second or third line of defense (2nd or 3rd Line of Defense). The Compliance Unit submits compliance reports to the Board of Commissioners, Directors and Regulators on a regular manner. Bank officials periodically review the availability and effectiveness of controls, perform adequate division of tasks, carry out routine verification of data accuracy, as well as establish and test the plans for handling emergency conditions. |
| Informasi dan Komunikasi<br>Information and Communication | 1. Gunakan Informasi yang Relevan.<br>2. Berkomunikasi secara internal.<br>3. Berkomunikasi secara eksternal.<br>1. Use Relevant Information.<br>2. Communicating internally.<br>3. Communicating externally. | Telah tersedia prosedur mengenai pengumpulan data dan teknologi informasi yang dapat menghasilkan laporan kegiatan usaha, kondisi keuangan, penerapan manajemen risiko dan pemenuhan ketentuan yang mendukung pemenuhan tugas Direksi dan Dewan Komisaris.<br>Procedures regarding data collection and information technology that can generate reports on business activities, financial conditions, implementation of risk management, and compliance with provisions that support the fulfillment of the duties of the Board of Directors and Board of Commissioners are available. |

| **Komponen COSO**<br>COSO Component | **Prinsip COSO**<br>COSO Principle | **Implementasi Bank**<br>Bank Implementation |
|---|---|---|
| Pemantauan<br>Monitoring | 1. Melakukan Evaluasi yang Sedang Berjalan dan/atau Terpisah.<br>2. Mengevaluasi dan Mengomunikasikan Kekurangan<br>1. Conduct Ongoing and/or Separate Evaluations.<br>2. Evaluating and Communicating Weaknesses | Direksi, Pejabat Bank dan SKAI melakukan pemantauan secara terus menerus terhadap efektivitas keseluruhan pelaksanaan pengendalian intern. Pemantauan terhadap risiko utama telah diprioritaskan dan menjadi bagian dari kegiatan sehari-hari, termasuk evaluasi secara berkala. Direksi dan Pejabat Bank memiliki komitmen dan telah melakukan tindak lanjut atas hasil pemantauan yang telah dilakukan maupun rekomendasi SKAI<br>The Board of Directors, Bank Officers, and the Internal Audit Unit (IAU) carry out continuous monitoring on the overall effectiveness of the implementation of internal control. Monitoring of key risks has been prioritized and has become part of daily activities, including regular evaluations. The Board of Directors and Bank Officers are committed and have followed up on the results of monitoring that have been carried out as well as the recommendations of IAU. |

Masing-masing komponen terkait satu sama lain, harus dikendalikan secara terpadu (*integrated*) dan tanggung jawab implementasinya menjadi tanggung jawab semua unit kerja dengan tujuan penerapannya sebagai berikut:

1. *Strategic*, Rencana Bisnis Bank telah dimengerti, sejalan dan didukung oleh semua unit kerja.
2. *Operation*, berjalan dengan efektif dan efisien dalam menggunakan sumber daya manusia dan prasarana.
3. *Reporting*, akurat dan dapat dipercaya.
4. *Compliance*, aktivitas dan transaksi telah tunduk dengan ketentuan serta hukum.

Each component is related to each other, must be controlled in an integrated manner and its implementation responsibilities are the responsibility of all work units with the aim of implementing as follows:

1. Strategy, the Bank Business Plan has been understood, in line and supported by all work units.
2. Operation, running effectively and efficiently in the use of human resources and infrastructure.
3. Reporting, accurate and reliable.
4. Compliance, activities and transactions have complied with the provisions and laws.

## Pernyataan Direksi dan atau Dewan Komisaris atas Kecukupan Sistem Pengendalian Internal

Sistem pengendalian internal dilakukan oleh PT Bank JTrust Indonesia Tbk dinilai sudah efektif dan memadai tercermin dari efektivitas pelaksanaan fungsi-fungsi pengendalian internal, antara lain fungsi audit internal, manajemen risiko, kepatuhan, finansial dan operasional control. Komite Audit menyampaikan laporan pelaksanaan kerjanya kepada Dewan Komisaris secara berkala.

## Statement of the Board of Directors and/or Board of Commissioners on the Adequacy of the Internal Control System

The internal control system implemented by PT Bank JTrust Indonesia Tbk is considered to be effective and adequate as reflected in the effectiveness of the implementation of internal control functions, including internal audit, risk management, compliance, financial and operational control functions. The Audit Committee submits reports on its work implementation to the Board of Commissioners on a regular basis.

## Tinjauan atas Efektivitas Sistem Pengendalian Internal

Selama tahun 2021, berikut hasil pemantauan SKAI atas penerapan sistem pengendalian internal secara *bankwide*:

## Review on the Effectiveness of Internal Control System

During the year of 2021, the monitoring result of SKAI of the internal control system implementation bank wide is as follows:

| No | Risk Owner | Sistem Pengendalian Internal (SPI) | Internal Control System |
|---|---|---|---|
| 1 | Cabang<br>Branch | SPI pada Cabang sudah cukup memadai, namun tetap diperlukan peningkatan dan penyempurnaan/ *corrective action* terhadap penerapan SOP, Sistem serta monitoring dan dual kontrol atas pelaksanaan transaksi harian. | SPI at Branches is sufficient, but improvements and corrective actions are still needed for the implementation of SOPs, system and monitoring and dual control over the implementation of daily transactions. |
| 2 | Divisi Kantor Pusat (Non Kredit)<br>Headquarters Division (Non Lending) | SPI sudah berjalan cukup memadai, walau demikian perlu optimalisasi dalam melakukan monitoring atas penyelenggaraan kegiatan operasional. | SPI has been running quite adequately, however, optimization is needed in monitoring the implementation of operational activities. |
| 3 | Unit Kredit<br>Credit Unit | SPI masih perlu dioptimalisasi pada *end to end* proses perkreditan dan pelaksanaan *dual control* oleh supervisor di unit terkait proses perkreditan perlu ditingkatkan. | SPI still needs to be optimized in the end to end credit process and the implementation of dual control by supervisors in units related to the credit process needs to be improved. |

Secara umum selama tahun 2021 terjadi peningkatan dalam proses sistem pengendalian intern, meskipun pada beberapa aspek diperlukan peningkatan seperti penyesuaian dan penerapan SOP yang sejalan dengan perkembangan bisnis dan proses aktivitas operasional, disiplin proses dan peningkatan kompetensi dari ketersediaan SDM sejalan dengan adanya potensi risiko dari aktivitas dan produk baru.

Upaya yang telah dilakukan untuk meningkatkan Sistem Pengendalian Internal antara lain:

1. Melakukan reorganisasi Bank yang disesuaikan dengan Rencana Bisnis Bank.
2. Melakukan *review,* revisi, penyesuaian kembali serta sosialisasi terhadap ketentuan internal yang ada.
3. Melakukan *assessment* terhadap pejabat maupun karyawan, yang ditindak lanjuti dengan pembekalan *training* dan sertifikasi.
4. Menerapkan pemberian *reward & punishment* secara *fair.*

In general, during 2021, there has been an increase in the internal control system process, but in some cases there is still a need for improvements such as SOP adjustment in line with business development and operational process processes, process discipline and competency enhancement of existing human resources in line with the potential risks of the activity and new products.

Efforts that have been made to improve the Internal Control System include:

1. Reorganize the Bank in accordance with the Bank's Business Plan.
2. Reviewing and re-adjusting to existing internal provisions.
3. Perform assessment of officials and employees, followed up with training and certification training.
4. Apply reward & punishment fairly.

## PERKARA PENTING

Permasalahan hukum adalah permasalahan Hukum Perdata dan Hukum Pidana yang dihadapi Bank selama periode tahun laporan dan telah diajukan melalui proses hukum.

Pengungkapan permasalahan hukum minimal mencakup:
a) Jumlah permasalahan hukum perdata dan pidana yang dihadapi dan telah selesai (telah mempunyai kekuatan hukum yang tetap).
b) Jumlah permasalahan hukum perdata dan pidana yang dihadapi dan masih dalam proses penyelesaian.

Permasalahan hukum yang umumnya dihadapi oleh Bank adalah:
a) Gugatan perdata dari debitur macet/nasabah, maupun dari pihak ketiga/pemilik jaminan;
b) Penundaan Kewajiban Pembayaran Utang (PKPU) dan Kepailitan yang diajukan oleh kreditur lain, debitur itu sendiri (debitur macet), maupun Bank yang mengajukan terhadap debitur yang telah berstatus macet kreditnya;
c) Laporan adanya tindak pidana yang berasal dari eksternal Bank ataupun yang melibatkan internal Bank (*Internal Fraud*).

Selama tahun 2021 jumlah permasalahan hukum yang dihadapi J Trust Bank dan telah diajukan melalui proses hukum sebagaimana tabel berikut:

**1. Bank Sebagai Tergugat/Terlawan/Terlapor/ Termohon**

## LEGAL ISSUES

Legal issues are civil and criminal legal issues faced by the Bank over a period of reporting year and have been filed through legal process.

Disclosure of legal matters includes at least:
a) Number of civil and criminal cases faced and settled (with binding legal force).

b) Number of civil and criminal cases faced and in the settlement process.

Legal issues commonly faced by the Bank are:

a) Civil Action by bad debts/customers, as well as third party/collateral owner;
b) Suspension of Payment (PKPU) and Bankruptcy filed by the Other Creditor, the Borrower itself (Bad debt), or the Bank's filling against Debtors who have defaulted on credit;
c) Reports on criminal acts from outside the Bank or those involving internal Bank (Internal Fraud).

In 2021, the number of civil and criminal cases faced by JTrust Bank, which has been filed through legal process are as follows:

**1. Bank as Defendant/Reported**

| **Permasalahan Hukum** Litigation Case | **Jumlah Kasus** Total Case | |
|---|---|---|
| | **Perdata** Civil | **Pidana** Criminal |
| **Perkara Bank sebagai Tergugat/Terlawan** I Case(s) with the Bank as Defendant (Counter Charges) | | |
| Telah selesai (Telah mendapatkan putusan yang mempunyai kekuatan hukum tetap) Settled (with binding legal force) | 4 | - |
| Dalam proses penyelesaian I In settlement process | 8 | - |
| **Perkara Bank sebagai Terlapor** I Case(s) with the Bank as the Reported | | |
| Telah selesai (Telah mendapatkan putusan yang mempunyai kekuatan hukum tetap) Settled (with binding legal force) | - | - |
| Dalam proses penyelesaian I In settlement process | - | 1 |
| **Total** | **12** | **1** |

## 2. Bank Sebagai Penggugat/Pelawan/Pemohon/Pelapor

## 2. Bank as Plaintiff/Counterpart/Petitioner/Reporting Officer

| Permasalahan Hukum<br>Litigation Case | Jumlah Kasus<br>Total Case | |
|---|---|---|
| | **Perdata**<br>Civil | **Pidana**<br>Criminal |
| **Perkara Bank sebagai Tergugat/Terlawan I Case(s) with the Bank as Defendant (Counter Charges)** | | |
| Telah selesai (Telah mendapatkan putusan yang mempunyai kekuatan hukum tetap)<br>Settled (with binding legal force) | 3 | - |
| Dalam proses penyelesaian I In settlement process | 7 | - |
| **Total** | **10** | **-** |
| **Perkara Bank sebagai Pemohon tentang Kepailitan I Case(s) with the Bank as Bancrupcy Applicant** | | |
| Telah selesai (Telah mendapatkan putusan yang mempunyai kekuatan hukum tetap)<br>Settled (with binding legal force) | 1 | - |
| Dalam proses penyelesaian I In settlement process | - | - |
| **Total** | **1** | **-** |
| **Perkara Bank sebagai Pelapor adanya Dugaan Tindak Pidana<br>Case(s) with the Bank as the Reporting Party of Allegation of Criminal Act** | | |
| Telah selesai (Telah mendapatkan putusan yang mempunyai kekuatan hukum tetap)<br>Settled (with binding legal force) | - | - |
| Dalam proses penyelesaian I In settlement process | - | 4 |
| **Total** | - | 4 |

Upaya penyelesaian permasalahan hukum oleh Bank antara lain:

- Menganalisa perkara dan mendiskusikan dengan Tim Legal bersama-sama dengan Unit Bisnis yang berkaitan dengan permasalahan hukum dimaksud;
- Tim Legal secara bersama-sama menentukan apakah perkara akan ditangani oleh internal Bank ataupun menggunakan jasa *Lawyer* eksternal dengan persetujuan dari Direksi sesuai dengan ketentuan hukum yang berlaku;
- Memonitor perkembangan penanganan kasus-kasus hukum baik yang ditangani oleh internal Bank maupun *Lawyer* eksternal.

Efforts to resolve legal issues by the Bank include:

- Analyze cases and discuss with Legal Team together with Business Units related to the legal issues;
- The Legal Team collectively determines whether the case will be handled by the Internal Bank or use the services of an External Lawyer with the approval of the Board of Directors in accordance with applicable law;
- Monitor the progress of legal cases handled by both internal and external lawyers.

### 3. Perkara Hukum yang Berdampak Material yang Dihadapi oleh Bank

Perkara perdata/pidana dengan nilai perkara yang signifikan yang dihadapi Bank sampai dengan periode 31 Desember 2021.

### 3. Legal Cases with Material Impact Faced by the Bank

Civil/criminal cases with a significant case value that the Bank faced until 31 December 2021.

| No | Perkara/Kasus<br>Cases | Pokok Perkara/Gugatan<br>Main Cases | Nilai Gugatan (juta)<br>Claim Value (million) | Pengaruh pada Kondisi Bank<br>Influence on Bank Conditions | Upaya Bank & Status Penyelesaian Perkara/ Gugatan<br>Bank Effort & Status of Case Settlement |
|---|---|---|---|---|---|
| 1 | ADS:<br>a. HR Dkk<br>b. GL Dkk<br>c. WP<br>d. BWG & Yayasan SR<br>e. CC | • BJI sebagai Tergugat<br>• Adanya gugatan agar bank mengembalikan dana investasi produk yang dikeluarkan oleh ADS berupa Discretionary Fund<br>• BJI as Defendant<br>• Discretionary Fund I ADS berupa Discretionary Fund I There is a lawsuit for the bank to return the product investment funds issued by ADS in the form of Discretionary Fund | Materiil:<br>a. Rp16.363,-<br>b. Rp41.113,-<br>c. Rp.94,325,-<br>d. Rp.33.383,- & Rp24.277,<br>e. Rp12.787,-<br><br>Immateriil:<br>Rp10.000,- | Membayar ganti rugi<br>Pay compensation | Bank berkoordinasi dengan pihak-pihak terkait dalam melakukan percepatan eksekusi isi putusan yang sudah berkekuatan hukum tetap (Case RT) serta mengajukan upaya hukum atas adanya sita eksekusi.<br>The Bank coordinates with related parties in accelerating the execution of the contents of a legally binding decision (Case RT) and submits legal remedies for the confiscation of execution. |
| 2 | a. WST<br>b. FGFL Dkk | • BJI sebagai Tergugat II<br>• BJI Dkk sebagai Tergugat | a. USD 116<br>b. USD 959 | Membayar ganti rugi<br>Pay compensation | a. Menang di PT<br>b. Dalam proses audiensi<br>a. Won at High Court<br>b. In audience process |

### 4. Perkara Hukum yang Berdampak Material yang Dihadapi oleh Anggota Direksi dan Anggota Dewan Komisaris

Tidak terdapat perkara penting yang dihadapi oleh individu anggota Dewan Komisaris dan Direksi sepanjang tahun 2021

### 4. Legal Cases with Material Impact Faced by Members of the Board of Commissioners and the Board of Directors

There were no important cases faced by individual members of the Board of Commissioners and Directors throughout 2021.

# Penyediaan Dana, Rencana Strategis Bank, Transparansi dan Pengungkapan Aspek Lainnya

Provisions of Funds, Strategic Plan of the Bank, Transparency, and the Disclosure of Other Aspects

## PENYEDIAAN DANA KEPADA PIHAK TERKAIT (*RELATED PARTY*) DAN PENYEDIAAN DANA BESAR (*LARGE EXPOSURE*)

Penyediaan Dana Kepada Pihak Terkait (Related Party) dan Penyediaan Dana Besar (*Large Exposure*) dilaksanakan dengan mengacu kepada POJK No.32/POJK.03/2018 tentang Batas Maksimum Pemberian Kredit dan Penyediaan Dana Besar sebagaimana telah diubah dengan POJK No.38/POJK.03/2019, dan tidak boleh bertentangan dengan kebijakan/ketentuan perkreditan internal Bank, serta wajib mendapatkan persetujuan Dewan Komisaris sebelum transaksi penyediaan dana kepada pihak terkait direalisasikan.

Bank telah melakukan Penyediaan Dana Kepada Pihak Terkait (individu atau kelompok, termasuk pihak terkait lainnya) dan Penyediaan Dana Besar (debitur inti: individu atau group) secara wajar dengan kebijakan harga dan syarat normal.

Penyediaan dana kepada pihak terkait (*Related Party*) dan debitur inti (individu atau grup) per posisi tanggal 31 Desember 2021, dengan tabel sebagai berikut:

## PROVISION OF FUNDS TO RELATED PARTY AND LARGE EXPOSURES

The Provision of funds to Related Party and the Provision of Large Exposure are carried out based on POJK No. 32/POJK.03/2018 on Maximum Limit of Credit Provision and Provision of Large Exposure as amended with POJK No. 38/POJK.03/2019, and shall not contradict internal credit policies/provisions of the Bank, and is required an approval from the Board of Commissioners before the transaction of the fund provisions to related parties occurred.

The Bank carried out Provision of Funds to Related Parties (individuals or groups, including other related groups) and Provision of Large Exposure (main debtors: individual or group) fairly with normal price and requirement policy.

The provisions of funds to Related Party and core debtor/group position as of 31 December 2021 in the following table:

| **Penyediaan Dana**<br>Provision of Fund | **Jumlah Debitur**<br>Debtor | **Nominal**<br>**(jutaan rupiah)** I (million rupiah) |
|---|---|---|
| Kepada Pihak Terkait<br>To Related Party | 8 | 30.126 |
| Kepada Debitur Inti<br>To Key Debtors | 25 | 4.286.631 |
| • Individu I Individual | 22 | 3.752.563 |
| • Grup I Group | 3 | 534.068 |

Keterangan:
Informasi terkait penyediaan Dana Kepada Pihak Terkait dan Penyediaan Dana Besar telah diungkapkan dalam Laporan keuangan Audited dan dilaporkan ke Bank Indonesia

Notes:
Information related to Fund Provision to Related Parties and Provision of Large Funds has been disclosed in the Audited Financial Statements and reported to Bank Indonesia

## AKSES INFORMASI DAN DATA PERUSAHAAN

PT Bank JTrust Indonesia Tbk senantiasa berkomitmen untuk menjalankan seluruh proses bisnis secara transparan sebagai salah satu bagian dari prinsip Tata Kelola Perusahaan yang baik. Bank memberikan kemudahan kepada seluruh kepentingan dalam mengakses informasi dan data kinerja Bank baik yang bersifat keuangan maupun non keuangan melalui jalur komunikasi seperti siaran pers dan paparan publik. Bank juga menyebarluaskan informasi ke media cetak dan elektronik termasuk situs web Bank yang tersedia dalam bahasa Indonesia dan Inggris.

Untuk mendapatkan informasi lebih lanjut, Bank memiliki beberapa kanal komunikasi yaitu:
- Layanan JTrust Call: Ask J 1500 615
- *E-mail*: customercare@jtrustbank.co.id
- Situs *web*: www.jtrustbank.co.id
- Layanan Investor Relations Bank melalui halaman web: https://www.jtrustbank.co.id/id/information/investor-support

### Investor Relations

PT Bank JTrust Indonesia Tbk memiliki Departemen Investor Relations yang menjalankan fungsi untuk membina hubungan baik dan berinteraksi dengan para pelaku pasar modal. Dengan penyediaan informasi yang akurat, tepat waktu dan mudah diakses oleh pemegang kepentingan diharapkan dapat membantu pada investor dalam proses pengambilan keputusan investasi termasuk untuk menanamkan persepsi dan ekspektasi investor terkait strategi, kinerja operasional dan kinerja keuangan Bank.

Tugas dan tanggung jawab Departemen Investor Relations adalah:
a. Mempelajari dan memahami perkembangan peraturan dan perundangan-undangan yang berlaku serta memonitor pemenuhan peraturan dan perundang-undangan yang berlaku seperti Otoritas Jasa Keuangan, Bursa Efek Indonesia, Kustodian Sentral Efek Indonesia, dan lembaga terkait lainnya;
b. Menyampaikan keterbukaan informasi kepada Regulator maupun Pemegang Saham sesuai dengan ketentuan yang berlaku;
c. Mengelola daftar pemegang saham dan daftar pemilikan khusus;
d. Menyampaikan Laporan berkala maupun insidental dalam rangka kepatuhan Perseroan sebagai perusahaan Publik;

## ACCESS TO COMPANY INFORMATION AND DATA

PT Bank JTrust Indonesia Tbk is always committed to running all business processes transparently as part of the Good Corporate Governance principles. The Bank provides convenience to all interests in accessing information and data on the Bank's performance, both financial and non-financial through communication channels such as press releases and public exposes. The Bank also disseminates information to print and electronic media including the Bank's website which is available in Indonesian and English.

To obtain further information, the Bank has several communication channels, namely:
- JTrust Call Service: Ask J 1500 615
- E-mail: customercare@jtrustbank.co.id
- Website: www.jtrustbank.co.id
- Bank's Investor Relations Service via web page: https://www.jtrustbank.co.id/id/information/investor-support

### Investor Relations

PT Bank JTrust Indonesia Tbk has an Investor Relations Department which functions to foster good relations and interact with capital market participants. By providing accurate, timely and easily accessible information to stakeholders, it is hoped that it will assist investors in the investment decision-making process, including instilling investor perceptions and expectations regarding the Bank's strategy, operational performance and financial performance.

The duties and responsibilities of the Investor Relations Department are:
a. Study and understand the development of existing laws and regulations and monitor compliance with existing laws and regulations such as the Financial Services Authority, the Indonesia Stock Exchange, the Indonesian Central Securities Depository, and other related institutions;
b. Deliver information disclosure to Regulators and Shareholders in accordance with applicable regulations;
c. Manage shareholder registers and special ownership registers;
d. Submit periodic and incidental reports in the context of the Company's compliance as a public company;

e. Mengkoordinasi penyelenggaraan Rapat Umum Pemegang Saham dan Rapat Umum Pemegang Saham Luar Biasa;
f. Penyelenggaraan Paparan Publik.

Dalam kaitannya sebagai perusahaan publik, Paparan Publik wajib dilakukan minimal 1 (satu) kali dalam setahun dalam rangka pelaksanaan prinsip keterbukaan dan transparansi. Pada tahun 2021, Perseroan melakukan paparan publik sebanyak 2 (dua) kali. Perseroan juga menjalin hubungan strategis dengan pelaku pasar modal dengan senantiasa melakukan *update* kinerja keuangan dan non-keuangan agar meningkatkan kepercayaan di mata *stakeholder*.

## Media Sosial

PT Bank JTrust Indonesia Tbk memiliki dan mengelola sebanyak 3 (tiga) akun media sosial yaitu:

- Facebook: JTrustBankID
- Instagram:@jtrustbank
- LinkedIn: J Trust Bank

Seluruh akun tersebut berfungsi sebagai media penyampai informasi aktivitas Bank seperti *brand*, promo dan pengetahuan produk, dan tips keuangan. Selain itu kedua akun ini juga memberikan respons terhadap pertanyaan masyarakat baik yang sudah menjadi nasabah maupun yang belum menjadi nasabah.

## Siaran Pers

Membangun hubungan baik dengan media massa melalui beragam kegiatan merupakan salah satu prioritas utama Bank, mengingat pentingnya peran media massa dalam perjalanan, perkembangan dan capaian dari PT Bank JTrust Indonesia Tbk.

### Siaran Pers 2021

e. Coordinate the implementation of the General Meeting of Shareholders and the Extraordinary General Meeting of Shareholders;
f. Implementation of Public Expose.

In relation to being a public company, Public Expose must be held at least 1 (one) time a year in the context of implementing the principles of openness and transparency. In 2021, the Company conducted 2 (two) public exposures. The Company also establishes strategic relationships with capital market players by continuously updating financial and non-financial performance in order to increase trust in the eyes of stakeholders.

## Social Media

PT Bank JTrust Indonesia Tbk owns and manages 3 (three) social media accounts:

- Facebook: JTrustBankID
- Instagram:@jtrustbank
- LinkedIn: J Trust Bank

All of these accounts function as a medium for conveying information on Bank activities such as brands, promotions and product knowledge, and financial tips. In addition, these two accounts also respond to questions from the public, customers and non customers.

## Press Release

Building good relations with the mass media through various activities is one of the Bank's main priorities, considering the important role of the mass media in the journey, development and achievements of the Bank.

### Press Release 2021

| Bulan<br>Month | No. | Judul | Title |
|---|---|---|---|
| April | 1 | J Trust Bank Serah Terima Bantuan untuk Penyintas Bencana di Nusa Tenggara Timur | J Trust Bank Hands Over Aid for Disaster Survivors in East Nusa Tenggara |
| Mei | 2 | Optimalisasi Fasilitas Mesin ATM sebagai Sarana Layanan Transaksi Perbankan J Trust Bank | Optimization of ATM Machines as a Facility for J Trust Bank Banking Transaction Services |
| | 3 | J Trust Bank Adakan Pemeriksaan Mata & Pemberian Kacamata pada Anak Yatim/Dhuafa | J Trust Bank Holds Eye Examination & Provision of Glasses to Orphans/Dhuafa |
| Juni | 4 | J Trust Bank Raih Penghargaan di 10th Infobank Digital Brand Awards 2021 dan The 12th IICD CG Award | J Trust Bank Wins Awards at the 10th Infobank Digital Brand Awards 2021 and The 12th IICD CG Award |
| Juli | 5 | J Trust Bank Menyalurkan Bantuan Hewan Kurban Untuk Masyarakat di Area Operasional | J Trust Bank Distributes Sacrificial Animal Aid to Communities in Operational Areas |
| | 6 | J Trust Bank Mendorong Asuhan Paliatif untuk Meningkatkan Kualitas Hidup Pasien Anak di Indonesia | J Trust Bank Encourages Palliative Care to Improve Quality of Life for Pediatric Patients in Indonesia |
| Agustus | 7 | J Trust Group Dukung Pemerintah Lawan Pandemi Covid-19 dengan Distribusikan 400 Paket Sembako dan Vitamin | J Trust Group Supports the Government Against the Covid-19 Pandemic by Distributing 400 Packages of Basic Food and Vitamins |
| | 8 | J Trust Group Selenggarakan Sentra Vaksinasi Covid-19 untuk Masyarakat Umum | J Trust Group Holds Covid-19 Vaccination Center for General Public |

| Bulan Month | No. | Judul | Title |
|---|---|---|---|
| September | 9 | Kondisi Fundamental J Trust Bank Solid, Perseroan Memiliki Rasio Kecukupan Likuditas Sebesar 149,15% pada Juni 2021 | Fundamental Conditions of J Trust Bank is Solid, the Company Has a Liquidity Coverage Ratio of 149.15% in June 2021 |
| | 10 | Semester II 2021 J Trust Bank Fokus Tingkatkan DPK | In Semester II 2021 J Trust Bank Focused on Increasing DPK |
| | 11 | Rayakan HUT Palang Merah Indonesia, J Trust Bank Adakan Donor Darah | Celebrate Indonesian Red Cross Anniversary, J Trust Bank Holds Blood Donation |
| Oktober | 12 | Gelar RUPSLB, J Trust Bank Tambah Jajaran Direksi dan Komisaris | Holding EGMS, J Trust Bank Adds Board of Directors and Commissioners |
| | 13 | J Trust Bank Adakan Pelatihan Kolaborasi Pengembangan Kewirausahaan Terpadu Kelas Ketrampilan Mengolah Limbah Kain/ *Textile* | J Trust Bank Holds Collaborative Training for Integrated Entrepreneurship Development Skills Class for Processing Fabric/ Textile Waste |
| November | 14 | J Trust Bank Biaya Kepemilikan Perumahan Tahan Gempa Berstandar Jepang di Bali dan Nusa Tenggara Barat | J Trust Bank Funds Mortgage of Japanese Standard Earthquake Resistant Housing in Bali and West Nusa Tenggara |
| | 15 | J Trust Bank Gandeng Perbarindo Dukung Kebangkitan Ekonomi Bali | J Trust Bank Collaborates with Perbarindo to Support Bali's Economic Awakening |
| | 16 | J Trust Bank Dukung Kelas Jurnalis Cilik Melalui Donasi Buku Bacaan Berkualitas | J Trust Bank Supports Jurnalis Cilik Class Through Donation of Quality Reading Books |
| | 17 | Peresmian Kerja Sama J Trust Bank & PT ALKA (Perumnas IIDA Group) | Inauguration of J Trust Bank & PT ALKA (Perumnas IIDA Group) Cooperation |
| Desember | 18 | Sequis Financial Jalin Kemitraan Bancassurance dengan J Trust Bank | Sequis Financial Establishes Bancassurance Partnership with J Trust Bank |
| | 19 | Pengumuman Pemenang Hadiah Program Undian Berhadiah The Big Six dari J Trust Bank | Announcement of Winners of The Big Six Lottery Program Prizes from J Trust Bank |
| | 20 | J Trust Bank Sambut Natal dengan Berbagi Kasih di Panti Asuhan Vincentius | J Trust Bank Welcomes Christmas by Sharing Love at the Vincentius Orphanage |
| | 21 | J Trust Bank Meresmikan Pembukaan Kembali Kantor Cabang Pembantu Mangga Dua, Jakarta Pusat | J Trust Bank Inaugurates the Re-opening of Mangga Dua Sub-Branch Office, Central Jakarta |
| | 22 | Penuhi Ketentuan Modal Inti, J Trust Bank Siapkan Strategi Pertumbuhan Bisnis di Tahun 2022 | Fulfilling Core Capital Requirements, J Trust Bank Prepares Business Growth Strategy in 2022 |
| | 23 | RUPSLB JTrust Bank Setujui Rencana PMHMETD Pemegang Saham Pengendali berkomitmen memenuhi ketentuan modal inti minimum bank | EGMS JTrust Bank Approves PMHMETD Plan Controlling Shareholders are committed to complying with the bank's minimum core capital requirements |

## KEBIJAKAN PENGADAAN BARANG, JASA DAN ALIH DAYA

PT Bank JTrust Indonesia Tbk memiliki dan menerapkan Kebijakan Pengadaan Barang Jasa dan Alih Daya yang telah diperbarui pada tahun 2020. Kebijakan tersebut menjadi acuan utama seluruh aktivitas pengadaan barang, jasa dan/ atau alih daya yang dilakukan oleh unit-unit kerja Bank. Dengan ruang lingkup kebijakan sebagai berikut:

a. Mengatur hal–hal yang harus dilaksanakan oleh seluruh Unit Kerja di Kantor Pusat/Kantor Cabang/Kantor Kas.
b. Berlaku untuk proses Pengadaan Barang Jasa & Alih Daya yang menggunakan anggaran atas beban investasi dari unit kerja. Termasuk dalam pengadaan Jasa adalah antara lain Jasa Konsultan (Bidang Hukum, Audit, Perekrutan Karyawan, IT, Renovasi Gedung, Barang Promosi, dan Jasa lainnya).
c. Membantu perusahaan untuk dapat berkonsentrasi pada pekerjaan pokoknya (*core business*) dengan melakukan penyerahan sebagian pelaksanaan pekerjaan kepada pihak lain sehingga sumber daya Bank dapat dikerahkan pada pekerjaan-pekerjaan pokok.
d. Mencakup penyerahan sebagian pelaksanaan pekerjaan kepada pihak lain dilakukan ke pekerjaan penunjang di kegiatan usaha dan kegiatan pendukung usaha.

## POLICY ON PROCUREMENT OF GOODS, SERVICES, AND OUTSOURCING

PT Bank JTrust Indonesia Tbk owns and implements policy on procurement of goods, service, and outsourcing that has been updated in 2020. This policy becomes the main reference for all goods and services procurement, and/or outsourcing activities carried out by the Bank's work units. The policy includes:

a. Regulate things that must be carried out by all Work Units in Head Office/Branch Offices/Cash Offices.
b. The policy is applicable to the process of Goods and Services Procurement and Outsourcing, which uses the budget on the investment burden of the work unit. Service procurement includes Consultant Services (Legal, Audit, Employee Recruitment, IT, Building Renovations, Promotional Items, and other Services).
c. Helping companies to concentrate on the core business by handing over several works to other parties, so the Bank's resources can be utilized for main jobs.
d. Handing over several works to other parties include supporting works that support business activities.

Penyerahan sebagian pelaksanaan pekerjaan kepada pihak lain berpotensi meningkatkan risiko yang dihadapi Bank, antara lain risiko operasional, risiko kepatuhan, risiko hukum, dan risiko reputasi, sehingga penyerahan sebagian pelaksanaan pekerjaan tersebut harus dilakukan dengan menerapkan prinsip kehati-hatian dan manajemen risiko yang memadai, meliputi:

i. melakukan analisa dan penilaian Perusahaan Penyedia Jasa (PPJ) dengan baik untuk memastikan bahwa PPJ yang dipilih memiliki kinerja keuangan dan reputasi yang baik, sumber daya manusia, sarana dan prasarana, serta pengalaman yang memadai agar pekerjaan yang dilakukan Alih Daya dapat dilaksanakan dengan baik;
ii. menyusun perjanjian Alih Daya dengan PPJ sesuai dengan cakupan minimum perjanjian yang dipersyaratkan dalam POJK Alih Daya, dalam rangka memastikan bahwa kualitas dan tata cara pelaksanaan pekerjaan yang dialihdayakan sesuai dengan ukuran dan standar yang ditetapkan dalam perjanjian.
iii. menerapkan manajemen risiko secara efektif atas pelaksanaan Alih Daya, termasuk melaksanakan pengawasan secara berkala atas pelaksanaan pekerjaan oleh PPJ dan melakukan tindakan perbaikan secara dini dan efektif atas permasalahan yang yang teridentifikasi, sehingga pelaksanaan pekerjaan tetap berjalan dengan baik dan kepentingan nasabah terlindungi.
iv. memenuhi ketentuan dan peraturan perundang-undangan yang berlaku
v. melakukan upaya dalam rangka memberikan perlindungan hak dan kepentingan nasabah, sehubungan dengan Pelaksanaan Alih Daya tidak menghilangkan tanggung jawab Bank dalam memberikan perlindungan terhadap hak dan kepentingan nasabah atas pelaksanaan pekerjaan yang dilakukan Alih Daya kepada PPJ

The handover of several works to other parties could potentially increase risks faced by the Bank, such as operational risk, compliance risk, legal risk, and reputation risks. Thus, the handover must be carried out by applying prudence principles and adequate risk management, including:

i. Conduct analysis and assessment on the Service Provider Companies (PPJ) to make sure that the chosen company has good financial performance and reputation, human resources, facilities and infrastructure, as well as adequate experience so that the jobs can be done properly;
ii. Arrange an outsourcing agreement with PPJ, in line with minimum agreement coverage required by OJK regulation on outsourcing, to ensure that the quality and procedures for outsourced works are in accordance with standards set out in the agreement.
iii. Implement risk management effectively for Outsourcing, including periodic supervision on the work done by PPJ and take early and effective remedial action on identified problems, so the work continues to run well and the interests of customers are protected.
iv. Meet the provision and requirements of prevailing laws and regulations.
v. Make efforts to protect customers' rights and interests since the use of Outsourcing does not eliminate the Bank's responsibility in providing protection on customers' rights and interests for the work carried out by Outsourcing to PPJ.

## Prinsip Dasar Pengadaan Barang, Jasa Dan Alih Daya

1. Transparan:
   Seluruh ketentuan dan informasi mengenai pelaksanaan pengadaan barang jasa dan alih daya, termasuk syarat teknis dan administratif, tata cara evaluasi, hasil evaluasi, penetapan calon Perusahaan Penyedia Jasa (PPJ) bersifat terbuka
2. Akuntabel:
   Proses, hasil, dan pembayaran pengadaan barang jasa dan alih daya harus dapat dipertanggungjawabkan
3. *Responsible*:

## Basic Principles in Procurement of Goods, Services, and Outsourcing

1. Transparent:
   All provisions and information on the procurement of goods, services, and outsourcing, including technical and administrative requirements, evaluation procedures, evaluation results, the decision on prospective Service Provider Company (PPJ) must be laid out in the open.
2. Accountable:
   The process, results, and payment for the procurement of goods, services, and outsourcing must be accountable.
3. Responsible:

Proses pengadaan barang jasa dan alih daya dilaksanakan berdasarkan prinsip kehati-hatian dan patuh terhadap ketentuan yang berlaku

4. Independen:
   Keputusan pengadaan barang jasa dan alih daya diambil secara obyektif dan bebas dari tekanan pihak manapun serta benturan kepentingan
5. Fair dan Tidak Diskriminatif:
   Memberikan perlakuan yang sama bagi semua Perusahaan Penyedia Jasa (PPJ) serta tidak mengarah untuk memberikan keuntungan kepada pihak tertentu dengan cara dan/atau alasan apapun.
6. Efektif:
   Kegiatan pengadaan barang jasa dan alih daya harus sesuai dengan kebutuhan/rencana yang telah ditetapkan serta dapat memberikan manfaat yang optimal bagi Bank
7. Efisien:
   Kegiatan pengadaan barang jasa dan alih daya dilaksanakan untuk mencapai kualitas sesuai dengan yang ditetapkan dengan waktu yang disepakati pada tingkat harga yang terbaik yang senantiasa berlandaskan pada 4 Values – J Trust Bank:
   a. Super Integrity
   b. Customer First
   c. Discipline and Responsible
   d. Learning and Trying More

## Kriteria Perusahaan Penyedia Jasa

1. Wajib berbadan hukum yang jelas (PT/CV/Firma).
2. Domisili perusahaan jelas, dapat ditemukan keberadaannya, dan memiliki karyawan yang memadai.
3. Dapat menunjukkan Financial Report/Financial Highlight perusahaan.
4. Memiliki reputasi yang baik setelah dilakukan penelusuran secara Web/Browsing ataupun dilakukannya Benchmarking.
5. Untuk menghindari benturan kepentingan, aktual atau yang dipersepsikan, anggota Bank (Komisaris, Pihak Independen, Direksi, dan Karyawan) harus mematuhi larangan:
   a. Seorang anggota Bank maupun anggota keluarganya tidak boleh meminjam atau meminjamkan secara pribadi kepada Pelanggan/Vendor Bank;
   b. Seorang anggota Bank maupun anggota keluarganya dilarang untuk menerima hadiah atau hiburan yang ditawarkan oleh pihak ketiga; dan
   c. Seorang anggota Bank maupun anggota keluarganya dilarang terlibat dalam pengadaan barang dan jasa dalam kepentingan pribadi mereka.

The procurement process of goods, services, and outsourcing is carried out based on prudence principles and in accordance with applicable regulations.

4. Independent:
   The decision on the procurement of goods, services, and outsourcing must be taken objectively and free from pressures and conflict of interests.
5. Fair and Non-Discriminatory:
   Provide equal treatment for all Service Provider Companies (PPJ) and do not intentionally provide benefits to certain parties in any way and/or reason.
6. Effective:
   The procurement of goods, services, and outsourcing must be in accordance with the needs/plans that have been set before and provide maximum benefit for the Bank.
7. Efficient:
   The procurement of goods, services, and outsourcing is carried out to achieve certain quality within agreed timetable and at the best price level, based on 4 values of Bank JTrust:
   a. Super Integrity
   b. Customer First
   c. Discipline and Responsible
   d. Learning and Trying More

## The Criteria for Service Provider Companies

1. Must have clear legal entity (PT/CV/Firm)
2. The company's location is clear, can be found easily, and has adequate employees.
3. Able to show its Financial Report/Financial Highlight.
4. Has a good reputation after Web Browsing or Benchmarking.
5. To avoid conflict of interests, both actual or perceived, the Bank members (Commissioners, Independent Parties, Directors, and Employees) must comply with the prohibitions:
   a. A member of the Bank or their families must not personally borrow or lend money to Bank Customers/ Vendors;
   b. A member of the Bank or their families is prohibited from accepting gifts or entertainment offered by third parties;
   c. A member of the Bank or their families is prohibited from getting involved in procurement of goods and services for personal interests.

6. Perusahaan Alih Daya tersebut telah berdiri minimum 2 (dua) tahun.
7. Memiliki sarana dan prasarana yang dibutuhkan dalam Alih Daya.

## Metode Pengadaan Barang dan Jasa

1. Pengadaan Barang dan Jasa
   a. Disampaikan melalui media JProc atau non JProc dan dilakukan melalui Metode Penunjukkan Langsung atau Penunjukkan Tidak Langsung yaitu, masing masing melalui metode penunjukan yang dapat terlaksana sekurang-kurangnya melalui proses seleksi dan negosiasi terhadap minimal penawaran harga dari 3 (tiga) vendor.
   b. Evaluasi Vendor harus dilakukan 1 tahun sekali atau di akhir kontrak, untuk mengetahui hasil penilaian kinerja vendor.
2. Alih Daya
   a. Pemborongan pekerjaan. Alih Daya dilakukan dengan menggunakan perjanjian kerja antara Bank dengan Perusahaan Penyedia Jasa untuk melakukan pemborongan pekerjaan tertentu dengan lebih menekankan standar hasil dari pekerjaan yang diborongkan.
   b. Penyediaan jasa tenaga kerja (PJTK) dilakukan dengan menggunakan perjanjian kerja antara Bank dengan Perusahaan Penyedia Jasa untuk menyediakan tenaga kerja dengan kualifikasi tertentu dalam rangka pelaksanaan pekerjaan tertentu.
   c. Kriteria Pekerjaan yang Dialihdayakan adalah pekerjaan yang bersifat penunjang, tidak diperbolehkan untuk pekerjaan atau kegiatan pokok, baik pada alur kegiatan usaha maupun alur kegiatan pendukung usaha Bank.
   d. Kriteria dalam menentukan suatu pekerjaan dapat dialihdayakan adalah sebagai berikut:
      - Berisiko rendah, yaitu pekerjaan yang apabila terjadi kegagalan tidak akan mengganggu aktivitas operasional Bank secara signifikan.
      - Tidak memerlukan kualifikasi kompetensi yang tinggi di bidang perbankan yaitu pekerjaan yang umumnya tidak memerlukan kualifikasi kompetensi yang tinggi baik pendidikan formal maupun pengetahuan atau pengalaman di bidang perbankan.
      - Tidak terkait langsung dengan proses pengambilan keputusan yang mempengaruhi operasional Bank yaitu pekerjaan yang tidak memuat aspek analisis, pertimbangan, dan/atau pengambilan keputusan yang mempengaruhi operasional Bank.

6. The Outsourcing Company has been established for a minimum of 2 (two) years.
7. Has the facilities and infrastructure needed for Outsourcing.

## The Methods for Goods and Services Procurement

1. The Procurement of Goods and Services
   a. Must be announced through JProc or non-JProc and carried out through Direct or Indirect Appointment, where each appointment methods must be done through a selection and negotiation process on minimum bid price from 3 (three) vendors.
   b. Vendor evaluation must be carried out once a year or at the end of contract, to assess the vendor's performance.
2. Outsourcing
   a. Chartering a job. Outsourcing is carried out under work agreement between the Bank and the Service Provider Company to do certain work with more emphasis on the standard results of work contract.
   b. The provision of manpower services (PJTK) is carried out under work agreement between the Bank and the Service Provider Company to provide workers with certain qualifications to do particular jobs.
   c. Criteria for Outsourced Work is a supporting job, not the main work or activities, both in the business flow or in the flow of activities that support the Bank's business.
   d. The criteria in determining jobs that can be outsourced are as follows:
      - Low risk, which means a failure in doing the job will not significantly disrupt the Bank's operational activities.
      - Does not require high competency or qualifications in the banking sector. The job does not need high qualification in formal education or knowledge or experience in the banking industry.
      - Is not directly related to the decision-making process that can affect the Bank's operations. The jobs do not involve analysis, consideration, and/or decision-making that can affect the Bank's operations.

### Cakupan Minimum Perjanjian Alih Daya

Untuk memastikan hasil/*result* dari Perusahaan Penyedia Jasa, maka perlu dilakukan standarisasi perjanjian dengan Perusahaan Penyedia Jasa dengan mencantumkan butir-butir sebagai berikut:

1. Ruang lingkup pekerjaan.
2. Jangka waktu perjanjian.
3. Nilai kontrak.
4. Struktur biaya dan mekanisme pembayaran.
5. Hak, kewajiban, dan tanggung jawab Bank maupun Perusahaan Penyedia Jasa.

### Minimum Scope of Outsourcing Agreements

To ensure results from the Service Provider Company, there must be a standardized agreement that includes the following points:

1. Scope of work.
2. Duration of the agreement.
3. Contract value.
4. Fee Structure and payment mechanism.
5. Rights, obligations, and responsibilities of Bank and Service Provider Company.

## INFORMASI TENTANG KODE ETIK EMITEN/ PERUSAHAAN PUBLIK

Dalam rangka meningkatkan kinerja dan kepatuhan Bank terhadap perundang-undangan yang berlaku serta mengikuti pembaharuan dan pelaksanaan Tata Kelola Perusahaan yang baik, Bank menetapkan stándar etika dan perilaku yang wajib dijadikan pedoman oleh seluruh Anggota Bank yaitu:

- Dewan Komisaris
- Direksi
- Karyawan Tetap dan atau Kontrak

Pedoman ini wajib dijalankan dalam melakukan hubungan bisnis dengan nasabah, rekanan dan rekan sekerja. Dengan dipatuhinya Kode Etik dan Perilaku Bisnis diharapkan dapat mencegah berkembangnya hubungan yang tidak wajar dengan pada nasabah, rekanan atau antara sesama Anggota Bank.

**a. Hal-Hal Pokok yang Diatur dalam Etika Korporasi**

1. Kerahasiaan
2. Konflik kepentingan
3. Penyalahgunaan wewenang
4. Perilaku pihak internal
5. Akurasi data
6. Integritas sistem perbankan
7. Sanksi pelanggaran/ketidakpatuhan
8. Supervisi dan administrasi

**b. Bentuk sosialisasi kode etik dan upaya penegakannya**

Dilakukan sosialisasi buku Etika Korporasi bagi seluruh karyawan terutama Anggota Bank pada saat bergabung di PT Bank JTrust Indonesia Tbk, dimana seluruh karyawan memahami informasi dan konsekuensinya.

**c. Pernyataan bahwa kode etik berlaku bagi anggota Direksi, anggota Dewan Komisaris, dan karyawan Emiten**

## INFORMATION ON THE CODE OF CONDUCT OF ISSUERS/PUBLIC COMPANIES

In order to improve the Bank's performance and compliance with existing laws and regulations as well as to follow the renewal and implementation of Good Corporate Governance, the Bank establishes code of ethics and code of conductthat must be used as guidelines by all Members of the Bank:

- Board of Commissioners
- Board of Directors
- Permanent and or Contract Employees

This guideline must be implemented in conducting business relationships with customers, partners and co-workers. Compliance with the Code of Ethics and Business Conduct is expected to prevent the development of unfair relationships with customers, partners or between Bank Members.

**a. Main Matters Regulated in Corporate Ethics**

1. Confidentiality
2. Conflict of interest
3. Abuse of authority
4. Behavior of internal parties
5. Data accuracy
6. The integrity of the banking system
7. Sanctions for violation/non-compliance
8. Supervision and administration

**b. Forms of socialization of the code of ethics and efforts to enforce it**

The Corporate Ethics book was disseminated to all employees, especially Bank Members when joining PT Bank JTrust Indonesia Tbk, where all employees understand the information and its consequences.

**c. A statement that the code of ethics applies to members of the Board of Directors, members of the Board of Commissioners, and employees of the Issuer**

Pernyataan dilakukan dengan mengisi *annual disclosure* 1 (satu) tahun sekali. Anggota Bank harus memahami dan mengetahui bahwa seluruh informasi yang berhubungan dengan Bank dan nasabah bersifat rahasia sebagaimana tercantum dalam Undang-Undang kerahasiaan Bank dan peraturan lainnya dan Anggota Bank wajib menjaga kerahasiaan informasi tersebut.

**d. Dalam pelaksanaannya seluruh Anggota Bank diwajibkan:**

1. Membuat Surat Pernyataan yang mengikatkan diri untuk melaksanakan:
   - Kode Etik Bankir Indonesia
   - Kode Etik dan Perilaku Bisnis PT Bank JTrust Indonesia Tbk
   - Semua peraturan yan berlaku di PT Bank JTrust Indonesia Tbk baik peraturan yang sudah ada amupun peraturan yang akan ada dikemudian hari
   - Semua peraturan perundangan yang berlaku, baik yang berlaku umum maupun berhuungan dengan kegiatan perbankan
2. Membuat Pernyataan Tahunan (*Annual Disclosure*) yang memuat semua keadaan atau situasi yang memungkinkan timbulnya pelanggaran/ ketidakpatuhan terhadap Kode Etik dan Perilaku Bisnis.

**e. Sanksi Pelanggaran/Ketidakpatuhan**

1. Setiap pelanggaran kepada Kode Etik dan Perilaku Bisnis akan dikenakan sanksi sesuai dengan tingkat pelanggarannya
2. Semua konflik kepentingan atau pelanggaran harus dilaporkan dan ditangani dengan ketentuan sebagaimana tecantum dalam Kode Etik dan Perilaku Bisnis.

## PEMBERIAN DANA UNTUK KEGIATAN SOSIAL

PT Bank JTrust Indonesia Tbk memberikan dana untuk kegiatan sosial melalui program tanggung jawab sosial perusahaan (*Corporate Social and Responsibility*/CSR). Target dari program dan kegiatan CSR PT Bank JTrust Indonesia Tbk yang diyakini nantinya dapat menciptakan kondisi masyarakat yang lebih baik dan berdaya, serta memiliki ketangguhan dalam menghadapi berbagai perubahan dalam kehidupan masyarakat yang pada akhirnya akan menciptakan hubungan yang saling bermanfaat dan menguntungkan antara PT Bank JTrust Indonesia Tbk dengan masyarakat luas.

The statement is made by filling in the annual disclosure once a year. Bank Members must understand and acknowledge that all information related to the Bank and customers is confidential as stated in the Bank Secrecy Act and other regulations and Bank Members are required to maintain the confidentiality of such information.

**d. In practice, all Bank Members are required to:**

1. Make a statement that binds itself to implement:
   - Indonesian Banker Code of Conduct
   - Code of Ethics and Business Conduct of PT Bank JTrust Indonesia Tbk
   - All regulations that apply at PT Bank JTrust Indonesia Tbk, both existing regulations and future regulations
   - All applicable laws and regulations, both generally applicable and related to banking activities
2. Make an Annual Disclosure that contains all circumstances or situations that may result in a violation/non-compliance with the Code of Ethics and Business Conduct.

**e. Violation/Non-compliance Sanctions**

1. Every violation of the Code of Ethics and Business Conduct will be subject to sanctions according to the level of the violation
2. All conflicts of interest or violations must be reported and handled in accordance with the provisions as stated in the Code of Ethics and Business Conduct.

## DONATION FOR SOCIAL AND POLITICAL ACTIVITIES

The Company gives funds for social activities through programs and activities of Corporate Social Responsibility (CSR). The target of the CSR programs and activities of PT Bank JTrust Indonesia Tbk. is believed to create a better and more conducive condition in the society, while responding to changes in the society lives which eventually will create mutual benefits between PT Bank JTrust Indonesia Tbk. and the wider society.

Pada tahun 2021, PT Bank JTrust Indonesia Tbk mengalokasikan sebagian biaya operasionalnya untuk mengembangkan dan memberdayakan kehidupan masyarakat serta lingkungannya, yang fokus membantu masyarakat dalam bidang pendidikan, kesehatan, sosial, keagamaan, lingkungan hidup, dan tanggap darurat bencana alam.

In 2021, PT Bank JTrust Indonesia Tbk. allocated some of its operational funds to develop and empower the society's lives and environment, through the "J Trust Peduli" program which focused on helping the society in education, health, social, religion, environment, and emergency response to natural disaster.

Penjelasan rinci terkait dengan tanggung jawab sosial Bank disampaikan dalam bagian khusus tentang "Tanggung Jawab Sosial Perusahaan yang Terintegrasi dan Berkelanjutan" dan Laporan Keberlanjutan tahun 2021 yang menjadi bagian yang tidak terpisahkan dalam Laporan Tahunan Terintegrasi 2021.

Detailed explanation related to the Bank's corporate social responsibility is stated in the special section of "Integrated and Sustainable Corporate Social Responsibility" and the 2020 Sustainable Report which is an integral part of the 2021 Integrated Annual Report.

## PEMBERIAN DANA UNTUK KEGIATAN POLITIK

Sebagaimana tahun-tahun sebelumnya, selama tahun 2021 PT Bank JTrust Indonesia Tbk. tidak pernah melakukan kegiatan politik atau memberikan sumbangan dana untuk kegiatan politik.

## DONATION FOR POLITICAL ACTIVITIES

Similar to previous years, in 2021 the Bank never performed any political activities or donated to political activities.

| No | Nama Kegiatan Politik<br>Name of Political Activities | Jumlah Total (Rp) |
|---|---|---|
| NIHIL I NONE | | |

## TRANSPARANSI KONDISI KEUANGAN DAN NON KEUANGAN BANK YANG BELUM DIUNGKAP DALAM LAPORAN LAIN

Sebagai perusahaan terbuka, PT Bank JTrust Indonesia Tbk telah memberikan informasi secara jelas dan transparan/keterbukaan mengenai kondisi keuangan dan non keuangan Bank kepada para *stakeholders* melalui Publikasi Laporan Keuangan Tahunan, Laporan Keuangan Triwulanan dan Laporan lainnya yang disampaikan kepada regulator seperti Bank Indonesia (BI), Otoritas Jasa Keuangan (OJK) dan Bursa Efek Indonesia (BEI) serta *stakeholders* lain sesuai dengan ketentuan yang berlaku.

### Transparansi Kondisi Keuangan

Publikasi Laporan Keuangan Tahunan setidaknya dimuat dalam 1 (satu) media massa/koran yang berperedaran nasional di Indonesia, dan untuk Laporan Keuangan Triwulanan (periode Juni dan Desember) setidaknya dimuat dalam 1 (satu) media massa/koran yang berperedaran nasional di Indonesia serta disampaikan pada media yang mudah diakses melalui situs *website* www.jtrustbank.co.id.

Disamping mempublikasikan Laporan Keuangan yang dimaksud, PT Bank JTrust Indonesia Tbk juga menyusun dan menyampaikan laporan publikasi dalam bentuk Laporan

## TRANSPARENCY OF BANK FINANCIAL AND NONFINANCIAL CONDITION NOT YET REVEALED IN OTHER REPORTS

As a public company, PT Bank JTrust Indonesia Tbk. has provided disclosure information regarding the Bank's financial and non-financial conditions to stakeholders through the Publication of Annual Financial Statement, Quarterly Financial Statement and other reports submitted to the regulators such as Bank Indonesia (BI), Financial Services Authority (FSA) and the Indonesian Stock Exchange (IDX) as well as other stakeholders in accordance with the applicable regulations.

### Transparency of Financial Condition

The publication of the Annual Financial Statement is published at least in 1 (one) mass media/newspaper with national circulation in Indonesia, and the Quarterly Financial Statement is published at least in 1 (one) mass media/newspaper with national circulation in Indonesia and presented in an easily accessible medium via the website www.jtrustbank.co.id.

In addition to publishing the Financial Statements, PT Bank JTrust Indonesia Tbk. also prepares and submits reports in form of Annual Report. The Annual Report is expected to explain

Tahunan (*Annual Report*). Laporan Tahunan (*Annual Report*) diharapkan dapat menjelaskan transparansi kondisi Bank secara menyeluruh termasuk kepemilikan, kepengurusan, kegiatan operasional, perkembangan usaha dan kinerja Bank kepada masyarakat luas/publik dalam menjaga kepercayaan masyarakat terhadap Bank.

Laporan Tahunan (*Annual Report*) tersebut cakupan isinya cukup luas, meliputi penjelasan Informasi Umum perusahaan, Laporan Keuangan Tahunan, Opini dari Kantor Akuntan Publik (KAP), transparansi terkait Kelompok Usaha, transparansi laporan kepegawaian, transparansi laporan keuangan sesuai ketentuan PSAK, Eksposur dan Manajemen Risiko dan Informasi lain yang berhubungan dengan Operasional Bank.

Adapun Informasi Umum meliputi: Susunan Pengurus, Rincian Kepemilikan Saham, perkembangan usaha Bank, sasaran, strategi dan kebijakan manajemen, struktur organisasi, aktivitas utama, Teknologi Informasi, jaringan kantor, dan hal-hal penting yang diperkirakan akan terjadi di masa mendatang, jumlah dan struktur SDM. Sedangkan Laporan Keuangan Tahunan adalah laporan keuangan akhir tahun yang merupakan laporan keuangan yang telah diaudit oleh Kantor Akuntan Publik (KAP) beserta opininya.

## Transparansi Kondisi Non Keuangan

Transparansi juga harus diterapkan pada informasi mengenai produk-produk Bank maupun produk lembaga keuangan lainnya seperti *bancassurance* yang dijual melalui bank, sehingga nasabah memperoleh informasi yang jelas mengenai manfaat dan risiko serta biaya-biaya yang melekat pada produk-produk tersebut.

Transparansi ini dapat berupa informasi dalam bahasa Indonesia yang disampaikan kepada nasabah secara lengkap dan jelas mengenai karakteristik produk baik lisan maupun tulisan. Informasi minimal mencakup nama produk, jenis produk, manfaat dan risiko yang melekat, tata cara penggunaan produk, biaya-biaya produk, perhitungan bunga atau bagi hasil dan margin keuntungan, jangka waktu berlakunya produk dan penerbit produk Bank termasuk ada atau tidaknya penjaminan produk.

Apabila terdapat perubahan karakteristik produk, Bank segera memberitahukan kepada nasabah. Informasi mengenai produk yang disampaikan dengan jelas, benar, dan jujur serta dengan menggunakan media yang mudah dibaca dan diakses oleh nasabah.

Informasi mengenai produk yang ditawarkan kepada nasabah maupun non nasabah dapat diketahui dengan

the overall transparency of the Bank, including ownership, management, operational activities, business development and performance of the Bank to the community/public in maintaining public confidence in the Bank.

The Annual Report contains a wide description, including the General Information of the company, Annual Financial Statement, Opinion of Public Accounting Firm (KAP), transparency regarding Business Group, transparency of staffing report, transparency of financial statements in accordance with GAAP, Exposure and Risk Management, and other Information related with Bank Operations.

General Information contains: Management Composition, Details of Share Ownership, development of the Bank's business, objectives, strategy and policy management, organizational structure, major activities, Information Technology, office networks, and important matters that are expected to occur in the future, the number and structure of HR. Meanwhile the Annual Financial Statement is a year-end financial statement which has been audited by Public Accounting Firm (KAP) with their opinions.

## Transparency on Non Financial Condition

Transparency should also apply to information regarding the Bank's products and other financial institutions products such as bancassurance that are sold through the bank, ensuring the customers are able to obtain a clear information regarding the benefits and risks and costs inherent in such products.

This transparency can be in the form of information in Bahasa Indonesia and conveyed to the customers in a complete and clear manner related to the product characteristics both in oral and written. Minimum information includes the product's name, type, inherent benefits and risks, procedures to utilize the product, cost of products, the calculation of interest or for the results and profit margins, the period of validity of products and the Bank's product publishers including whether there is product guarantee or not.

If there are changes in the product's characteristics, the Bank shall immediately notify the customers. Information regarding the products is conveyed clearly, truthfully, and honestly using media that is easy to read and accessible to customers.

Information on products offered to customers and non customers can also be accessed on the website www.

mendatangi kantor cabang terdekat, mengakses website www.jtrustbank.co.id. atau bisa langsung menghubungi Call Center J Trust Bank di J Trust Call di 1500615 dan Customer Care melalui e-mail customercare@jtrustbank.co.id.

jtrustbank.co.id. or Call Center J Trust Bank at J Trust Call on 1500615.

Bank juga secara berkesinambungan melakukan pengkinian data nasabah, sehingga data pribadi yang disampaikan nasabah kepada Bank juga selain harus transparan juga merupakan data yang terkini, hal ini selain untuk meningkatkan perlindungan terhadap hak-hak pribadi nasabah dalam berhubungan dengan Bank dan juga untuk meminimalisir risiko lainnya yang diakibatkan ketidakbenaran atau ketidakakuratan data nasabah. Bank juga harus meminta persetujuan tertulis dari nasabah jika Bank akan memberikan dan atau menyebarluaskan Data pribadi Nasabah kepada Pihak lain untuk tujuan komersial, kecuali ditetapkan lain oleh peraturan perundang-undangan lain yang berlaku.

The Bank also continuously updates customer data, so that personal data submitted by customers to the Bank is transparent and up-to-date, this is in addition to improving the protection of customers' privacy in touch with the Bank as well as to minimize other risks caused by incorrect or inaccurate customer data. The Bank also must request written consent from the customers if the Bank will provide or disseminate personal data of the Customer to another Party for commercial purposes, unless otherwise stipulated by other laws and regulations.

Transparansi juga harus dilaksanakan pada penyelesaian pengaduan nasabah yang merupakan salah satu bentuk peningkatan perlindungan nasabah sehingga hak-hak nasabah dalam bertransaksi dengan Bank senantiasa terjamin. Pengaduan nasabah harus segera ditindaklanjuti agar tidak menurunkan reputasi bagi Bank dan dapat menurunkan kepercayaan masyarakat terhadap lembaga perbankan. Bank memiliki waktu 2 (dua) hari kerja untuk penyelesaian pengaduan lisan dan 20 (dua puluh) hari kerja penyelesaian pengaduan tertulis.

Transparency should also be performed in the settlement of customer complaints, which is a form of increased customer protection so that the rights of customers in making transactions with the Bank are always guaranteed. Customer complaints should be followed up immediately to protect the Bank's reputation risk and public confidence in the banking institutions. The Bank has a period of 2 (two) business days for the settlement of oral complaints and 20 (twenty) days for written complaints.

Bank memiliki unit kerja dengan fungsi di bidang pengaduan nasabah yang bertempat di Kantor Pusat Bank berada. Unit kerja ini bertugas menyelesaikan pengaduan nasabah yang diterima oleh Kantor Cabang, Kantor Cabang Pembantu, Kantor Kas, atau pengaduan nasabah yang masuk melalui J Trust Call 1500615, dan yang langsung diterima oleh *Customer Care via e-mail* customercare@jtrustbank.co.id.

The Bank shall have a special unit or function for customer complaints at the Head Office which addresses received by Branch/Sub-Branch/Cash Office or customer complaints that enter through JTrust Call 1500615, and directly received by Customer Care via e-mail customercare@jtrustbank.co.id.

Staff unit kerja Customer Care akan mencatat detail pengaduan nasabah untuk kemudian dilakukan eskalasi ke unit kerja bersangkutan untuk diselesaikan, melalui sistem aplikasi Ticketing Pengaduan Nasabah secara *online*, yaitu: JTrust Help Desk.

Customer Care staff will record details of customer complaints and forward them to relevant work units to find a solution through an online Customer Complaint Ticketing application system, namely: JTrust Help Desk.

Bank wajib mempublikasikan keberadaan unit ini kepada masyarakat khususnya nasabah. Hasil penanganan dan penyelesaian pengaduan tersebut secara triwulanan dan tahunan dilaporkan kepada Otoritas Jasa Keuangan (OJK) melalui website Sistem Informasi Pelaporan Edukasi dan Perlindungan Konsumen (SIPEDULI).

Banks are required to publish the existence of this unit to the public. The results of the handling and settlement of the complaints must be reported on a quarterly basis to the Financial Services Authority (FSA)/Bank Indonesia (BI). In addition to quarterly, it is also reported to OJK on an annual basis through the website of the Education Reporting System and Consumer Protection (SIPEDULI).

Bagi *stakeholder* lainnya seperti pemegang saham dan regulator, situs web J Trust Bank juga telah menyajikan berbagai informasi kondisi non-keuangan lainnya seperti Laporan Pelaksanaan Tata Kelola (GCG), Struktur Pemegang Saham, Kegiatan Perusahaan melalui *Press Release*, Penerimaan Penghargaan, dan lain-lain.

For other stakeholders such as shareholders and regulators, J Trust Bank's website also provides other various information on non-financial conditions such as GCG, Shareholder Structure, Company Activity through Press Release, Acceptance of Award, and others.

## PEMBELIAN KEMBALI (*BUY BACK*) SAHAM DAN/ATAU OBLIGASI BANK

Pembelian kembali *(Buy back)* saham atau obligasi Bank adalah upaya mengurangi jumlah saham/obligasi yang telah diterbitkan Bank dengan cara membeli kembali saham atau obligasi tersebut dengan tata cara pembayaran dilaksanakan sesuai dengan ketentuan yang berlaku.

Pengungkapan mencakup:
a. Kebijakan dalam melakukan pembelian kembali *(Buy back)* saham/obligasi Bank.
b. Jumlah lembar saham dan/atau obligasi yang dibeli kembali.
c. Harga pembelian kembali per lembar saham dan/atau obligasi.
d. Peningkatan laba per lembar saham dan/atau obligasi.

Selama tahun 2021 tidak ada pembelian kembali *(Buy back)* saham atau obligasi Bank yang terjadi di PT Bank JTrust Indonesia Tbk.

## BUY BACK OF BANK SHARES AND/OR BONDS

Buy back (buy back) shares or bonds of the Bank is an effort to reduce the number of shares/bonds that have been issued by the Bank by buying back the shares or bonds with the payment procedure carried out in accordance with applicable regulations.

Disclosure includes:
a. Policy in buying back shares/bonds of the Bank.
b. Number of shares and/or bonds repurchased.
c. The repurchase price per share and/or bonds.
d. Increase in earnings per share and/or bonds.

In 2021, there will be no buy back of shares or bank bonds at PT Bank JTrust Indonesia Tbk.

### Kebijakan Dividen

Penentuan jumlah dan pembayaran dividen tersebut akan dapat dilaksanakan dengan memperhatikan dan mempertimbangkan beberapa faktor, antara lain tingkat kesehatan keuangan Perseroan, tingkat kecukupan modal, kebutuhan dana Perseroan untuk ekspansi usaha lebih lanjut, tanpa mengurangi hak dari RUPS Perseroan untuk menentukan lain sesuai dengan ketentuan Anggaran Dasar Perseroan. Sesuai dengan ketentuan Pasal 71 ayat 3 UUPT disebutkan bahwa dividen hanya boleh dibagikan apabila Peseroan mempunyai saldo laba yang positif dan Pasal 22 Anggaran Dasar Perseroan disebutkan bahwa dividen hanya dapat dibayarkan sesuai dengan kemampuan keuangan Perseroan berdasarkan keputusan yang diambil dalam RUPS. Sesuai dengan UUPT dan Anggaran Dasar Perseroan, kebijakan dividen Perseroan adalah dapat mempertimbangkan untuk membagikan dividen apabila memiliki saldo laba yang positif dengan mempertimbangkan kemampuan keuangan Perseroan.

### Dividend Policy

The determination of the amount and payment of dividends will be carried out by taking into account and considering several factors, including the level of the Company's financial health, the level of capital adequacy, the Company's funding needs for further business expansion, without prejudice to the right of the Company's GMS to determine otherwise in accordance with the provisions of the Company's Articles of Association. In accordance with the provisions of Article 71 paragraph 3 of the Company Law, it is stated that dividends may only be distributed in the event that the Company has a positive retained earnings and Article 22 of the Company's Articles of Association states that dividends can only be paid in accordance with the Company's financial capacity based on decisions taken at the GMS. In accordance with the Company Law and the Company's Articles of Association, the Company's dividend policy is to consider distributing dividends if it has positive retained earnings, taking into account the Company's financial capabilities.

Perseroan sejak tahun 2008 tidak melakukan pembayaran dividen karena mencatat defisit (saldo rugi) sebesar Rp 12.434.856 juta per 31 Desember 2021, sebesar Rp11.989.433 juta per 31 Desember 2020 dan sebesar Rp11.359.219 juta per 31 Desember 2019.

## Kebijakan Pemberian Kompensasi Jangka Panjang

Kebijakan pemberian kompensasi berbasis manajemen dan karyawan dijelaskan lebih lanjut pada bagian analisis dan pembahasan manajemen di Laporan Tahunan ini.

## Kebijakan Pengungkapan Informasi/Larangan Transaksi oleh Orang Dalam/ (Termasuk *Insider Dealing*)

Bank memberlakukan periode larangan atau Blackout transaksi Efek Bank di mana Orang Dalam tidak diperbolehkan untuk melakukan transaksi Efek Bank selama jangka waktu di bawah ini:

a. 10 (sepuluh) hari kerja sebelum Bank menyampaikan laporan publikasi keuangan bulanan dan triwulanan; serta
b. 30 (tiga puluh) hari sebelum Bank menyampaikan laporan publikasi keuangan tahunan sampai dengan 2 (dua) hari kerja setelah publikasi laporan keuangan tersebut.
c. Periode lainnya yang ditentukan Direksi sewaktu-waktu sehubungan dengan penyampaian keterbukaan informasi mengenai tindakan korporasi yang dilakukan Bank.

Anggota Direksi atau anggota Dewan Komisaris wajib menyampaikan informasi kepada Divisi Corporate Secretary paling lambat 3 (tiga) hari kerja setelah terjadinya kepemilikan atau setiap perubahan kepemilikannya atas saham Bank untuk kemudian dilaporkan ke Otoritas Jasa Keuangan paling lambat 10 (sepuluh) hari sejak terjadinya transaksi.

Dengan adanya kebijakan ini diharapkan transparansi Bank dapat di tingkatkan dan praktik transaksi oleh orang dalam untuk mendapatkan keuntungan pribadi dapat di cegah.

## Kebijakan Perlindungan Konsumen

Bank memiliki nilai – nilai perusahaan yang bertujuan untuk melindungi kepentingan nasabah yang tercermin dalam Corporate Values yaitu Customer First. Bank juga memiliki kebijakan perlindungan konsumen sebagai upaya untuk melengkapi nasabah dengan informasi mengenai pelayanan dan pengaduan terkait produk dan layanan Bank.

The Company has not paid dividends since 2008 as it posted a deficit (loss balance) of Rp12,434,856 million as of 31 December 2021, Rp11,989,433 million as of 31 December 2020, and Rp11,359,219 million as of 31 December 2019.

## Long-Term Compensation Policy

Management and employee-based compensation policies are explained further in the management discussion and analysis section of this Annual Report.

## Policy on Disclosure of Information/ Prohibition of Insider Transactions/ (Including Insider Dealing)

The Bank enforces a prohibition period or Blackout of Bank Securities transactions where Insiders are not allowed to conduct Bank Securities transactions during the following periods:

a. 10 (ten) business days before the Bank submits monthly and quarterly financial publication reports; as well as
b. 30 (thirty) days before the Bank submits the annual financial statements, up to 2 (two) business days after the publication of the financial statements.
c. Other periods determined by the Board of Directors at any time in connection with the submission of information disclosure regarding corporate actions taken by the Bank.

Members of the Board of Directors or members of the Board of Commissioners are required to submit information to the Corporate Secretary Division no later than 3 (three) business days after the occurrence of ownership or any change in ownership of Bank shares to be reported to the Financial Services Authority no later than 10 (ten) days after the transaction occurs.

With this policy, the transparency of the Bank is expected to increase and the practice of transactions by insiders for personal gain can be prevented.

## Consumer Protection Policy

The Bank has established corporate values that aim to protect the interests of customers as reflected in its Corporate Values, namely Customer First. The Bank also has established a consumer protection policy as an effort to provide customers with information regarding services and complaints related to the Bank's products and services.

Kebijakan perlindungan konsumen bank tersebut mencakup antara lain:

- Bank menyediakan dan atau menyampaikan informasi mengenai produk dan atau layanan yang akurat, jujur, jelas dan tidak menyesatkan
- Bank wajib melaporkan secara berkala adanya pengaduan dan tindak lanjut pelayanan dan penyelesaian pengaduan konsumen kepada OJK
- Bank wajib menindaklanjuti dan menyelesaikan pengaduan paling lambat 20 hari kerja setelah tanggal penerimaan pengaduan
- Penyelesaian pengaduan konsumen oleh OJK dilakukan terhadap pengaduan yang berindikasi sengketa
- Bank menyediakan dan/atau menyampaikan informasi mengenai produk dan atau layanan yang akurat, jujur, jelas dan tidak menyesatkan.

Dalam menjalankan tugas dan tanggung jawabnya Call Center J Trust Bank melakukan hal-hal berikut ini diantaranya:

1. Menerima telepon dari nasabah dan non-nasabah sesuai ruang lingkup layanan
2. Menyampaikan informasi produk/korporasi/kurs/ informasi lain kepada nasabah dan layanan informasi mutasi/saldo rekening sesuai kebutuhan dan permintaan nasabah
3. Membantu melakukan pemblokiran kartu ATM J Trust sesuai permintaan nasabah.
4. Mencatat permintaan/ inquiry dan keluhan nasabah/ penelpon ke dalam sistem aplikasi Ticketing Synergix dan melakukan eskalasi ke Divisi terkait.
5. Menyelesaikan permasalahan keluhan nasabah sesuai dengan ketentuan BI/OJK.
6. Mengirimkan SMS blast dan/atau email blast sesuai dengan permintaan Divisi/Cabang.

The bank's consumer protection policies include the following:

- The Bank provides and/or conveys information about products and/or services in an accurate, honest, clear, and not misleading manner
- The Bank is required to periodically report complaints and follow-up services and settlements of consumer complaints to the OJK
- The Bank is required to follow up and resolve complaints no later than 20 business days after the date of receipt of the complaint
- Settlement of consumer complaints by OJK is carried out on complaints that indicate a dispute
- The Bank provides and/or conveys information about products and or services in an accurate, honest, clear, and not misleading manner.

The duties and responsibilities of the J Trust Bank Call Center include:

1. Receive incoming calls from customers and non-customers according to the scope of service
2. Delivering information regarding products/corporations/ exchange rates/other information to customers and information services of mutations/account balances as needed and upon customer requests
3. Assist in blocking J Trust ATM cards upon customer requests.
4. Record customer/caller requests/inquiries and complaints into the Synergix Ticketing application system and escalate to the relevant Division.
5. Resolve customer complaints in accordance with BI/OJK regulations.
6. Send SMS blast and/or email blast according to Division/ Branch request.

Tabel Jenis dan Jumlah Serta Penyelesaian Keluhan / Table of Types and Numbers and Resolution of Complaints

| Jenis Keluhan | 2021 | | 2020 | | Type of Complaint |
|---|---|---|---|---|---|
| | **Jumlah Keluhan** Number of Complaint | **Penyelesaian keluhan** Complaint Settlement | **Jumlah Keluhan** Number of Complaint | **Penyelesaian keluhan** Complaint Settlement | |
| Keuangan | 227 | 100% | 211 | 93% | Financial |
| Non Keuangan | 198 | 100% | 520 | 263% | Non Financial |
| Service Quality | 0 | 0% | 0 | 0% | Service Quality |
| Lainnya | 5 | 100% | 0 | 0% | Others |
| **Total** | **430** | **100%** | **731** | **170%** | **Total** |

Tabel Penanganan Pengaduan Tahun 2021

Table of Complaint Handling in 2021

| Jenis Transaksi Keuangan<br>Types of Financial Transaction | Selesai<br>Settled | | Dalam Proses<br>In Process | | Tidak Selesai<br>Not Settled | | Jumlah Pengaduan<br>Number of Complaint |
|---|---|---|---|---|---|---|---|
| | Jumlah<br>Amount | % | Jumlah<br>Amount | % | Jumlah<br>Amount | % | |
| Bancassurance | 0 | 0% | 0 | 0% | 0 | 0% | - |
| Deposito | 0 | 0% | 0 | 0% | 0 | 0% | - |
| Direct Debit | 0 | 0% | 0 | 0% | 0 | 0% | - |
| Electronic Banking | 33 | 100% | 0 | 0% | 0 | 0% | - |
| Kartu ATM/Debit/Mesin ATM | 190 | 100% | 2 | 100% | 0 | 0% | - |
| **Total** | **223** | **100%** | **2** | **100%** | **0** | **0%** | |

## KEBIJAKAN DAN KEGIATAN PENERAPAN STRATEGI *ANTI FRAUD*

Kebijakan *Anti Fraud* PT Bank JTrust Indonesia Tbk merupakan bagian dari sistem pengendalian intern Bank dalam membangun budaya kepatuhan dan menciptakan kesadaran risiko atas potensi dan konsekuensi terjadinya *fraud* pada seluruh jenjang organisasi.

Kebijakan *Anti Fraud* PT Bank JTrust Indonesia Tbk mengatur mengenai kerangka kerja, tata kelola dan penerapan strategi *anti fraud* yang merupakan strategi Bank dalam mengendalikan *fraud* dengan memperhatikan karakteristik dan jangkauan dari potensi *fraud* serta diimplementasikan dalam bentuk sistem pengendalian *fraud.*

Bank telah menerapkan Strategi *Anti Fraud* berdasarkan Peraturan Otoritas Jasa Keuangan (POJK) nomor 39/ POJK.03/2019 tanggal 19 Desember 2019 tentang Penerapan Strategi *Anti Fraud* Bagi Bank Umum. Yang meliputi implementasi 4 (empat) Pilar strategi *anti fraud* J Trust Bank yaitu Pilar I tentang Pencegahan, Pilar II tentang Deteksi, Pilar III tentang Investigasi, dan Pilar IV tentang Pelaporan & *Monitoring* Tindak Lanjut.

Manajemen J Trust Bank telah menetapkan kebijakan "*No Fraud Tolerance*" sejak tanggal 19 April 2012 dan telah diperbaharui pada bulan Februari 2020 dalam Kebijakan Penerapan Strategi Anti Fraud. Bank telah membentuk unit kerja *Anti Fraud* di bawah Internal Audit Division yang bertugas mengkoordinasikan implementasi strategi *anti fraud* J Trust Bank.

Bank telah mengimplementasikan program-program pada setiap Pilar Strategi *anti fraud* secara berkesinambungan dan konsisten antara lain melalui:

a. Pemberian informasi *anti fraud news* secara bulanan melalui media informasi internal Bank (aplikasi *Garoon*).

## ANTI FRAUD STRATEGY IMPLEMENTATION POLICIES AND ACTIVITIES

Anti-Fraud Policy of PT Bank JTrust Indonesia Tbk. is a part of the Bank's internal control system in establishing compliance culture and creating risk awareness on the potential and consequence of fraud in the entire line of organization.

The Anti-Fraud policy of PT Bank JTrust Indonesia Tbk. stipulates the framework, governance, and implementation of anti-fraud strategy that posit as the Bank's strategy in controlling fraud by assessing the characteristic and outreach of potential fraud and implementing it into a fraud control system.

The Bank has implemented the Anti-Fraud Strategy based on Bank Indonesia Circular No. 13/28/DPNP dated December 9, 2011 on the Anti-Fraud Strategy Implementation for Commercial Banks, which includes the implementation of 4 (four) Pillars of anti-fraud strategy of JTrust Bank, namely Prevention, Detection, Investigation, and Reporting & Monitoring follow up.

Management of JTrust Bank has established a zero tolerance policy towards fraud by setting the Anti Fraud Charter and the "No Fraud Tolerance" slogan on April 19, 2012. The Bank has established an Anti Fraud Desk under the President Director who is in charge of coordinating the implementation of anti-fraud strategy of JTrust Bank.

The Bank has implemented programs on each pillar of anti-fraud strategy continuously and consistently, among others:

a. Periodic anti-fraud information dissemination through the Bank's internal information media (Garoon application) circulating each month.

b. Pemberian "Sosialisasi Anti Fraud Awareness (AFA)" kepada kantor-kantor cabang/capem/kas dan unit divisi.
c. Pemberian test materi Anti Fraud Awareness (AFA) melalui program e-learning HCD.
d. Sosialisasi Anti Fraud Awareness (AFA) dalam program e-learning HCD, video JTrust U, serta pemasangan poster Deklarasi Anti Fraud dan WBS di cabang- cabang dan divisi kantor pusat.
e. Pembuatan dan sosialisasi Deklarasi Anti Fraud.
f. Pengkinian dan sosialisasi Kebijakan Whistleblowing System (WBS).
g. Pelaksanaan program *Know Your Employee* (KYE) terhadap karyawan Bank.
h. Implementasi *Whistleblowing System (WBS)*
i. Program *Surprise Audit*
j. Program *Surveillance Audit*
k. Investigasi kasus indikasi fraud
l. Evaluasi serta *monitoring* tindak lanjut penyelesaian kasus *fraud*

Sebagai upaya meningkatkan budaya sadar risiko *fraud,* di tahun 2021 Bank secara berkelanjutan mengadakan sosialisasi Anti Fraud Awareness yang bersifat mandatory untuk karyawan baru dan eksisting baik secara tatap muka maupun melalui media *e-Learning* yang bertujuan untuk meningkatkan pengetahuan karyawan tentang pencegahan dan konsekuensi *fraud*.

## PENYIMPANGAN (*INTERNAL FRAUD*)

Penanganan Penyimpangan (*Internal Fraud*) mengacu pada Peraturan Otoritas Jasa Keuangan (POJK) nomor 39/POJK.03/2019 tanggal 19 Desember 2019 tentang Penerapan Strategi Anti Fraud Bagi Bank Umum.

Penyimpangan (*Internal Fraud*) adalah fraud yang dilakukan oleh Manajemen (anggota Direksi, anggota Dewan Komisaris), Pegawai Tetap, Pegawai Tidak Tetap (honorer), dan/ atau Tenaga Kerja Alih Daya/*outsourcing* terkait dengan proses kerja dan kegiatan operasional Bank yang mempengaruhi kondisi keuangan Bank secara signifikan atau dampak penyimpangannya > Rp.100.000.000,- (seratus juta rupiah).

b. Providing "Anti Fraud Awareness (AFA) Socialization" to branch/supporting/cash offices and divisional units.
c. Dissemination of Anti Fraud Awareness (AFA) test through e-learning HCD programme.
d. Anti-Fraud Awareness (AFA) socialization in the HCD e-learning program, JTrust U videos, as well as posters for the Anti-Fraud Declaration and WBS in branches and head office divisions.
e. Preparation and dissemination of Anti Fraud Declaration.
f. Updating and socialization of the Whistleblowing System (WBS) Policy.
g. Implementation of Know Your Employee (KYE) program for the Bank's employees.
h. Implementation of the Whistleblowing System (WBS)
i. Surprise Audit Program
j. Surveillance Audit Program
k. Investigation on fraud indication cases
l. Evaluation and follow-up monitoring on settlement of fraud cases.

As an effort to improve fraud risk awareness culture, in 2021, the Bank also continuously conducted a mandatory dissemination/training on Anti-Fraud Awareness for new and existing employees both in direct meeting and e-Learning aimed at increasing the employees' knowledge on fraud prevention and consequence.

## INTERNAL FRAUD

The handling of Internal Fraud refers to the Financial Services Authority Regulation (POJK) number 39/POJK.03/2019 dated December 19, 2019 on the Implementation of Anti-Fraud Strategies for Commercial Banks.

Internal Fraud is irregularity/fraud committed by management (Member of Directors, Board of Commissioners), permanent employees, temporary employees (honorarium), and/or Outsourcing Workforce related to the work process and the Bank's operations that affect the Bank's financial condition significantly. The meaning of significantly affecting the Bank's financial condition is if the impact of the deviation > IDR100,000,000,- (one hundred million Rupiah).

| | Jumlah Kasus yang dilakukan oleh: Number of Cases by: | | | | | | |
|---|---|---|---|---|---|---|---|
| | **Dewan Komisaris dan Direksi** Board of Commissioners and Board of Directors | | **Karyawan Tetap** Permanent Employees | | **Karyawan Tidak Tetap** Non-Permanent Employees | | **Tenaga kerja Alih daya** Outsourcing |
| | **2021** | **2020** | **2021** | **2020** | **2021** | **2020** | |
| Telah diselesaikan Settled | 0 | 0 | 6 | 5 | 0 | 0 | 0 |
| Dalam proses penyelesaian di internal Bank In the process of settlement at Bank internal | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Belum diupayakan penyelesaian Settlement not yet commenced | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Telah ditindaklanjuti melalui proses hukum Followed up by legal proceedings | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **Total** | **0** | **0** | **6** | **5** | **0** | **0** | **0** |

Sanksi: / Sanctions:

| Sanksi | 2021 | 2020 | Sanctions |
|---|---|---|---|
| Surat Teguran | 8 | 5 | Reprimand Letter |
| Surat Peringatan 1 | 5 | 2 | Warning Letter 1 |
| Surat Peringatan 2 | 5 | 2 | Warning Letter 2 |
| Peringatan 3 | 0 | 1 | Warning 3 |
| Pemutusan Hubungan Kerja | 1 | 1 | Termination of Employment |

Berikut ini tabel data jumlah penyimpangan internal (*Internal Fraud)* yang perlu diungkapkan dengan nilai lebih dari Rp100.000.000,00 (seratus juta Rupiah):

The following is a table of data on the number of internal irregularities (Internal Fraud) that shall be disclosed with the value of more than IDR100,000,000.00 (one hundred million Rupiah):

| **Penyimpangan** Internal Fraud | **Jumlah Kasus** Number of Cases | | |
|---|---|---|---|
| | **2021** 2021 | **S/d Tahun 2020** until 2020 | **Total** |
| Total *fraud* | 8 | 1 | 9 |
| Telah diselesaikan Settled | 7 | 1 | 8 |
| Dalam proses penyelesaian di internal Bank In the process of settlement at Bank internal | - | - | - |
| Belum diupayakan penyelesaian Settlement not yet commenced | - | - | - |
| Telah ditindaklanjuti melalui proses hukum Followed up by legal proceedings | 1 | - | 1 |

## SISTEM PELAPORAN PELANGGARAN (*WHISTLEBLOWING SYSTEM*)

Sebagai wujud nyata upaya pengendalian internal, PT Bank JTrust Indonesia Tbk melaksanakan kebijakan mengenai sistem pelaporan pelanggaran *(Whistleblowing System)* secara menyeluruh dalam setiap aspek kegiatan bisnis. Mekanisme pelaksanaan dan hasil *Whistleblowing System* (WBS) selama tahun 2021 sebagai berikut:

**a) Cara penyampaian laporan pelanggaran**

Sejak tahun 2012 Bank telah mengimplementasikan WBS yang berfungsi sebagai sarana penerimaan laporan indikasi *fraud* yang diketahui oleh karyawan di lingkungan kerjanya maupun sarana penerimaan laporan indikasi *fraud* dan atau adanya benturan kepentingan yang diketahui oleh nasabah/rekanan Bank. Mulai November 2021 Bank melakukan perubahan jalur informasi sarana WBS Bank menjadi sebagai berikut:

- Hotline number (021) 27889235.
- Aplikasi Messaging J Trust U: J Trust Whistleblowing System
- *E-mail* dengan alamat *e-mail*: whistleblowingsystem@jtrustbank.co.id.

**b) Perlindungan bagi pelapor (*whistleblower*)**

Manajemen Bank berkomitmen untuk melindungi pelapor *fraud* yang beritikad baik dan akan patuh terhadap segala peraturan perundangan yang terkait serta *best practices* yang berlaku dalam penyelenggaraan Sistem Pelaporan Pelanggaran (*Whistleblowing System*). Perlindungan yang diberikan kepada pelapor *fraud* meliputi perlindungan Bank terhadap perlakuan yang merugikan seperti pemecatan yang tidak adil, penurunan jabatan/pangkat, diskriminasi dalam segala bentuk, dan catatan yang merugikan dalam arsip pribadi pegawai (*personal file record*). Bahkan sesuai keputusan Manajemen akan memberikan *reward* (dalam bentuk uang penghargaan) bagi karyawan yang dapat memberikan informasi adanya indikasi *fraud* yang diketahuinya.

**c) Penanganan pengaduan**

Seluruh informasi yang masuk ke dalam WBS JTrust Bank akan dilakukan analisis terlebih dahulu serta pengumpulan bukti-bukti adanya indikasi *fraud*. Dan apabila dari hasil analisis dan bukti–bukti yang ada terindikasi kuat adanya kejadian *fraud*, maka selanjutnya akan dilakukan investigasi lebih lanjut.

**d) Pihak yang mengelola pengaduan**

WBS JTrust Bank dikelola oleh *Anti Fraud Department* yang berada di bawah IAD sehingga setiap pengaduan yang masuk dalam WBS JTrust Bank akan dibuka oleh pejabat *anti fraud* dan diteruskan kepada Direktur Utama untuk mendapatkan tindak lanjut.

## WHISTLEBLOWING SYSTEM

As a concrete form of internal control, PT Bank JTrust Indonesia Tbk. implements a Whistleblowing System policy thoroughly in every aspect of business activities. The implementation mechanism and result of Whistleblowing System (WBS) in 2021 were as follows:

**a) How to submit a violation report**

Since 2012, the Bank has implemented the Whistleblowing System (WBS), which serves as a means to receive fraud indication report known by employees in work environment as well as a means of receiving fraud indication report or conflict of interest known by customers/partners of the Bank. From November 2021, the Bank changed the information channels for Bank WBS as follows:

- Hotline number (021) 27889226
- J Trust U Messaging Application: J Trust Whistleblowing System
- E-mail with the address: whistleblowingsystem@jtrustbank.co.id.

**b) Protection on the whistleblower**

The Bank's management is committed to protecting fraud reporter who has good faith and will adhere to all relevant rules and regulations and best practices applicable in the implementation of the Whistleblowing System.

The protection granted to fraud reporter includes Bank protection against adverse treatment such as unfair dismissal, demotion, discrimination in all forms, and harming personal file records. And according to Management's decision, reward will be given (in the form of award money) for employees who can provide information of indication of fraud which is known.

**c) Complaint handling**

All information entered into the WBS J Trust Bank will be analyzed in advance and the collection of evidence of fraud indications. And if the results of analysis and evidence shows a strong indication of a fraud incident, then further investigation will be perfomed.

**d) The Party managing the complaint**

J Trust Bank WBS is managed by the Anti Fraud Department directly under SKAI so that any complaints received in the Bank's WBS will be opened the anti-fraud authorities and forwarded to the President Director for the follow-up.

**e) Jumlah pengaduan yang masuk dan diproses pada tahun buku terakhir**

Selama tahun 2021 seluruh laporan ditindaklanjuti dan diselesaikan, dengan perincian sebagai berikut:

**e) The number of incoming reports and were processed in the latest financial year**

In 2021, all reports have been followed-up and settled, with details as follows:

| Status Laporan Whistleblowing (WB)<br>Whistleblowing (WB) Report Status | Jumlah<br>Total |
|---|---|
| Total Laporan WB yang diterima<br>Total WB Reports received | 2 |
| Laporan WB yang diproses investigasi<br>WB reports passed for investigation | 2 |
| 1. Laporan WB yang telah selesai investigasi (CLOSED)<br>WB reports completed (CLOSED) | 1 |
| 2. Laporan WB yang masih dalam proses investigasi (OPEN)<br>WB reports still in investigation process (OPEN) | - |
| Laporan WB yang tidak diteruskan investigasi (PRE-CLOSED)<br>WB reports that are not investigated (PRE-CLOSED) | 1 |

**f) Sanksi/tindak lanjut atas pengaduan yang telah selesai diproses**

Sanksi/tindak lanjut yang dilakukan Bank atas proses penyelesaian pengaduan pada tahun 2021 sebagai berikut:

1. Bank melakukan tindak lanjut terhadap proses penyelesaian pengaduan dengan melakukan pelaporan kepada Manajemen untuk mendapatkan persetujuan melakukan proses investigasi terhadap pengaduan dimaksud.
2. Kepada para pelaku yang dinyatakan bersalah atau bertanggung jawab terhadap terjadinya kasus oleh Bank maka Perusahaan menjatuhkan sanksi *punishment* yang berupa pemberian Surat Peringatan, permintaan untuk membayar ganti kerugian yang dialami Bank, dan sanksi administratif lain yang dapat berupa mutasi ke unit kerja lain, baik di dalam kota ataupun di luar kota asal pelaku bertugas.

**f) Sanction/follow-up on reports that have been processed in the financial year**

Sanction/follow up carried out by the Bank on the settlement process of reports in 2021 were as follow:

1. The Bank followed up the settlement process of the reports by making reports to the Management to get approval for the investigation process on the aforementioned reports.

2. To the perpetrators proven guilty or responsible of the case, the Company charged them with punishment in form of Warning Letter, request to pay the losses faced by the Bank, and other administrative sanctions such as mutation to other working units, both in the city or outside the city where the perpetrators were initially on duty.

## RENCANA STRATEGIS BANK

Bank pada tahun 2020 menetapkan rencana strategis Bank untuk rencana jangka panjang (*corporate plan*) dan rencana jangka menengah dan pendek (*business plan*) yang kemudian dikoreksi pada bulan Juni 2021 dengan penjelasan sebagai berikut:

**1. Rencana Jangka Pendek**

Rencana Bank jangka pendek direfleksikan dalam uraian Rencana Bisnis Bank tahun 2021-2023 dengan pembahasan untuk 1 (satu) tahun ke depan yaitu tahun 2021 dimana hingga saat ini pandemi virus COVID-19 masih belum berakhir, beberapa strategi bisnis 2021 yang tidak dapat dijalankan dengan baik, sehingga

## BANK'S STRATEGIC PLANS

The Bank in 2020 set up long-term strategic plans (corporate plan), as well as medium- and short-term plans (business plan), which was later revised in June 2021 as described below:

**1. Short-Term Target**

The Bank's short-term target was reflected in the Bank's Business Plan for 2021-2023, with a discussion for 1 (one) year ahead in 2021 where as of today the COVID-19 pandemic has yet to end. Some of the Bank's business strategies in 2021 cannot be implemented properly and was postponed to 2022. However, several focuses that

ditunda ke tahun 2022. Namun demikian, beberapa fokus yang telah dilaksanakan pada tahun 2021 adalah sebagai berikut:

a. *Strengthening capital and profitability*
   i. Memperkuat Permodalan
      Selama tahun 2021 Bank telah melakukan penambahan setoran modal secara bertahap untuk memenuhi POJK No. 12/POJK.03/2020 perihal Konsolidasi Bank Umum, yang mensyaratkan modal inti minimum Bank sebesar Rp2 triliun pada tahun 2021 melalui:
      - Pinjaman Subordinasi pada bulan Maret dan Juni 2021 masing- masing sebesar Rp15 miliar dan Rp80 miliar untuk selanjutnya dikonversi menjadi Dana Setoran Modal (DSM).
      - Dana Setoran Modal (DSM) secara bertahap pada bulan Maret, September, Oktober dan Desember 2021 masing-masing sebesar Rp200 miliar, Rp30 miliar, Rp200 miliar dan Rp880 miliar dari Pemegang saham.
      - Melaksanakan Right Issue (HMETD) pada Bulan Desember 2021 sebesar Rp1,3 triliun melalui konversi Dana Setoran Modal dan publik.
   ii. Meningkatkan Laba Perusahaan
      - Bank telah melakukan efisiensi biaya dengan menurunkan biaya umum dan administrasi melalui penutupan kantor yang secara fungsional dan profitabilitas di bawah rata-rata, menghemat biaya tenaga kerja dengan lebih selektif dalam rekrutmen karyawan baru serta penundaan beberapa *project* IT berdasarkan prioritas.
      - Meningkatkan *fee based Income* dengan meningkatkan transaksi *treasury bank notes* dan *transaksi trade finance*, dengan berkolaborasi dengan divisi *business* dan produktivitas cabang.

b. *Balancing liquidity and improve profitability*
   i. Bank memantau dan menjaga rasio likuiditas dengan ketat sehingga senantiasa memenuhi ketentuan peraturan regulasi yang berlaku.
   ii. Menjaga kelebihan dana seoptimal mungkin tanpa mengesampingkan kebutuhan transaksi operasional sehingga secara bersamaan turut memperkuat profitabilitas bank.

c. Ekspansi kredit melalui *reshaping the business focus* dengan mempertimbangkan *trend* aplikasi restrukturisasi yang telah melandai, dan mengantisipasi pembukaan PSBB oleh pemerintah serta kondisi likuiditas yang telah memadai. Ekspansi

have been implemented in 2021 can be seen below:

a. Strengthening capital and profitability
   i. Strengthening Capital
      In 2021 the Bank has made additional capital deposits in stages to comply with POJK No. 12/POJK.03/2020 concerning Commercial Bank Consolidation, which requires a minimum core capital of Rp2 trillion in 2021 through:
      - Subordinated Loans in March and June 2021 amounted to Rp15 billion and Rp80 billion, respectively, to be further converted into Capital Deposit Funds (DSM).
      - Capital Deposit Funds (DSM) in stages in March, September, October and December 2021 amounting to Rp200 billion, Rp30 billion, Rp200 billion and Rp880 billion, respectively, from Shareholders.
      - Implemented a Rights Issue (HMETD) in December 2021 amounting to Rp1.3 trillion through conversion of Capital and Public Deposit Funds.
   ii. Increasing Company's Profit
      - The Bank has cut general and administrative costs by closing offices with below average function and profitability, saving labor costs by being more selective in recruiting new employees and postponing several IT projects.
      - Increasing fee-based income by increasing treasury bank notes and trade finance transactions by collaborating with the business division and and productivity of branches.

b. Balancing liquidity and improving profitability
   i. The Bank monitored and strictly maintained liquidity ratio in order to comply with the provisions of the applicable regulations.
   ii. The Bank maintained the optimal amount of excess funds without neglecting the need for operational transactions, which simultaneously strengthened the bank's profitability.

c. Expanding loans in the second half of the year by reshaping business focus, taking into account the fading trend of restructuring application, and anticipating the relaxation of social restrictions by

kredit pada semester kedua akan berfokus pada sektor-sektor unggulan dan masih bersinar pasca covid ini seperti: farmasi, makanan dan retail market, telekomunikasi, teknologi informasi, dan Japanese Korean linkage. Bank juga akan mereview portofolio kredit yang ada terutama menurunkan porsi dari pembiayaan pada sektor yang terkena dampak COVID-19.

d. Meningkatkan *Funding*
Melanjutkan pengembangan dan pertumbuhan CASA melalui inovasi produk berbasis teknologi seperti pengembangan *internet & mobile banking* diharapkan dapat membantu pencapaian COF yang pada akhirnya dapat meningkatkan NIM pada tahun 2021.

**2. Target Jangka Menengah**

Target Jangka Menengah didefinisikan sebagai sasaran yang hendak dicapai dalam kurun waktu sampai 3 (tiga) tahun ke depan, diantaranya:

a. Memperkuat struktur permodalan dengan mengandalkan pertumbuhan modal organik, disamping upaya penambahan modal eksternal yang relevan dengan kondisi permodalan Bank dalam bentuk:
   - Penambahan Setoran Modal dari Investor Dalam dan Luar Negeri.
   - Merger dan Akuisisi baik Bank Lokal maupun Bank Asing.
   - Penambahan Setoran Modal dari Pemegang Saham Pengendali.

b. Penerapan *Prudential Banking* dalam meningkatkan pertumbuhan aset bank.

c. Fokus pada ekspansi kredit SME dan *Retail Banking* melalui optimalisasi infrastruktur, pengembangan program untuk bisnis SME, *Trade Finance & Consumer Banking*, dan *recruitment Sales Force* untuk bisnis *Retail*.

d. Meningkatkan pertumbuhan Dana Pihak Ketiga, seperti menurunkan tingkat suku bunga deposito, meluncurkan produk dan program baru untuk meningkatkan dana murah, meluncurkan fasilitas *Internet Banking* ritel, *Virtual Account, Mobile Banking, SMS Banking*, bekerja sama dengan pihak ketiga untuk inklusi keuangan (*financial inclusion*) dengan meluncurkan produk: *financial education program*, *micro saving*, *micro insurance*, *micro lending*, dan mempertahankan segmen *mass affluent* (komunitas *chinese* sebagai nasabah utama) melalui layanan prioritas *banking*, sehingga diharapkan dapat menambah jumlah CIF atau nasabah baru.

the government, as well as slowing liquidity. Loan expansion in the second half of the year focused on leading and shining sectors during the pandemic, such as pharmaceutical, food and retail market, telecommunication, information technology, and Japanese-Korean linkage. The Bank also reviewed existing loan portfolios, by lowering the portion of financing to sectors affected by COVID-19.

d. Increasing Funding
Continuing the development and growth in CASA through innovation of technology-based products, such as the development of internet & mobile banking that is expected to help achieve COF, which in turn could increase NIM in 2021.

**2. Medium-Term Target**

Medium term targets are defined as targets to be achieved within the period of up to 3 (three) years ahead, including:

a. Strengthening the capital structure with priority relying on organic capital growth, in addition to efforts to increase external capital relevant to the Bank's capital condition in the form of:
   - Additional Capital Deposits from Domestic and Foreign Investors.
   - Mergers and Acquisitions of both Local Banks and Foreign Banks.
   - Additional paid-in capital from the Controlling Shareholder.

b. The implementation of Prudential Banking in increasing the growth of bank assets.

c. Focus on SME credit expansion and Retail Banking through infrastructure optimization, program development for SME business, Trade Finance & Consumer Banking, and Sales Force recruitment for Retail business.

d. Increase the growth of Third Party Funds, such as reducing deposit rates, launching new products and programs to increase low-cost funds, launching facilities of retail Internet Banking, Virtual Account, Mobile Banking, SMS Banking, in cooperation with third parties for financial inclusion by launching products: financial education program, micro saving, micro insurance, micro lending, and maintaining the mass affluent segment (Chinese community as the main customer) through priority banking service, expected to add the amount of CIF or new customers.

e. Pencapaian perolehan Laba Operasional positif, melalui perbaikan pada peningkatan pendapatan bunga surat berharga dan kredit, serta penurunan biaya dana, diproyeksikan pendapatan bunga bersih akan terus meningkat sampai Tahun 2023.
f. Optimalisasi jaringan kantor yang ada melalui relokasi kantor, perubahan status, dan melakukan penutupan kantor. Dengan adanya pengaturan lokasi jaringan kantor yang strategis akan mendukung kinerja bisnis dan meningkatkan *market share* dalam menggarap potensi bisnis daerah selain biaya operasional menjadi efisien dan efektif.
g. Menerapkan tata kelola perusahaan dengan baik dan menjadikannya budaya organisasi dengan komitmen dan keterlibatan dari seluruh aspek organisasi mulai dari Pemegang Saham Pengendali, Dewan Komisaris, Direksi, dan seluruh *level* karyawan di Bank.

**3. Target Jangka Panjang**

Target Jangka Panjang didefinisikan sebagai sasaran yang hendak dicapai dalam kurun waktu sampai 10 (sepuluh) tahun ke depan, diantaranya:

a. Perbaikan *funding mix* dengan melakukan beberapa inovasi dan pengembangan produk yang berbasis teknologi untuk meningkatkan jumlah rekening. Bank mengupayakan profiling terhadap persentase CASA (*Current Account & Saving Account*) secara bertahap sehingga jumlah komposisi CASA di tahun 2030 berada di atas 20%.
b. Penyaluran *Loan*/Kredit
   Pada tahun 2030 Bank tetap fokus terhadap segmen *Commercial* & SME serta *Business Linked* dan *Consumer Retail*. Melakukan kajian awal untuk pengembangan Produk *FinTech* dan *android based mobile application* sebagai alternatif *Channel Customer Acquisition*, diharapkan akan memudahkan *Customer* untuk mengajukan pinjaman ke J Trust Bank dan memperluas jangkauan Bank dengan jaringan kantor cabang yang masih terbatas. Memperluas rencana kerja sama dengan Bank Daerah di Jepang yang memfasilitasi perusahaan Jepang skala SME yang akan berinvestasi di Indonesia.
c. Peningkatan *Fee Based Income*
   Alternatif perolehan pendapatan utama dari pendapatan bunga seiring dengan peningkatan volume bisnis kredit yang memiliki *margin* lebih besar juga melalui *fee based income* dari komisi, transaksi valas, dan *fee* produk dan aktivitas Bank.
d. Berdasarkan Kategori BUKU (Bank Umum Kegiatan Usaha) dari Otoritas, Bank berada di BUKU 2. Fokus *positioning* Bank dalam jangka panjang sampai

e. Reaching positive Operational Profit, through improvement on rising interest income of bonds and credit, as well as reduction of cost of funds, it is projected net interest income to continue increasing to 2023.
f. Optimizing existing office networks through office relocation, status changes, and office closure. With the arrangement of strategic office network locations will support business performance and increase market share in working on regional business potential in addition to operational costs to be efficient and effective.
g. Applying good corporate governance and making it an organizational culture with commitment and involvement of all aspects of the organization ranging from Controlling Shareholders, Board of Commissioners, Directors, and all levels of the Bank employee.

**3. Long-Term Targets**

Long-term targets are defined as targets to be achieved within the next 10 (ten) years, including:

a. Improvement of funding mix by conducting several technology-based innovations and product developments to increase the amount of accounts. The Bank strives to profile the percentage of CASA (Current Account & Savings Account) gradually hence the composition of CASA in 2030 above 20%.
b. Distribution of Loan/Credit
   In 2030 the Bank still focused on the Business Linked and Retail Consumer segments. Early study on the development of FinTech products and android based mobile application as an alternative for Customer Acquisition Channel is expected to ease customers to apply for loans to J Trust Bank and expand the Bank's reach with a still-limited branch network. Expanding cooperation with Regional Banks in Japan which facilitate SME-scale Japanese firms investing in Indonesia.
c. Increase Fee Based Income
   Alternative of main income from interest income in line with the increase in credit business volume with larger margin and through fee based income from commission, forex transaction, and products fee and Bank activities.
d. Under the BUKU Category (Commercial Bank of Business Activities) from the Authority, the Bank is in BUKU 2. The Bank's positioning focus for the

tahun 2030, menjadi BUKU 3. Bank berupaya menjadi Bank BUKU 3 yang sehat dan kuat dengan mengutamakan pertumbuhan bisnis yang berkualitas dan Bank berkomitmen untuk mewujudkan:

- Bisnis yang berkesinambungan/*Business Sustainabillity.*
- Penerapan GCG (*Good Corporate Governance*).
- Permodalan dan Aktiva yang sehat.
- *Comply* terhadap ketentuan dan regulasi yang berlaku.
- Penguatan *Corporate Branding*.

## PENERAPAN KEBIJAKAN ANTI KORUPSI

Peraturan/Dasar Hukum Penindakan/Anti Korupsi di Indonesia:

a. Undang-Undang Nomor 28 Tahun 1999 tentang Penyelenggaraan Negara Yang Bersih dan Bebas dari Korupsi, Kolusi dan Nepotisme.
b. Undang-Undang Nomor 31 Tahun 1999 tentang Pemberantasan Tindak Pidana Korupsi.
c. Peraturan Pemerintah Nomor 71 Tahun 2000 tentang Tata Cara Pelaksanaan Peran Serta Masyarakat dan Pemberian Penghargaan dan Pemberantasan Tindak Pidana Korupsi Pasal 6
d. Undang-undang Nomor 19 Tahun 2019 tentang Perubahan Ke-2 atas Undang-undang Nomor 30 Tahun 2002 tentang Komisi Pemberantasan Tindak Pidana Korupsi.
e. Undang-undang Nomor 30 Tahun 2002 tentang Komisi Pemberantasan Tindak Pidana Korupsi.

Bank telah memiliki Kode Etik dan Perilaku Bisnis yang menjunjung tinggi nilai-nilai perusahaan yaitu Integritas dan Tanggung Jawab yang di jalankan oleh Manajemen dan Karyawan Bank. Oleh karena itu, Manajemen dan Karyawan telah konsisten melakukan tindakan-tindakan untuk mencegah terjadinya kecurangan suap dan korupsi, seperti:

1. Tidak menerima hadiah dan imbalan dari pihak ketiga dengan maksud untuk mempengaruhi, keputusan bisnis dengan cara apa pun.
2. Tidak melakukan kegiatan yang berhubungan berpotensi menyebabkan konflik kepentingan
3. Tidak menggunakan fasilitas dan sumber daya bank untuk kepentingan pribadi
4. Tidak menyalahgunakan informasi terkait bank
5. Dilarang menawarkan atau memberi hadiah kepada Pejabat Publik dengan maksud memperoleh keuntungan pribadi
6. Dilarang menawarkan hadiah kepada pihak ketiga kecuali telah disetujui melalui program pemasaran

long term until 2030, to become BUKU 3. The Bank strives to be a healthy and strong BUKU 3 bank with emphasis on quality business growth and the Bank is committed to realizing:

- Business Sustainability.
- Implementation of GCG (Good Corporate Governance).
- Fair Capital and Assets.
- Comply with applicable terms and regulations.
- Strengthening Corporate Branding.

## IMPLEMENTATION OF ANTI-CORRUPTION

Regulation/Legal Basis for Enforcement/Anti-Corruption in Indonesia:

a. Law No. 28 of 1999 on State Administration Clean and Free from Corruption, Collusion, and Nepotism.
b. Law No. 31 of 1999 on the Eradication of Corruption Crimes.
c. Government Regulation No 71 of 2000 on the Implementing Procedures of Public Participation and Awards and Corruption Eradication Article 6
d. Law No. 19 of 2019 concerning the 2nd Amendment to Law No. 30 of 2002 concerning the Corruption Eradication Commission.
e. Law No. 30 of 2002 concerning the Corruption Eradication Commission.

The Bank has established a Code of Ethics and Business Conduct that upholds the company's values, namely Integrity and Responsibility carried out by the Bank's Management and Employees. Therefore, Management and Employees have been consistent in taking actions to prevent fraud, bribery, and corruption, such as:

1. Not accepting gifts and rewards from third parties with the intent to influence business decisions in any manner.
2. Not carrying out related activities that have the potential to cause a conflict of interest
3. Not using the facilities and resources of the bank for personal interest
4. Not abusing information related to the bank
5. Prohibited to offer or give gifts to Public Officials with the intention of obtaining personal gain
6. Prohibited to offer gifts to third parties unless approved through a marketing program

PT Bank JTrust Indonesia Tbk juga telah membuat kebijakan *Anti Fraud* yang diterapkan menggunakan 4 pilar, seperti Pilar Pencegahan melalui penandatanganan *Anti Fraud Charter, Annual Disclosure,* dan Pakta Integritas serta telah disosialisasikan kepada seluruh pegawai.

Sedangkan kebijakan anti kecurangan pada aspek korupsi sedang dalam proses pengembangan dan akan diselesaikan pada semester 1 tahun 2022 mendatang, sehingga program dan prosedur yang dilakukan dalam mengatasi praktik korupsi, balas jasa (*kickbacks*), fraud, suap dan/atau gratifikasi dalam J Trust Bank dapat segera diimplementasikan. Selanjutnya akan dilakukan dengan pelaksanaan pelatihan/ sosialisasi anti korupsi kepada karyawan J Trust Bank.

Penetapan dan sosialisasi Komitmen Anti *Fraud* dan Anti Korupsi:

a. Dengan ditandatanganinya dokumen Deklarasi *Anti Fraud* oleh Direksi dan Komisaris, dan Pakta Integritas oleh semua pegawai, pejabat termasuk Direksi dan Komisaris menunjukkan bahwa adanya komitmen manajemen PT Bank JTrust Indonesia Tbk terhadap anti korupsi dimana salah satu butir isi Pakta Integritas memberikan pernyataan yaitu "Menciptakan lingkungan kerja yang bebas dari Korupsi, Kolusi, dan Nepotisme (KKN)".
b. Dicantumkannya perundang-undangan dan peraturan Pemerintah RI yang berkaitan dengan pencegahan korupsi dalam ketentuan internal PT Bank JTrust Indonesia Tbk (Kebijakan Penerapan Strategi Anti Fraud tahun 2020).
c. Sosialisasi anti korupsi disematkan dalam setiap program Anti Fraud Socialization dan kegiatan pelaksanaan PILAR 1 Pencegahan lainnya.

## SANKSI ADMINISTRATIF DARI OTORITAS TERKAIT

Selama tahun 2021 tidak terdapat sanksi administratif yang material dan secara signifikan berpengaruh terhadap kelangsungan usaha Bank maupun sanksi administratif kepada Direksi dan Dewan Komisaris yang diberikan oleh regulator.

PT Bank JTrust Indonesia Tbk has also established an Anti-Fraud policy, which is implemented using 4 pillars, such as the Prevention Pillar through the signing of the Anti-Fraud Charter, Annual Disclosure, and Integrity Pact, which have been disseminated to all employees.

Moreover, the anti-fraud policy on the corruption aspect is in the development process and will be finalized in the first semester of 2022, thus the programs and procedures implemented in overcoming corrupt practices, kickbacks, fraud, bribery and/or gratuities in J Trust Bank can be implemented immediately. Later, the implementation of anti-corruption training/ socialization to J Trust Bank employees will be carried out.

Stipulation and socialization of Anti Fraud and Anti Corruption Commitment:

a. With the signing of Anti-Fraud Declaration document by the Board of Directors and Commissioners, and Integrity Pact by all employees, officials including the Board of Directors and Commissioners show the commitment of PT Bank JTrust Indonesia Tbk.'s management towards anti-corruption where one of the contents in the Integrity Pact states "Create a working environment that is free from Corruption, Collusion, and Nepotism (KKN)."
b. The stipulation of provisions and regulations from the Indonesian Government related to corruption prevention in the internal provision of PT Bank JTrust Indonesia Tbk. (Policy on the Implementation of Anti-Fraud Strategy 2020).
c. Anti-corruption socialization is embedded in every Anti-Fraud Socialization program and other PILAR 1 Prevention activities.

## ADMINISTRATIVE SANCTIONS FROM RELATED AUTHORITIES

In 2021 there were no material administrative sanctions that significantly affected the continuity of the Bank's business as well as administrative sanctions to the Board of Directors and Board of Commissioners issued by regulators.

# Penerapan Pedoman Tata Kelola Perusahaan Terbuka

## Implementation of Public Company Governance Guidelines

Sebagai Perusahaan Terbuka, Perseroan wajib memenuhi Pedoman Tata Kelola Perusahaan Terbuka yang diatur dalam Peraturan Otoritas Jasa Keuangan (POJK) Nomor 21/POJK.04/2015 tanggal 16 November 2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka, dan Surat Edaran Otoritas Jasa Keuangan (SEOJK) Nomor 32/ SEOJK.04/ 2015 tanggal 17 November 2015 tentang Pedoman Tata Kelola Perusahaan Terbuka.

Pedoman Tata Kelola Perusahaan Terbuka memuat praktik tata kelola perusahaan yang baik sesuai dengan praktik internasional mencakup 5 (lima) aspek, dan 8 (delapan) prinsip tata kelola perusahaan yang baik, serta 25 (dua puluh lima) rekomendasi penerapan aspek dan prinsip tata kelola perusahaan yang baik berdasarkan pendekatan "*Comply or Explain*". Penerapan di Bank adalah sebagai berikut:

As a Public Company, the Company is required to comply with the Public Company Governance Guidelines set in the Financial Services Authority Regulation (POJK) No. 21/POJK.04/2015 dated November 16, 2015, on the Implementation of Public Company Governance Guidelines and Circular Letter of Financial Services Authority (SEOJK) No. 32/ SEOJK.04/2015 dated November 17, 2015, on Public Company Governance Guidelines.

Public Company Governance Guidelines covers good corporate governance practices in line with international practices which consist of 5 (five) aspects, and 8 (eight) principles of good corporate governance, as well as 25 (twenty five) recommendations of good corporate governance principles and aspects implementation based on the "Comply or Explain" approach. Implementation in the Bank is as follows:

| Aspek<br>Aspect | Prinsip<br>Principle | Rekomendasi<br>Recommendation | Penerapan di PT Bank JTrust Indonesia Tbk (*Comply or Explain*)<br>Implementation in PT Bank JTrust Indonesia Tbk |
|---|---|---|---|
| 1. **Hubungan Perusahaan Terbuka Dengan Pemegang Saham Dalam Menjamin Hak-Hak Pemegang Saham.**<br><br>Public Listed Company Relationships With Shareholders In Ensuring Shareholder Rights. | **Prinsip 1:**<br>Meningkatkan Nilai Penyelenggaraan Rapat Umum Pemegang Saham (RUPS).<br><br>**Principle 1:**<br>Increasing the Value of General Meeting of Shareholders (GMS). | 1.1 Perusahaan Terbuka memiliki cara atau prosedur teknis pengumpulan suara (*voting*) baik secara terbuka maupun tertutup yang mengedepankan independensi, dan kepentingan pemegang saham.<br><br>The Public Listed Company has technical procedures for voting either in an open or closed method, which prioritizes the independence and interests of shareholders. | *Comply.*<br>- Rekomendasi ini diterapkan oleh PT Bank JTrust Indonesia Tbk dalam pengambilan keputusan atas suatu mata acara RUPS Bank.<br><br>- This recommendation is implemented by PT Bank JTrust Indonesia Tbk in making decisions on an agenda for the Bank's GMS. |

| Aspek<br>Aspect | Prinsip<br>Principle | Rekomendasi<br>Recommendation | Penerapan di PT Bank JTrust Indonesia Tbk<br>(*Comply or Explain*)<br>Implementation in PT Bank JTrust Indonesia Tbk |
|---|---|---|---|
| | | 1.2 Seluruh anggota Direksi dan anggota Dewan Komisaris Perusahaan Terbuka hadir dalam RUPS Tahunan.<br><br>All members of the Board of Directors and members of the Board of Commissioners of the Public Company are present at the Annual GMS. | *Comply.*<br>- RUPS Tahunan merupakan hirarki tertinggi dalam organisasi perusahaan yang mempunyai kewenangan yang tidak diberikan kepada Dewan Komisaris atau Direksi Perseroan dalam batas-batas yang ditentukan dalam Undang-Undang RI No. 40 Tahun 2007 tentang Perseroan Terbatas dan Anggaran Dasar Perseroan Pasal 19.<br>- Seluruh Anggota Direksi dan anggota Dewan Komisaris hadir dalam RUPS Tahunan secara fisik maupun melalui media telekonferensi.<br>- Apabila ada Anggota Direksi dan anggota Dewan Komisaris berhalangan hadir dalam RUPS Tahunan, maka yang bersangkutan harus memberitahukan secara tertulis atas ketidakhadirannya dengan alasan yang jelas.<br><br>- Annual General Meeting of Shareholders (Annual GMS) is the highest hierarchy in company organizations that has authority not given to the Board of Commissioners or Board of Directors of the Company within limits specified by Law No. 40 of 2007 on Limited Liability Companies and the Company's Articles of Association Article 19.<br>- All Members of the Board of Directors and members of the Board of Commissioners are present at the Annual GMS either physically or through teleconference.<br>- If there are Members of the Board of Directors and members of the Board of Commissioners unable to attend the Annual GMS, then they must notify in writing of their absence for obvious reasons. |
| | | 1.3 Ringkasan risalah RUPS tersedia dalam Situs Web Perusahaan Terbuka paling sedikit selama 1 (satu) tahun.<br><br>Summary of minutes of the GMS is available on the Listed Company Website for at least 1 (one) year. | *Comply.*<br>Ringkasan risalah RUPS sejak RUPSLB tanggal 30 Desember 2014 hingga saat ini tersedia dalam Situs Web<br>J Trust Bank (www.jtrustbank.co.id)<br><br>The Summary of Minutes of GMS since EGMS dated December 30, 2014 up until now is available at Jtrust Bank's webiste (www.jtrustbank.co.id). |

| Aspek<br>Aspect | Prinsip<br>Principle | Rekomendasi<br>Recommendation | Penerapan di PT Bank JTrust Indonesia Tbk (*Comply or Explain*)<br>Implementation in PT Bank JTrust Indonesia Tbk |
|---|---|---|---|
| | **Prinsip 2:**<br>Meningkatkan Kualitas Komunikasi Perusahaan Terbuka dengan Pemegang Saham atau Investor<br><br>**Principle 2:**<br>Improving the Quality of Communication between Listed Companies and Shareholders or Investors | 1.1 Perusahaan Terbuka memiliki suatu kebijakan komunikasi dengan pemegang saham atau investor.<br><br>A Listed Company maintains a communication policy with shareholders or investors. | *Comply.*<br>PT Bank JTrust Indonesia Tbk memiliki kebijakan komunikasi dengan pemegang saham atau investor. Komunikasi yang dilakukan oleh Bank di antaranya melalui pelaksanaan RUPS, kegiatan perusahaan melalui *Press Release*, publikasi Laporan Keuangan Triwulanan dan Tahunan, serta melakukan keterbukaan informasi yang akurat dan tepat waktu. J Trust Bank juga menyediakan alamat kantor pusat dan cabang, alamat *e-mail* dan nomor telepon baik dalam situs web maupun Laporan Tahunan, akses Media Sosial (Facebook, Instagram, Linkedin, Youtube), *Call Center*, sebagai sarana bagi pemegang saham maupun investor agar dapat melakukan komunikasi dengan Bank secara mudah.<br><br>PT Bank JTrust Indonesia Tbk has a communication policy with shareholders or investors. The communication conducted by the Bank are among others through GMS, Company's activities through Press Release, Quarterly and Annual Report publication, as well as accurate and punctual information dissemination. J Trust Bank also provides addresses of headquarters and branches, e-mail address and phone number both in the website and Annual Report, access to Social Media (Facebook, Instagram, LinkedIn, YouTube), Call Center, as media for shareholders or investors to communicate with the Bank easily. |
| | | 1.2 Perusahaan Terbuka mengungkapkan kebijakan komunikasi Perusahaan Terbuka dengan pemegang saham atau investor dalam Situs Web.<br><br>A Listed Company discloses its communication policy with shareholders or investors in the Website. | *Comply.*<br>PT Bank JTrust Indonesia Tbk telah mengungkapkan kebijakan komunikasi Perseroan dengan pemegang saham atau investor yang diunggah ke Situs Web J Trust Bank (www.jtrustbank.co.id)<br><br>PT Bank JTrust Indonesia Tbk has disclosed the Company's communication policy with shareholders or investors uploaded to JTrust Bank webiste (www.jtrustbank.co.id). |

| Aspek<br>Aspect | Prinsip<br>Principle | Rekomendasi<br>Recommendation | Penerapan di PT Bank JTrust Indonesia Tbk (*Comply or Explain*)<br>Implementation in PT Bank JTrust Indonesia Tbk |
|---|---|---|---|
| 1. Fungsi dan Peran Dewan Komisaris<br><br>Function and Role of the Board of Commissioners | **Prinsip 3:**<br>Memperkuat Keanggotaan dan Komposisi Dewan Komisaris.<br><br>**Principle 3:**<br>Strengthening the Membership and Composition of the Board of Commissioners. | 1.1 Penentuan jumlah anggota Dewan Komisaris mempertimbang-kan kondisi Perusahaan Terbuka.<br><br>Determination of the number of members of the Board of Commissioners considering the conditions of the Listed Company. | *Comply.*<br>- Penentuan jumlah anggota Dewan Komisaris mengacu pada Peraturan Otoritas Jasa Keuangan (POJK) No. 55/ POJK.03/2016 tentang Penerapan Tata Kelola Bagi Bank Umum, dan mempertimbangkan:<br>• Kondisi keuangan dan kemampuan Bank.<br>• Kebutuhan, ukuran organisasi dan kompleksitas usaha Bank.<br>- Jumlah komposisi Dewan Komisaris per 31 Desember 2021 adalah sebagai berikut:<br>• Jumlah anggota Dewan Komisaris 5 (lima) orang (3 orang Komisaris Independen, 1 orang Komisaris Utama, dan 1 orang Komisaris) yang tidak melebihi jumlah anggota Direksi. 2 (dua) orang dari anggota Komisaris tersebut berkewarganegara-an Jepang.<br>• Anggota Dewan Komisaris yang berdomisili di Indonesia sebanyak 4 (empat) orang, sedangkan 1 (satu) orang berdomisili di Jepang.<br>• Jumlah anggota Komisaris Independen adalah 60% dari jumlah keseluruhan anggota Dewan Komisaris.<br><br>- Determination on the number of members of the Board of Commissioners refers to the Financial Services Authority Regulation (POJK) No. 55/ POJK.03/2016 on the Governance Implementation for Commercial Banks and considering:<br>• The Bank's ability and financial conditions.<br>• Demand, organization size and complexity of the Bank's business.<br>- The composition of Board of Commissioners per 31 December 2021 is as follows:<br>• Members of the Board of Commissioners were 5 (five) people (3 Independent Commissioners, 1 President Commissioner, and 1 Commissioner) which did not exceed the number of Board of Directors. 2 (two) members of the Commissioners were Japanese citizens.<br>• Members of the Board of Commissioners who domiciled in Indonesia were 4 (four) people, and 1 (one) domiciled in Japan.<br>• The number of Independent Commissioners was 60% of the total number of members of the Board of Commissioners. |
| | | 1.2 Penentuan komposisi anggota Dewan Komisaris memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan.<br><br>Determination of the composition of members of the Board of Commissioners takes into account the diversity of skills, knowledge, and experience required. | *Comply*.<br>Penentuan komposisi 5 (lima) orang anggota Dewan Komisaris Bank memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman sejalan dengan kriteria utama dengan mempertimbangkan integritas, kompetensi, profesionalisme dan reputasi keuangan yang memadai sesuai dengan persyaratan uji kemampuan dan kepatutan yang telah ditetapkan oleh Otoritas Jasa Keuangan (OJK).<br><br>Determination of the composition of 5 (five) members of the Board of Commissioners of the Bank pays attention to the diversity of expertise, knowledge and experience in line with the main criteria by considering the integrity, competence, professionalism, and adequate financial reputation in line with the Fit and Proper Test requirements set by the Financial Services Authority (OJK). |

| Aspek<br>Aspect | Prinsip<br>Principle | Rekomendasi<br>Recommendation | Penerapan di PT Bank JTrust Indonesia Tbk<br>(*Comply or Explain*)<br>Implementation in PT Bank JTrust Indonesia Tbk |
|---|---|---|---|
| | **Prinsip 4:**<br>Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris.<br><br>**Principle 4:**<br>Improve the Quality of Implementation of Duties and Responsibilities of the Board of Commissioners. | 4.1 Dewan Komisaris mempunyai kebijakan penilaian sendiri (*self assessment*) untuk menilai kinerja Dewan Komisaris.<br><br>The Board of Commissioners has a self-assessment policy to assess the performance of the Board of Commissioners. | *Comply*<br>- *Self Assessment* dilakukan oleh masing-masing anggota Dewan Komisaris untuk menilai pelaksanaan kinerja Dewan Komisaris.<br><br>Self-Assessment is made by each member of the Board of Commissioners to assess the performance implementation of the Board of Commissioners. |
| | | 4.2 Kebijakan penilaian sendiri (*self assessment*) untuk menilai kinerja Dewan Komisaris, diungkapkan melalui Laporan Tahunan Perusahaan Terbuka.<br><br>The self-assessment policy to assess the performance of the Board of Commissioners is disclosed through the Annual Report of the Listed Company. | *Comply.*<br>Kebijakan penilaian sendiri (*self assessment*) untuk menilai kinerja Dewan Komisaris, diungkapkan melalui Laporan Tahunan Bank.<br><br>Self-assessment policy to assess the performance of the Board of Commissioners is disclosed through the Bank's Annual Report. |
| | | 4.3 Dewan Komisaris mempunyai kebijakan terkait pengunduran diri anggota Dewan Komisaris apabila terlibat dalam kejahatan keuangan.<br><br>The Board of Commissioners has policies related to the resignation of members of the Board of Commissioners if they are involved in financial crimes. | *Comply.*<br>Kebijakan terkait Dewan Komisaris untuk mengundurkan diri diatur dalam Pedoman dan Tata Tertib Kerja Dewan Komisaris serta pasal 14.8 hingga pasal 14.12 Anggaran Dasar Perusahaan. Pengunduran diri tersebut wajib ditindaklanjuti dengan RUPS. Selain itu dalam hal terjadi pelanggaran anggota Dewan Komisaris, RUPS juga diberikan hak untuk memberhentikan Dewan Komisaris sewaktu-waktu (dalam hal ini misalnya adanya pelanggaran atau kejahatan keuangan yang dilakukan oleh anggota Dewan Komisaris yang bersangkutan).<br><br>Articles 14.8 to 14.12 of the Company's Articles of Association. Such resignation shall be followed up by the GMS. In addition, in the event of any violation of the members of the Board of Commissioners, the GMS is also given the right to discharge the Board of Commissioners at any time (in this case, for example, financial crime committed by member of the Board of Commissioners). |
| | | 4.4 Dewan Komisaris atau Komite yang menjalankan fungsi Nominasi dan Remunerasi menyusun kebijakan suksesi dalam proses Nominasi anggota Direksi.<br><br>The Board of Commissioners or the Committee performing the Nomination and Remuneration functions shall establish a succession policy in the process of Nomination of members of the Board of Directors. | *Comply.*<br>Dewan Komisaris melalui Komite Nominasi & Remunerasi yang menjalankan fungsi Nominasi dan Remunerasi termasuk menyusun Kebijakan suksesi dalam proses Nominasi anggota Direksi.<br><br>The Board of Commissioners through the Remuneration & Nomination Committee which runs the Nomination and Remuneration function has designed succession Policy in the Nomination process of members of Board of Directors. |

| Aspek<br>Aspect | Prinsip<br>Principle | Rekomendasi<br>Recommendation | Penerapan di PT Bank JTrust Indonesia Tbk (*Comply or Explain*)<br>Implementation in PT Bank JTrust Indonesia Tbk |
|---|---|---|---|
| 2. Fungsi dan Peran Direksi.<br><br>Function and Role of Directors. | **Prinsip 5:**<br>Memperkuat Keanggotaan dan Komposisi Direksi.<br><br>**Principle 5:**<br>Strengthening the Membership and Composition of the Board of Directors | 5.1 Penentuan jumlah anggota Direksi mempertimbang-kan kondisi Perusahaan Terbuka serta efektivitas dalam pengambilan keputusan.<br><br>Determination of the number of members of the Board of Directors takes into consideration the conditions of the Listed Company and effectiveness in decision making. | *Comply.*<br>- Penentuan jumlah anggota Direksi mengacu pada Peraturan Otoritas Jasa Keuangan (POJK) No.55/ POJK.03/2016 tentang Penerapan Tata Kelola Bagi Bank Umum, dan mempertimbangkan:<br>• Kondisi keuangan dan kemampuan Bank.<br>• Kebutuhan, ukuran organisasi dan kompleksitas usaha Bank.<br>- Per 31 Desember 2021 jumlah anggota Direksi terdiri dari 7 (tujuh) orang.<br><br>- Determination of the number of the Board of Directors refers to the Financial Services Authority Regulation (POJK) No. 55/POJK.03/2016 on the Governance Implementation for Commercial Bank, and considering:<br>• The Bank's capability and financial conditions.<br>• Demand, organization size and complexity of the Bank's business<br>- As of 31 December 2021, the number of members of Board of Directors. |
| | | 5.2 Penentuan komposisi anggota Direksi memperhatikan keberagaman, keahlian, pengetahuan, dan pengalaman yang dibutuhkan.<br><br>Determination of the composition of the members of the Board of Directors takes into account the diversity, expertise, knowledge, and experience required. | *Comply.*<br>Komposisi anggota Direksi memiliki latar belakang yang beragam atas keahlian, pengetahuan dan pengalaman yang dibutuhkan. Hal tersebut dapat dilihat dari profil masing-masing Direksi. Keberagaman dan jumlah Direksi tersebut dibutuhkan perusahaan agar dapat memberikan alternatif penyelesaian masalah terbaik bagi Bank, sesuai dengan kebutuhan, ukuran dan kompleksitas usaha Bank.<br><br>The composition of members of the Company's Board of Directors has diverse background for the expertise, knowledge and experience needed. It can be seen from the profile of each member of the Board of Directors. The diversity and number of the Board of Directors are needed by the Company so they can provide the best alternative solution for the Bank, in line with the demand, size and complexity of the Bank's business. |
| | | 5.3 Anggota Direksi yang membawahi bidang akuntansi atau keuangan memiliki keahlian dan/atau pengetahuan di bidang akuntansi.<br><br>Member of the Board of Directors in charge of accounting or finance has expertise and/or knowledge in accounting. | *Comply.*<br>Direktur Keuangan Perusahaan yaitu Bapak Helmi Arief Hidayat adalah lulusan S2 Adm. Bisnis UNKRIS, beliau juga seorang ahli dalam keuangan dan mempunyai pengalaman kerja sejak tahun 2003-2009 menjabat sebagai Kepala Divisi Keuangan Bank Akita dan tahun 2010 menjabat sebagai kepala Divisi Keuangan Bank Nobu.<br><br>The Company's Finance Director is Mr. Helmi Arief Hidayat, a Master of Business Administration from UNKRIS, who is also a financial expert with work experience from 2003-2009 as the head of Finance Division of Bank Akita and in 2010 as the head of Finance Division of Nobu Bank. |

| Aspek<br>Aspect | Prinsip<br>Principle | Rekomendasi<br>Recommendation | Penerapan di PT Bank JTrust Indonesia Tbk (*Comply or Explain*)<br>Implementation in PT Bank JTrust Indonesia Tbk |
|---|---|---|---|
| | **Prinsip 6:**<br>Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Direksi.<br><br>**Principle 6:**<br>Improving the Quality of Duties and Responsibilities of the Board of Directors. | 6.1 Direksi mempunyai kebijakan penilaian sendiri (*self assessment*) untuk menilai kinerja Direksi.<br><br>The Board of Directors has its own assessment policy to assess the performance of the Board of Directors. | *Comply.*<br>Setiap tahun Direksi melaporkan hasil kinerjanya untuk tahun berjalan dalam RUPS tahunan Bank. Selain itu Bank melakukan penilaian kinerja Direksi melalui pengisian kertas kerja *Self Assessment* Penerapan Tata Kelola untuk faktor penilaian tugas dan tanggung jawab Direksi.<br><br>Each year the Board of Directors reports its performance results for the current year in the Bank's annual GMS. In addition, the Bank conducts a performance assessment of the Board of Directors through the completion of the Self-Assessment Working Paper on the Implementation of Good Corporate Governance for the assessment of the duties and responsibilities of the Board of Directors. |
| | | 6.2 Kebijakan penilaian sendiri (*self assessment*) untuk menilai kinerja Direksi diungkapkan melalui laporan tahunan Perusahaan Terbuka.<br><br>The self-assessment policy to assess the performance of the Board of Directors is disclosed through the Public Company's annual report. | *Comply.*<br>Kebijakan penilaian sendiri (*self assessment*) untuk Penilaian realisasi kinerja Direksi pada tahun berjalan diungkapkan dalam Laporan Tahunan Bank.<br><br>Self-assessment policy for the evaluation of the performance of the Board of Directors in the current year is disclosed in the Bank's Annual Report. |
| | | 6.3 Direksi mempunyai kebijakan terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan.<br><br>The Board of Directors has policy related to the resignation of members of the Board of Directors if involved in financial crimes. | *Comply.*<br>Direksi mempunyai kebijakan terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan.<br><br>The Board of Directors has policy related to the resignation of members of the Board of Directors if involved in financial crimes. |

| Aspek<br>Aspect | Prinsip<br>Principle | Rekomendasi<br>Recommendation | Penerapan di PT Bank JTrust Indonesia Tbk (*Comply or Explain*)<br>Implementation in PT Bank JTrust Indonesia Tbk |
|---|---|---|---|
| 3. Partisipasi Pemangku Kepentingan.<br><br>Participation of Stakeholders. | **Prinsip 7:**<br>Meningkatkan Aspek Tata Kelola Perusahaan melalui Partisipasi Pemangku Kepentingan.<br><br>**Principle 7:**<br>Improving the Aspects of Corporate Governance through Stakeholders | 7.1 Perusahaan Terbuka memiliki kebijakan untuk mencegah terjadinya *insider trading*.<br><br>Public Company has a policy to prevent insider trading. | *Comply.*<br>Kebijakan mencegah *insider trading* diatur dalam Etika Korporasi PT Bank JTrust Indonesia Tbk., dan Kebijakan Kode Etik Pasar yang mengatur larangan penggunaan Informasi Orang Dalam (*Insider Dealing*) dalam transaksi pribadi instrumen pasar keuangan, termasuk surat berharga Bank oleh karyawan dan manajemen sebagai pelaku pasar.<br><br>The policy to prevent insider trading is set in the Corporate Ethics of PT Bank JTrust Indonesia Tbk., and Policy on Market Code of Ethics regulating the prohibition in using Insider Dealing on private transaction for financial market instruments, including Bank securities by employees and management as market players. |
| | | 7.2 Perusahaan Terbuka memiliki kebijakan anti korupsi dan *anti fraud*.<br><br>Public Company has anti-corruption and anti-fraud policies. | Bank telah memiliki kebijakan anti *fraud,* sedangkan kebijakan anti korupsi/ penyuapan akan dibuatkan di tahun 2022 ini.<br><br>The Bank has anti-fraud policy, and will create an anti-corruption policy in 2022. |
| | | 7.3 Perusahaan Terbuka memiliki kebijakan tentang seleksi dan peningkatan kemampuan pemasok atau *vendor*.<br><br>A Listed Company has a policy on the selection and upgrading of suppliers or vendors. | *Comply*.<br>Perusahaan memiliki kebijakan pengadaan barang jasa tentang seleksi pemasok atau *vendor,* dan juga diungkapkan dalam bagian kebijakan dan seleksi *vendor* pada laporan tahunan ini melalui unit kerja *procurement*.<br><br>The company has a goods and services procurement policy regarding the selection of suppliers or vendors, disclosed in the vendor's policy and selection section on this annual report through the procurement work unit. |
| | | 7.4 Perusahaan Terbuka memiliki kebijakan untuk pemenuhan hak-hak kreditur.<br><br>A Listed Company has a policy to meet the rights of creditors | Perusahaan menerapkan dan menghargai hak-hak kreditur dengan memperlakukan persamaan (*equal treatment*) kepada seluruh kreditur, pelaksanaan hak dan kewajiban tepat waktu, dan tidak ada informasi perusahaan yang disembunyikan (*disclose*).<br><br>The company applies and respects the rights of creditors by making equal treatment to all creditors, implementing rights and obligations on time, and no company information is hidden (disclosure). |
| | | 7.5 Perusahaan Terbuka memiliki kebijakan sistem *whistleblowing*.<br><br>Listed Company has a whistleblowing system policy. | *Comply*.<br>Perusahaan telah memiliki ketentuan mengenai *whistleblowing system* dalam bentuk Kebijakan Penerapan *Whistleblowing System* (WBS) tersendiri, yang merupakan pemisahan dari ketentuan Kebijakan Pengendalian Penerapan Strategi *Anti Fraud* tahun 2020.<br><br>The Company has a provision on whistleblowing system in form of its own Whistleblowing System (WBS) Implementation Policy, separated from the 2020 Anti-Fraud Strategy Implementation Control Policy. |

| Aspek<br>Aspect | Prinsip<br>Principle | Rekomendasi<br>Recommendation | Penerapan di PT Bank JTrust Indonesia Tbk<br>(*Comply or Explain*)<br>Implementation in PT Bank JTrust Indonesia Tbk |
|---|---|---|---|
| | | 7.6 Perusahaan Terbuka memiliki kebijakan pemberian insentif jangka panjang kepada Direksi dan karyawan.<br><br>Public Company has a long-term incentive policy for the Board of Directors and employees. | *Comply*.<br>Bank telah memiliki kebijakan Remunerasi yang mengatur terkait pemberian insentif jangka panjang, di antaranya mengatur para pihak yang ditetapkan sebagai MRT yaitu Dewan Komisaris, Direksi, dan *Executive Vice President* (EVP).<br>Bank masih mengkaji kebijakan terkait dengan kebijakan pemberian insentif jangka panjang bagi karyawan, dan akan dibuatkan kebijakannya dengan mempertimbangkan Rencana Bisnis Bank di tahun 2022.<br><br>The Bank has a Remuneration policy which determines the provision of providing long-term incentives, including regulating the parties designated as MRT, namely the Board of Commissioners, Directors and Executive Vice President (EVP).<br>The Bank is still reviewing policies related to long-term incentive policy for employees, and such policy will be made by considering the Business Plan of the Bank in 2022. |

| Aspek<br>Aspect | Prinsip<br>Principle | Rekomendasi<br>Recommendation | Penerapan di PT Bank JTrust Indonesia Tbk (*Comply or Explain*)<br>Implementation in PT Bank JTrust Indonesia Tbk |
|---|---|---|---|
| 4. Keterbukaan Informasi.<br><br>Information Disclosure. | **Prinsip 8:**<br>Meningkatkan Pelaksanaan Keterbukaan Informasi.<br><br>**Principle 8:**<br>Improving the Implementation of Information Disclosure. | 8.1 Perusahaan Terbuka memanfaatkan penggunaan teknologi informasi secara lebih luas selain Situs Web sebagai media keterbukaan informasi.<br><br>Public Company utilizes the extensive use of information technology besides the Website as a tool for information disclosure. | *Comply*.<br>Selain melalui Situs Web J Trust Bank (www.jtrustbank.co.id), Perseroan juga memanfaatkan penggunaan teknologi informasi lainnya seperti media cetak dan *platform* media sosial seperti Facebook, Instagram, YouTube dan Linkedin, dan lain-lain sebagai saluran media keterbukaan informasi Perseroan.<br><br>In addition to Website of J Trust Bank (www.jtrustbank.co.id), the Company also uses other information technology media including printed media and social media platform such as Facebook, Instagram, YouTube and Linkedin as for the Company's information disclosure. |
| | | 8.2 Laporan Tahunan Perusahaan Terbuka mengungkapkan pemilik manfaat akhir dalam kepemilikan saham Perusahaan Terbuka paling sedikit 5% (lima persen), selain pengungkapan pemilik manfaat akhir dalam kepemilikan saham Perusahaan Terbuka melalui pemegang saham utama dan pengendali.<br><br>Public Company's Annual Report discloses the ultimate beneficial owner in its shareholding structure at least 5% (five percent), besides disclosing the ultimate beneficial owner in the the share ownership of Public Company through major shareholders and controllers. | *Comply*.<br>Komposisi pemegang saham publik telah diungkapkan dalam Laporan Tahunan Perseroan.<br><br>The composition of public shareholders has been disclosed in the Annual Report of the Company. |

# Tanggung Jawab Sosial dan Lingkungan

Corporate Social Responsibility



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Chapter

# 07

# Strategi Keberlanjutan

## Sustainability Strategy

**Upaya mencapai tujuan pembangunan berkelanjutan atau *Sustainable Development Goals* (SDGs) termasuk menjadi framework bagi Bank dalam menetapkan strategi implementasi keuangan berkelanjutan.**

Efforts to achieve the Sustainable Development Goals (SDGs) include being a framework for the Bank in establishing the strategies to implement sustainable finance.

Penerapan strategi keberlanjutan di PT Bank JTrust Indonesia Tbk ("J Trust Bank", "Bank") merupakan implementasi dari visi dan misi dalam penerapan keuangan berkelanjutan. Pada intinya, visi dan misi tersebut menegaskan komitmen Bank untuk menyediakan produk dan jasa yang berpedoman pada 8 (delapan) prinsip keuangan berkelanjutan.

Prinsip dimaksud: investasi bertanggung jawab, strategi dan praktik bisnis berkelanjutan, pengelolaan risiko sosial dan lingkungan hidup, tata kelola, komunikasi yang informatif, inklusif, pengembangan sektor unggulan prioritas, serta koordinasi dan kolaborasi.

Dengan demikian, pelaksanaan kegiatan keuangan berkelanjutan yang dilaksanakan oleh Bank, antara lain sejalan dengan kebijakan regulator yang tertuang dalam Peraturan OJK No. 51/POJK.03/2017. Penekanan dalam regulasi tersebut adalah dukungan menyeluruh dari sektor jasa keuangan untuk menciptakan pertumbuhan ekonomi berkelanjutan dengan menyelaraskan kepentingan ekonomi, sosial, dan lingkungan hidup. Upaya tersebut direalisasikan melalui 8 (delapan) prinsip yang juga menjadi pedoman bagi Bank dalam menetapkan strategi keberlanjutan

Misi keuangan berkelanjutan yang telah ditetapkan merupakan strategi penting untuk pencapaian misi serta amanat regulasi: keselarasan pertumbuhan kinerja usaha dengan kepentingan ekonomi, sosial dan lingkungan hidup.

At PT Bank JTrust Indonesia Tbk ("J Trust Bank," "Bank"), the execution of the sustainability strategy is the realization of the Bank's vision and mission in the context of sustainable finance. In essence, the vision and mission underline the Bank's commitment to provide products and services that are led by the 8 (eight) sustainable finance principles.

Responsible investment, sustainable business strategies and practices, social and environmental risk management, governance, informative, inclusive communication, development of priority leading sectors, and coordination and collaboration are among the principles implied.

As a result, the Bank's implementation of sustainable financial activities is consistent with the regulations stipulated in OJK Regulation Number 51/POJK.03/2017, among other things. The focus of these regulations is the overall support from the financial services sector to create sustainable economic growth by aligning economic, social and environmental objectives. These efforts are conducted through the application of eight (eight) principles which also serve as guidelines for the Bank in developing a sustainability strategy.

The newly developed sustainable finance mission is a critical strategy for accomplishing the mission and regulatory mandate: aligning company performance growth with economic, social, and environmental issues.

Karena itulah, dalam penjabarannya, misi keberlanjutan Bank fokus pada 3 (tiga) hal. Pertama, pengembangan produk dan jasa yang sejalan dengan prinsip keuangan berkelanjutan, seperti inklusif. Kedua, menyiapkan kompetensi sumber daya manusia agar mampu mengelola produk dan jasa tersebut. Ketiga, dukungan teknologi yang secara nyata memberikan dukungan secara langsung terhadap aspek keberlanjutan, misalnya penurunan penggunaan kertas yang berimplikasi pada pelestarian hutan.

Upaya mencapai tujuan pembangunan berkelanjutan atau *Sustainable Development Goals* (SDGs) termasuk menjadi *framework* bagi Bank dalam menetapkan strategi implementasi keuangan berkelanjutan. Ikhtiar tersebut merupakan upaya berbagi nilai dengan para pemangku kepentingan. Hal itu diupayakan melalui kegiatan tanggung jawab sosial perusahaan, yang memberikan keselarasan antara pengembangan usaha dengan kelestarian lingkungan hidup dan peningkatan sosial kemasyarakatan.

As a result, the Bank's sustainability objective focuses on three (three) aspects. First, the development of products and services that adhere to sustainable finance principles such as inclusiveness. Second, improve human resource skills to manage these products and services. Third, technological supports that directly promote sustainability aspects, such as reducing the use of paper which has consequences for forest conservation.

Efforts to accomplish Sustainable Development Goals (SDGs) include serving as a framework for the Bank in formulating strategies for implementing sustainable finance. This endeavor aims to share values to stakeholders. This is accomplished through corporate social responsibility activities, which ensure a balance of business development, environmental sustainability, and social progress.

## Penyusunan RAKB

Strategi kebijakan keuangan berkelanjutan yang diterapkan oleh Bank mengacu berdasarkan amanat regulasi tentang tujuan dan prinsip keberlanjutan serta pengembangan dari visi dan misi, yang kemudian diterjemahkan ke dalam program kerja. Untuk itu, Bank telah menyusun Rencana Aksi Keuangan Berkelanjutan (RAKB) yang disampaikan secara terpisah kepada regulator.

Pada intinya, RAKB tersebut memuat program dalam kurun waktu 5 (lima) tahun ke depan serta target dan indikator pencapaian. Bank juga melakukan evaluasi secara berkala terhadap implementasinya.

Dalam penyusunan RAKB, Bank memiliki harapan untuk menyelaraskan kepentingan usaha, kelestarian alam, menyediakan transformasi ekonomi serta memperluas akses masyarakat untuk keluar dari kemiskinan dan penegakan keadilan sosial. Melalui program ini, diharapkan terdapat keseimbangan antara kepentingan untuk mencetak profit sekaligus komitmen untuk menjaga lingkungan dan kehidupan sosial sesuai dengan tujuan Bank.

Dari sisi target pencapaian, RAKB telah memuat pencapaian jangka pendek dan panjang. Baik untuk 1 (satu) tahun maupun 5 (lima) tahun ke depan.

## Preparation of Sustainable Finance Action Plan (RAKB)

The sustainable finance policy strategy implemented by the Bank refers to the regulatory mandate on the objectives and principles of sustainability and the development of the vision and mission, which is then translated into a work program. The Bank therefore has prepared a Sustainable Finance Action Plan (RAKB) which is submitted separately to the regulator.

The RAKB basically contains programs for the next 5 (five) years and targets and achievement indicators. The Bank also periodically performs assessment on the implementation.

The Bank expects that through creating the RAKB, it will be able to manage commercial interests, protect the environment, promote economic transformation, and create greater access to help people overcome poverty and enforce social justice. It is hoped that through this program, a balance would be achieved between the need for profit and a commitment to safeguard the environment and social life in accordance with the Bank's objectives.

In terms of target achievement, the RAKB has addressed short- and long-term objectives. Both for the next 1 (one) year and the following (five) years.

**Program dan Target RAKB (2022-2026)** | RAKB Program and Target (2022-2026)

| Target Kegiatan Prioritas | 2022 | 2023 | 2024 | 2025 | 2026 | The Target of Priority Activity |
|---|---|---|---|---|---|---|
| Peningkatan kompetensi karyawan, pejabat dan/atau *officer* terkait pemahaman Keuangan Berkelanjutan dan keahlian dalam menganalisa pengelolaan lingkungan. | | | | | | Increasing the competence of employees, officials and/or office related to the understanding of Sustainable Finance and expertise in analyzing environmental management. |
| Penyesuaian SOP terkait Keuangan Berkelanjutan. | | | | | | Adjustment of SOPs related to Sustainable Finance. |
| Implementasi "*green office* " lanjutan | | | | | | Advanced "green office" implementation |
| Peningkatan pertumbuhan portofolio pembiayaan/kredit pada kegiatan usaha berwawasan lingkungan | | | | | | Increasing growth of the financing/ credit portfolio in environmentally friendly business activities |
| Evaluasi dan Monitoring kualitas kredit Keuangan Berkelanjutan termasuk *monitoring* rasio NPL | | | | | | Evaluation and Monitoring of Sustainable Finance credit quality including NPL ratio monitoring |
| Pelaksanaan kegiatan Tanggung Jawab Sosial dan Lingkungan (TJSL) atau CSR meliputi lingkungan, ekonomi, dan lingkungan hidup | | | | | | The implementation of Social and Environmental Responsibility (TJSL) or CSR activities includes environment, economy, and environment |

## Pencapaian pada Tahun Buku

Pada tahun buku 2021, J Trust Bank telah melaksanakan sejumlah program dan kegiatan yang relevan dengan keuangan berkelanjutan. Kegiatan tersebut telah sampai pada tahap implementasi awal keuangan berkelanjutan. Rincian pelaksanaannya disampaikan dalam tabel di bawah ini:

## Achievement in the Fiscal Year

J Trust Bank has developed a variety of programs and activities related to sustainable financing in the 2021 fiscal year. These initiatives have progressed to the initial stage of sustainable finance implementation. The implementation details are presented in the table below:

**Realisasi Pelaksanaan Keuangan Berkelanjutan Tahun 2021** / Realization of Sustainable Finance Implementation in 2021

| No. | Program \| Program | Realisasi Kegiatan | Activity Realization |
|---|---|---|---|
| | Aspek Sosial dan Pendidikan \| Social and Educational Aspect | | |
| 1. | Bantuan bencana Siklon Tropis Seroja di Nusa Tenggara Timur.<br>Tropical Cyclone Seroja disaster relief in East Nusa Tenggara. | Bantuan berupa:<br>• Makanan bayi 100 buah<br>• Obat-obatan anak 330 buat<br>• Obat-obatan dewasa 350 buah<br>• Selimut 100 buah<br>• Masker untuk anak 5.000 buah<br>• Masker dewasa 5.000 buah<br>• Sabun mandi 100 buah | Aid in the form of:<br>• 100 pieces of baby food<br>• 330 pieces of children's medicines<br>• 350 pieces of adult medicines<br>• 100 pieces of blanket<br>• 5,000 pieces of children mask<br>• 5,000 pieces of adult mask<br>• 100 pieces of bath soap |
| 2. | Pemeriksaan kesehatan mata dan santunan kaca mata untuk anak yatim piatu dan pra sejahtera.<br>Eye health checks and glasses donations for orphans and underprivileged children. | • Pemeriksaan mata 147 siswa<br>• Santunan kaca mata 80 siswa | • Eye examination for 147 students<br>• Glasses compensation for 80 students glasses |
| 3. | Dukungan pengembangan perawatan paliatif dan santunan untuk pasien anak.<br>Support for the development of palliative care and compensation for pediatric patients. | • 100 buku edukasi palliative care<br>• 102 diapers dan 40 boneka untuk kebutuhan pasien | • 100 pieces of palliative care educational books<br>• 102 pieces of diapers and 40 pieces of dolls for patients |
| 4. | Donasi hewan kurban.<br>Sacrificial animal donation. | • 1 (satu) ekor sapi sebagai hewan kurban | • 1 (one) cow as a sacrificial animal |
| 5. | Semangat melawan COVID-19.<br>Spirit against COVID-19. | • Paket sembako 400 buah<br>• Paket vitamin 400 buah<br>• Mengadakan 6 (enam) sentra vaksinasi COVID-19 untuk masyarakat di Kecamatan Tanah Abang (3 titik) dan Kecamatan Menteng (3 titik) | • 400 pieces of food package<br>• 400 pieces of vitamin package<br>• Organize 6 (six) COVID-19 vaccination centers for the community in Tanah Abang District (3 sites) and Menteng District (3 sites) |
| 6. | Semangat melawan COVID-19.<br>Spirit against COVID-19. | • Pemberian vaksin COVID-19 dosis 1 dan dosis 2 untuk karyawan | • Provide COVID-19 vaccine's dose 1 and dose 2 for employees |
| 7. | Semangat melawan COVID-19.<br>Spirit against COVID-19. | • Pemberian vaksin COVID-19 untuk masyarakat di 6 lokasi di Jakarta Pusat | • Provision of COVID-19 vaccine for the community at 6 locations in Central Jakarta |
| 8. | Donor darah JTrus Bank.<br>J Trust Bank's Blood Donation | • Donor darah 150 peserta<br>• 90 kantung darah | • 150 participants in blood donation<br>• 90 bags of blood |
| 9. | Donasi buku.<br>Book Donation | • Pengumpulan buku anak-anak yang didonasikan oleh karyawan | • Collection of children's books donated by employees |
| 10. | Suka cita Natal dengan yatim piatu.<br>Christmas Joy with orphans | • Natal bersama yatim piatu | • Christmas Celebration with orphans |
| | Aspek Lingkungan Hidup \| Environmental Aspect | | |
| 11. | Pelatihan UMKM.<br>MSME Training | • Pelatihan mengolah limbah tekstil yang menekuni bidang jahit dan diikuti oleh 15 peserta | • Training of processing textile waste for tailor and was attended by 15 participants |
| | Aspek Ekonomi \| Economic Aspect | | |
| 12. | Literasi keuangan UMKM.<br>MSME Training | • Literasi bertema "Mengenal Perbankan Digital" dan "Pentingnya Pencatatan Usaha" yang diikuti oleh 37 peserta. | • Literacy themed "Understand the Digital Banking" and "The Importance of Business Accounting " which was attended by 37 participants. |

## Manajemen Risiko

Bank menyadari bahwa perkembangan bisnis perbankan kian pesat, terutama berkenaan dengan meningkatnya digital perbankan. Karena itulah, fungsi dan proses manajemen risiko menjadi sangat penting, termasuk dalam strategi pengelolaan yang terkait dengan aspek keberlanjutan.

Pengelolaan risiko Bank, antara lain mengacu pada Peraturan Otoritas Jasa Keuangan (OJK) No.18/POJK.03/2016 dan Surat Edaran OJK No. 34/SEOJK.03/2016 perihal Penerapan Manajemen Risiko bagi Bank Umum. Pada intinya, penerapan manajemen risiko tersebut meliputi:

1. Pengawasan aktif Dewan Komisaris dan Direksi;
2. Kecukupan kebijakan, prosedur, dan penetapan limit sebagai pedoman dalam penerapan Manajemen Risiko;
3. Kecukupan proses identifikasi, pengukuran, pemantauan, dan pengendalian Risiko, serta sistem informasi Manajemen Risiko; dan
4. Sistem pengendalian internal yang efektif dalam pelaksanaan kegiatan operasional Bank.

Proses penerapan manajemen risiko yang diterapkan oleh Bank meliputi identifikasi, pengukuran, pemantauan, dan pengendalian terhadap risiko-risiko yang ada. Sebagai bentuk kepatuhan, pelaporan kepada regulator dalam bentuk profil risiko telah dilakukan secara berkala setiap 3 (tiga) bulan.

Bank juga melakukan sosialisasi manajemen risiko sebagai bagian dari budaya keuangan berkelanjutan. Dalam sosialisasi, beberapa materi yang selalu disampaikan, di antaranya anti pencucian uang serta sistem kontrol di kantor pusat maupun cabang dalam rangka memitigasi risiko secara optimal. *Risk Coordinator Officer* memainkan peran penting dalam sosialisasi, karena jika ada regulasi baru, mereka harus menyerap dan menjelaskan pada mitra kerja lain.

Upaya tersebut merupakan bagian tak terpisahkan dari penerapan strategi yang telah ditetapkan, sehingga kesinambungan penerapannya tak hanya terjaga, tetapi juga mampu memperluas keterlibatan pemangku kepentingan: internal dan eksternal dalam mewujudkan tujuan utama keuangan berkelanjutan.

## Risk Management

The Bank recognizes that the banking industry is continuously growing, particularly as digital banking becomes more prevalent. As a result, risk management activities and procedures are critical, especially in management strategies that address sustainability issues.

The Bank's risk management refers the Financial Services Authority's (OJK) Regulation Number 18/POJK.03/2016 and OJK Circular Letter Number 34/SEOJK.03/2016 on the implementation of risk management for commercial banks, among other things. Basically, the risk management implementation includes:

1. Active supervision of the Board of Commissioners and the Board of Directors;
2. The adequacy of policies, procedures, and limit as a guideline in the implementation of Risk Management;
3. The adequacy of risk identification, measurement, monitoring, and control processes, as well as Risk Management information systems; and
4. An effective internal control system in the implementation of the Bank's operational activities.

The implementation of risk management process performed by the Bank includes identification, measurement, monitoring, and control of existing risks. As a form of compliance, reporting to regulators in the form of a risk profile has been carried out on regular basis every 3 (three) months.

The Bank also disseminates risk management as part of the sustainable finance culture. In terms of socialization, a number of materials were always delivers, including anti money laundering as well as control system at the head office and branch offices in order to mitigate risk in an optimum manner. The Risk Coordinator Officer has a crucial role in terms of socialization, because if there is a new regulation, they must absorb and explain it to other partners.

These efforts are an important aspect of implementing the established strategy so that it not only stays sustainable, but also extends the engagement of internal and external stakeholders in achieving the fundamental objective of sustainable finance.

# Ikhtisar Kinerja Aspek Keberlanjutan

## Sustainable Overview

PT Bank JTrust Indonesia Tbk berupaya memastikan kegiatan bisnis yang dilakukan telah memenuhi aspek keberlanjutan yang ditetapkan regulator. Hal ini penting, mengingat laporan keberlanjutan yang disajikan, selain sebagai bentuk pertanggungjawaban kepada para pemangku kepentingan, juga dimaksudkan untuk menjaga keberlangsungan bisnis Bank serta menjadi acuan dalam menjalankan bisnis.

PT Bank JTrust Indonesia Tbk aims to ensure that the company's operations adhere to the regulator's sustainability guidelines. This is significant, because the sustainability report produced is designed to ensure the Bank's business continuity and serve as a reference in running the business, in addition to serving as a form of accountability to stakeholders.

### ASPEK EKONOMI

Bank menyediakan produk dan layanan yang inklusif, tidak terbatas pada korporasi besar. Kelompok masyarakat umum serta usaha kecil dan menengah juga memperoleh kesempatan mendapatkan jasa dan layanan Bank.

### ECONOMIC ASPECT

The Bank offers inclusive products and services, not limited to large corporations. The general public as well as small and medium enterprises also have the opportunity to obtain the Bank's products and services.

**Produk dan Layanan Inklusif** — Inclusive Products and Services

**Lini Bisnis** | Business Line

Perbankan Komersil, Korporasi, Usaha Kecil dan Menengah, Pinjaman Konsumsi
Commercial Banking, Corporation, Small and Medium Enterprises, Consumer Loan

Simpanan dan Layanan Berbasis Teknologi
Technology-based Deposits and Services

Tresuri dan Pendanaan Institusi
Treasury and Institutional Financing

| Produk dan Jasa | Products and Services |
|---|---|
| • Kredit Pemilikan Rumah<br>• Kredit Rekening Koran<br>• Kredit Angsuran Berjangka<br>• Kredit Investasi J Trust<br>• Kredit Pengusaha Unggulan<br>• Kredit Pemilikan Alat dan Mesin Pertanian<br>• Kredit Mikro<br>• Kredit Modal Kerja | • Mortgage Loan<br>• Demand Deposit Loan<br>• Term Installment Loan<br>• J Trust Investment Loan<br>• KPU Loan<br>• Agriculture Machinery and Equipment Loan<br>• Micro Loan<br>• Working Capital Loan |
| • Tabungan<br>• Giro<br>• Deposito<br>• J Trust Net<br>• J Trust Mobile | • Saving<br>• Demand Deposit<br>• Time Deposit<br>• J Trust Net<br>• J Trust Mobile |
| • Transaksi Banknote<br>• Transaksi Devisa Umum<br>• Surat Berharga | • Banknotes Transaction<br>• General Foreign Exchange Transaction<br>• Securities |

Layanan Lain
Other Services

| | |
|---|---|
| • Bank Garansi | • Bank Guarantee |
| • Referensi Bank | • Bank Reference |
| • Letter of Credit | • Letter of Credit |
| • Jual-beli Mata Uang Asing | • Buy and Sell of Foreign Exchange |
| • Kliring | • Clearing |
| • Kiriman Uang dalam Luar Negeri | • Domestic and Overseas Money Transfer |
| • Inkaso Dalam dan Luar Negeri | • Domestic and Overseas Money Collection |
| • Safe Deposit Box | • Safe Deposit Box |
| • Bancassurance | • Bancassurance |
| • Payment & Billing | • Payment & Billing |
| • Kartu ATM dan Debit | • ATM and Debit Cards |
| • Internet Banking | • Internet Banking |

## Perkembangan Kinerja Usaha

Business Performance Development

(Rp juta) (Rp million)

| Uraian | 2021 | 2020 | 2019 | Description |
|---|---|---|---|---|
| Pendapatan Bunga Neto | 102.580 | 26.137 | 50.256 | Net Interest Income |
| Laba (Rugi) Tahun Berjalan | (445.423) | (484,441) | 49,495 | Profit (Loss) of the Current Year |

## Perkembangan Jumlah Nasabah

Number of Customers

| Keterangan | 2021 | | 2020 | | 2019 | | Description |
|---|---|---|---|---|---|---|---|
| | Funding | Lending | Funding | Lending | Funding | Lending | |
| Individu | 48.188 | 8.054 | 41.654 | 8.557 | 38.291 | 9.627 | Individual |
| Korporasi | 1.987 | 44.957 | 1.845 | 16.763 | 1.853 | 15.589 | Cooperative |
| UMKM | - | 97 | - | 108 | - | 139 | MSME |
| Total | 50.175 | 53.108 | 43.499 | 25.428 | 40.144 | 25.355 | Total |

## Keterlibatan Masyarakat Lokal

Pengembangan masyarakat lokal merupakan salah satu upaya yang dijalankan oleh Bank dalam rangka meningkatkan kualitas hidup masyarakat Indonesia. Bank menjalankan pemberdayaan komunitas untuk menumbuhkan kemandirian, mampu menghadapi tantangan dan dampak yang muncul seiring perkembangan zaman.

### Literasi Keuangan UMKM

Bank merealisasikan kegiatan literasi keuangan untuk meningkatkan pemahaman pelaku UMKM terhadap produk dan jasa perbankan, terutama bank digital dengan salah satu produknya berupa pinjaman *online*. Selain itu juga dijelaskan memetakan ragam produk simpanan yang disesuaikan dengan kebutuhan dari masing-masing individu. Kegiatan diikuti oleh 37 UMKM di Jakarta Pusat.

## Participation of the Local Community

One of the Bank's attempts to improve the quality of life for Indonesians is the development of local communities. The Bank promotes community empowerment in order to build self-sufficiency and the ability to cope with the challenges and consequences that may arise.

### MSME Financial Literacy

The Bank realizes financial literacy activities to promote the awareness of MSMEs towards banking products and services, particularly digital banks, with online loans as one of the products. Furthermore, the method to determine the plotting of the various savings products that are matched to the needs of each individual was also discussed. 37 MSMEs in Central Jakarta participated in this event.

## ASPEK LINGKUNGAN HIDUP

Bank berkomitmen penuh untuk memperhatikan dan menjaga kelestarian lingkungan hidup. Komitmen tersebut diwujudkan melalui kebijakan dan inisiatif yang memiliki wawasan lingkungan.

Untuk pemakaian listrik misalnya, Bank senantiasa menjaga pertumbuhan intensitas pemakaian tetap berada di bawah 10,00%, walaupun kegiatan operasional Bank dalam kondisi meningkat. Hal serupa dengan terjadi dengan penggunaan kertas. Pada tahun 2021, penggunaan listrik dan kertas masing-masing naik 8,58% dan 6,16%, sehingga masih dalam batas toleransi dan pengelolaan yang cukup baik.

Pada komunikasi massa, Bank turut mengampanyekan pentingnya memastikan keberlangsungan hidup satwa langka dan dilindungi kepada nasabah dan masyarakat Indonesia. Melalui peluncuran 6 (enam) maskot J Trust yaitu: Jaya, Tobi, dan Ratna yang mewakili spesies harimau Sumatera, Ulfa mewakili spesies orangutan, Sangga mewakili spesies komodo, dan Tiara mewakili spesies badak Jawa.

Bank berupaya berkontribusi dalam penurunan limbah akibat kantong plastik yang menjadi polusi lautan. J Trust memberikan *recycle bag* ramah lingkungan – dibuat dari limbah botol plastik - dan bekerja sama antara lain dengan pusat perbelanjaan, *supermarket* dan restoran untuk membagikan *shopping bag* kepada pelanggan.

Selain itu Bank juga memiliki perhatian pada persoalan pengelolaan sampah atau limbah. Bank bekerja sama dengan Pemerintah Kota Administrasi Jakarta Pusat mengadakan pelatihan "Ketrampilan Usaha Mengolah Limbah Kain" yang diikuti oleh 15 pelaku jahit. Selain memberikan kapasitas baru kepada peserta juga memberikan solusi pengelolaan limbah kain yang dapat dimanfaatkan menjadi produk bernilai ekonomi.

Pada saat bersamaan, kampanye "Gaya Hidup Ramah Lingkungan" seperti memisahkan sampah organik dan non-organik, menggunakan kertas, air dan listrik dengan bijak serta menggunakan wadah tempat minum di lingkungan Bank terus dilaksanakan. Dengan harapan, pola hidup yang peduli terhadap lingkungan menginternalisasi dalam diri seluruh karyawan Bank.

## ENVIRONMENTAL ASPECTS

The Bank is fully committed to environmental protection and conservation. This commitment is demonstrated through eco - conscious policies and projects.

For instance, in terms of electricity consumption, the Bank continuously maintain the growth of consumption intensity to remain below 10.00% even though the Bank's operational activities are increasing. The same also applies for paper usage. In 2021, electricity consumption and paper usage increased by 8.58% and 6.16%, respectively, still within the tolerance limits and are well managed.

The Bank also uses mass communication to educate customers and the Indonesian community about the importance of protecting the existence of endangered and protected species. This campaign is carried out through the introduction of 6 (six) J Trust mascots, namely Jaya, Tobi, and Ratna, who symbolize the Sumatran tiger, Ulfa, the orangutan, Sangga, the Komodo dragon, and Tiara, the Javan rhinoceros.

The Bank wants to help reduce trash caused by plastic bags, which pollute the seas. J Trust distributes environmentally friendly recycle bags made from plastic bottles waste to customers through partnerships with shopping centers, supermarkets, and restaurants, among others.

Furthermore, the Bank is concerned about the issue of trash or waste management. A course on "Business Skills for Processing Fabric Waste" was organized by the Bank in partnership with the Central Jakarta Administration which 15 tailors participated. They provide participants with new advances as well as fabric waste management solutions that may be turned into economically valuable products.

At the same time, the "Environmentally Friendly Lifestyle" campaign, such as separating organic and non-organic trash, conserving paper, water, and power, as well as using drinking containers within the Bank continued to be implemented. This is carried out with the expectation that a lifestyle that cares for the environment will internalize in all Bank employees.

Komitmen Merawat Lingkungan Hidup | Commitment to Environmental Conservation

| Program | Satuan Unit | Pencapaian \| Achievement | | | Program |
|---|---|---|---|---|---|
| | | 2021 | 2020 | 2019 | |
| Penggunaan Listrik | kWh | 103.548 | 95.363 | 111.094 | Electricity Consumption |
| Penggunaan Kertas | Rim | 3.500 | 3.297 | 2.643 | Use of Paper |
| Investasi CSR Lingkungan | Rp | 19.566.000 | 15.000.000 | 0 | Investment of Environmental CSR |

## ASPEK SOSIAL

Bank berkomitmen untuk turut serta membangun masyarakat dan mengembangkan lingkungan sosial sejalan dengan kegiatan operasional Bank. Realisasi dari upaya tersebut, antara lain diwujudkan melalui kegiatan tanggung jawab sosial perusahaan.

Pada masa pandemi COVID-19 yang memberikan tekanan dan beban berat pada hampir seluruh sektor usaha termasuk industri perbankan, Bank tetap memberikan komitmen penuh terhadap penanganan dan pengendalian COVID-19 di Indonesia. Bank mengadakan enam lokasi Sentra Vaksinasi COVID-19 yang diperuntukkan bagi masyarakat serta pembagian paket kebutuhan pokok dan vitamin bagi tenaga kesehatan dan petugas pemakanan. Bank juga mengadakan vaksinasi COVID-19 bagi karyawan.

Bank juga memiliki perhatian khusus terhadap kualitas kesehatan dan pendidikan anak usia sekolah. Selama tahun 2021, Bank menyelenggarakan tiga kegiatan tanggung jawab sosial perusahaan berkaitan dengan anak-anak yaitu pemeriksaan kesehatan mata dan pemberian kacamata kepada 80 dari 147 siswa sekolah dasar di Jagakarsa, Jakarta; pengadaan 100 buah buku Perawatan Paliatif kepada tenaga kesehatan relawan di Yayasan Rachel House yang merawat anak-anak dengan penyakit kronis; serta bantuan buku bacaan berkualitas kepada anak-anak di desa nelayan, pesisir Jakarta Utara.

**Investasi Tanggung Jawab Sosial dan Lingkungan**

Upaya Bank memberikan manfaat melalui manfaat kepada masyarakat, antara lain melalui komitmen anggaran tanggung jawab sosial dan lingkungan (TJSL) yang direalisasikan. Pada tahun 2021, nilainya naik 35,21%, dari Rp447,6 juta pada tahu 2020 menjadi Rp605,2 juta di tahun 2021.

## SOCIAL ASPECT

In accordance with its business operations, the Bank is dedicated to contributing to the development of the community and the social environment. These efforts are accomplished, among other things, through corporate social responsibility initiatives.

Despite the fact that the COVID-19 epidemic is putting strain on almost all economic sectors, including the banking industry, the Bank is completely committed to combating and controlling COVID-19 in Indonesia. The Bank organized 6 (six) COVID-19 Vaccination Centers for the public and distribution of basic supplies and vitamins to health care and funeral workers. The bank also held a COVID-19 vaccination for employees.

The Bank also puts an emphasis on the health and education of school-aged children. During 2021, the Bank conducted three corporate social responsibility activities involving children: eye health check-ups and glasses for 80 of 147 elementary school students in Jagakarsa, Jakarta; provide 100 palliative care books for volunteer health workers at the Rachel House Foundation that treats children with chronic diseases; and donation of books for children in fishing villages along the coast of North Jakarta.

**Investment of Social and Environmental Responsibility**

The Bank's efforts to provide benefits by providing benefits to the communities include by the realization of the social and environmental responsibility (TJSL) budget. In 2021, the amount increased by 35.21% to Rp605.2 million from Rp447.6 million in 2021.

| | 2021 | 2020 | 2019 | |
|---|---|---|---|---|
| Nilai (Rp Juta) | 605,2 | 447,6 | 217,3 | Value (Rp Million) |

## Keberagaman Karyawan

Bank memiliki komitmen untuk memberikan kesempatan yang sama kepada seluruh karyawan untuk berkarier. Upaya itu, antara lain ditunjukkan melalui kesetaraan komposisi karyawan dari sisi gender.

## Employees Diversity

The Bank is committed to providing equal opportunities to all employees for a career. These efforts, among others, are demonstrated through the equality in the composition of employees in terms of gender.

| | 2021 | 2020 | 2019 | |
|---|---|---|---|---|
| Karyawan Pria | 438 | 434 | 422 | Male Employee |
| Karyawan Wanita | 400 | 387 | 378 | Female Employee |
| Total | 838 | 821 | 800 | Total |

## Pemberdayaan Masyarakat Lokal

Pemberdayaan masyarakat lokal termasuk memberikan dampak atas kehadiran kegiatan operasional Bank terhadap lingkungan, yang di antaranya melalui upaya mengakomodir masyarakat lokal untuk bekerja serta manfaat lain akibat kehadiran kantor cabang serta karyawan dan infrastrukturnya.

## Local Community Empowerment

Empowerment of local communities includes by impacting the presence of the Bank's operations on the environment, including the efforts to accommodate local communities to work, as well as other benefits due to the presence of branch offices and employees and the infrastructure.

| Kantor Cabang<br>Branch Office | Jumlah Pegawai<br>Number of Employees | | |
|---|---|---|---|
| | 2021 | 2020 | 2019 |
| Medan | 9 | 8 | 7 |
| Batam | 10 | 8 | 8 |
| Pekanbaru | 23 | 24 | 19 |
| Jambi | 10 | 9 | 9 |
| Pangkal Pinang | 13 | 15 | 9 |
| Palembang | 11 | 11 | 9 |
| Jakarta | 6 | 8 | 5 |
| Bogor | 18 | 19 | 19 |
| Bandung | 5 | 8 | 4 |
| Karawang | 509 | 501 | 511 |
| Semarang | 8 | 6 | 6 |
| Solo | 9 | 6 | 6 |
| Yogyakarta | 15 | 14 | 14 |
| Surabaya | 7 | 6 | 6 |
| Denpasar | 22 | 21 | 17 |
| Balikpapan | 32 | 30 | 28 |
| Samarinda | 16 | 17 | 18 |
| Pontianak | 12 | 13 | 11 |
| Makassar | 8 | 6 | 6 |
| Bandar Lampung | 9 | 8 | 9 |
| Malang | 14 | 13 | 11 |
| Cirebon | 23 | 24 | 24 |

# Tata Kelola Keberlanjutan

## Sustainability Governance

Penerapan keuangan berkelanjutan di PT Bank JTrust Indonesia Tbk ("J Trust Bank", "Bank") merupakan sebuah upaya untuk menyelaraskan 3 (tiga) aspek keberlanjutan yang umumnya disebut dengan *triple bottom line*: *profit* (ekonomi), *people* (sosial), dan *planet* (lingkungan). Tiga hal ini menjadi landasan komitmen berkelanjutan yang diimplementasikan oleh Bank dalam memberikan kontribusi nyata bagi kelestarian lingkungan hidup serta peningkatan aspek sosial dan ekonomi masyarakat.

Sebagai bagian dari pelaksanaan 3 (tiga) prinsip tersebut, Bank juga berupaya meningkatkan taraf hidup, khususnya untuk seluruh karyawan beserta keluarga dan pada umumnya untuk masyarakat luas. Pelaksanaannya sejalan dengan ketentuan regulasi serta program pembangunan pemerintah. Prinsip-prinsip dalam tata kelola ini telah tertuang dalam Rencana Aksi Keuangan Berkelanjutan (RAKB).

### Penanggung Jawab Pengelolaan Keuangan Berkelanjutan

Pelaksanaan keuangan berkelanjutan di lingkungan Bank melibatkan Dewan Komisaris dan Direksi. Dua organ utama dalam organisasi Bank tersebut memberikan persetujuan serta pengesahan RAKB, setelah melakukan verifikasi dan disetujui terlebih dahulu oleh Direktur *Finance* dan *Planning*.

Sedangkan untuk implementasi program atau kegiatan keuangan berkelanjutan, Bank melibatkan beberapa divisi sebagai penanggung jawab. Kendati demikian, Bank telah menetapkan Unit Kerja Planning & Performance Division sebagai penanggung jawab pelaksanaan program keuangan berkelanjutan.

Unit kerja tersebut melakukan koordinasi dan *monitoring* serta evaluasi terhadap pelaksanaan penerapan keuangan berkelanjutan. Sementara untuk Divisi Bisnis seperti Funding and Product Division (FPD), Business Linkage & Commercial Division (BLCD), dan Treasury & Capital Markets Division (TCMD) sebagai penanggung jawab pelaksanaan pengembangan dan inovasi produk atau jasa keuangan berkelanjutan.

The implementation of sustainable finance at PT Bank JTrust Indonesia Tbk ("J Trust Bank", "Bank") is an effort to harmonize three aspects of sustainability commonly referred to as the triple bottom lines: profit (economic), people (social), and planet (environment). These three aspects are the basis for the sustainable commitment implemented by the Bank in building a real contribution to environmental sustainability and improving the social and economic aspects of the community.

As part of the implementation of these three principles, the Bank also pursues to improve the standard of living, especially for all employees, their families, and the wider community. Its implementation is in line with regulatory provisions and government development programs. The principles of this governance have been stated in the Sustainable Finance Action Plan (RAKB).

### Responsible Divisions of the Sustainable Financial Management

The implementation of sustainable finance within the Bank involves the Board of Commissioners and the Board of Directors. The two main organs within the Bank's organization provide approval and ratification of the RAKB, after verification and prior approval by the Director of Finance and Planning.

Meanwhile, for the implementation of sustainable finance programs or activities, the Bank involves several divisions as the responsible units. Nevertheless, the Bank has established a Planning & Performance Division Work Unit to oversee the implementation of the sustainable finance program.

The work unit coordinates, monitors, and evaluates the implementation of sustainable finance. Meanwhile, the Business Divisions such as the Funding and Product Division (FPD), Business Linkage & Commercial Division (BLCD), and Treasury & Capital Markets Division (TCMD) are responsible for implementing the development and innovation of sustainable financial products or services.

Rincian tugas dan wewenang divisi-divisi selain Dewan Komisaris dan Direksi, dalam pengelolaan keuangan berkelanjutan di lingkungan Bank adalah sebagai berikut:

1. **Funding and Product Division (FPD), Business Linkage & Commercial Division (BLCD) dan Treasury & Capital Markets Division (TCMD)**
   Bertanggung jawab menghimpun dan menyalurkan dana dalam bentuk produk simpanan dan kredit sesuai target yang telah ditetapkan dalam jangka waktu 5 (lima) tahun. Penyalurannya diarahkan ke sektor ekonomi yang sejalan dengan prinsip keuangan berkelanjutan, yaitu memperhitungkan aspek sosial dan lingkungan hidup. Selain itu, bertanggung jawab menjaga kualitas aset kredit keuangan berkelanjutan sesuai dengan target yang telah ditetapkan (<5%).

2. **Risk Management Division (RMD) dan Compliance Division**
   Bertanggung jawab menyesuaikan kebijakan manajemen risiko sesuai dengan prinsip-prinsip keuangan berkelanjutan yang memperhitungkan aspek sosial dan lingkungan hidup.

The details of the duties and authorities of the divisions, other than the Board of Commissioners and the Board of Directors, in managing sustainable finance within the Bank are as follows:

1. **Funding and Product Division (FPD), Business Linkage & Commercial Division (BLCD), and Treasury & Capital Markets Division (TCMD)**
   Responsible for collecting and distributing funds in the form of savings and credit products according to the targets set within 5 (five) years. The distribution is directed to the economic sector that is in line with the principles of sustainable finance, which takes into account social and environmental aspects. In addition, the divisions are responsible for maintaining the quality of sustainable financial credit assets following the set targets (<5%).

2. **Risk Management Division (RMD) and Compliance Division**
   Responsible for adjusting risk management policies in accordance with sustainable finance principles that take into account social and environmental aspects.

3. **Divisi Planning & Performance**
   Bertanggung jawab menyusun RAKB dan menyampaikannya ke OJK sesuai target waktu yang telah ditetapkan regulasi OJK. Dalam menyusun RAKB, berkoordinasi dengan unit-unit kerja terkait untuk menetapkan target, baik untuk jangka waktu 5 (lima) tahun maupun 1 (satu) tahun.

4. **Corporate Secretary Division**
   Bertanggung jawab menjalankan program tanggung jawab sosial perusahaan dan mensosialisasikan program keuangan berkelanjutan yang direalisasikan oleh Bank melalui ragam kanal informasi.

5. **Human Capital & General Service Division (HCGD)**
   Bertanggung jawab menyelenggarakan pelatihan/*workshop* ataupun seminar dengan target peserta sesuai yang telah ditetapkan. Tujuan kegiatan ini untuk meningkatkan kompetensi karyawan terkait keuangan berkelanjutan. Selain itu, bertanggung jawab mengimplementasikan program "*green office*", antara lain melalui penghematan penggunaan air, listrik maupun kertas.

3. **Planning & Performance Division**
   Responsible for preparing RAKB and submitting it to Financial Services Authority (OJK) according to the target time set by OJK regulations. In preparing the RAKB the division coordinates with related work units to set targets for 5 (five) years and 1 (one) year.

4. **Corporate Secretary Division**
   Responsible for implementing corporate social responsibility programs and disseminating sustainable finance programs realized by the Bank through various information channels.

5. **Human Capital & General Service Division (HCGD)**
   Responsible for organizing training/workshops or seminars with the determined target participants. These activities are intended to improve employee competence related to sustainable finance. In addition, the division is responsible for implementing the "green office" program, among others by saving the use of water, electricity, and paper.

## Pengembangan Kompetensi Keuangan Berkelanjutan

Sebagai komitmen dan upaya peningkatan penerapan keuangan berkelanjutan, J Trust Bank telah menetapkan program pengembangan kompetensi, baik melalui pelatihan maupun lainnya kepada seluruh organ Bank. Pada tahun 2021, program yang telah direalisasikan diuraikan dalam tabel di bawah ini.

## Sustainable Finance Competency Development

As a commitment and effort to improve the implementation of sustainable finance, J Trust Bank has established a competency development program through training or other approaches for all Bank organs. In 2021, the programs that have been realized are described in the table below.

| Waktu Pelaksanaan<br>Date | Kegiatan Keberlanjutan<br>Sustainability Activities | Penyelenggara/Pelaksana<br>Organizer/Coordinator |
|---|---|---|
| 8 April 2021<br>April 8, 2021 | Pejabat dan/atau officer J Trust Bank telah mengikuti Virtual Seminar atau program peningkatan kompetensi SDM dengan materi Sustainability Report yang diselenggarakan oleh Lembaga Pengembangan Perbankan Indonesia (LPPI)<br><br>J Trust Bank officials and/or officers have participated in a Virtual Seminar or HR competency improvement program with Sustainability Report material organized by the Indonesian Banking Development Institute (LPPI) | Lembaga Pengembangan Perbankan Indonesia (LPPI)<br><br>The Indonesian Banking Development Institute (LPPI) |
| 18 November 2021<br>November 18, 2021 | Pejabat dan/atau officer JTrust Bank telah mengikuti Virtual Seminar atau program peningkatan kompetensi SDM dengan materi Strategi Keberlanjutan Bisnis di Era Disrupsi Teknologi yang diselenggarakan oleh Lembaga Pengembangan Perbankan Indonesia (LPPI)<br><br>JTrust Bank officials and/or officers have participated in a Virtual Seminar or HR competency improvement program with material on Business Sustainability Strategy in the Era of Technological Disruption organized by the Indonesian Banking Development Institute (LPPI) | Lembaga Pengembangan Perbankan Indonesia (LPPI)<br><br>The Indonesian Banking Development Institute (LPPI) |
| 15-16 Desember 2021<br>December 15-16, 2021 | *Workshop* atau program pelatihan Amdal bagi pejabat dan/atau officer bisnis<br><br>Environment Impact Analysis (EIA) workshops or training programs for business officials and/or officers | PT Sinergi Solusi Indonesia |

## Penilaian Risiko Atas Penerapan Keuangan Berkelanjutan

Bank telah memiliki prosedur identifikasi, pengukuran, pemantauan serta pengendalian risiko atas penerapan keuangan berkelanjutan terkait aspek ekonomi, sosial, dan lingkungan hidup. Termasuk di dalamnya adalah peran Direksi dan Dewan Komisaris dalam mengelola, melakukan telaah berkala, dan meninjau efektivitas proses manajemen risiko perusahaan.

Penerapan manajemen risiko Bank, antara lain mengacu pada Peraturan Otoritas Jasa Keuangan Nomor 18/POJK.03/2016 dan SE OJK No. 34/SEOJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum dan dengan memperhatikan rekomendasi dari Basel Commitee on Banking Supervision.

Sesuai dengan aturan tersebut, Bank telah menerapkan kebijakan manajemen risiko yang bertujuan untuk memastikan risiko-risiko yang timbul dalam kegiatan usaha dapat diidentifikasi, diukur, dikelola dan dilaporkan. Manajemen risiko ini memberikan manfaat berupa peningkatan kepercayaan pemegang saham dan masyarakat serta memberikan gambaran lebih akurat mengenai kinerja di masa mendatang.

Kebijakan manajemen risiko tersebut termasuk pengelolaan kemungkinan kerugian yang akan terjadi dan meningkatkan metode serta proses pengambilan keputusan. Selain itu, penilaian risiko dengan adanya ketersediaan informasi yang terkini, dengan sendirinya meningkatkan kinerja dan daya saing Bank.

Terkait dengan keuangan berkelanjutan, Bank memasukkan penilaian risikonya, antara lain dalam risiko kredit. Pengelolaannya, terutama dilakukan oleh Komite Kredit, yang terdiri dari pejabat yang diberi kewenangan memutus kredit oleh Direksi berdasarkan kemampuan, kompetensi dan integritas yang baik.

Komite tersebut telah melakukan review secara berkala, antara lain terkait dengan limit Batas Wewenang Memutus Kredit (BWMK). Dengan demikian, proses pengambilan keputusan kredit berjalan lebih cepat dengan tetap berpedoman prudential banking.

## Risk Assessment on the Implementation of Sustainable Finance

The Bank develops procedures for identification, measurement, monitoring, and risk control on the implementation of sustainable finance related to economic, social, and environmental aspects. These procedures include the roles of the Board of Directors and the Board of Commissioners in managing, conducting periodic assessments, and reviewing the effectiveness of the company's risk management processes.

The implementation of the Bank's risk management, among others, refers to the Financial Services Authority Regulation Number 18/POJK.03/2016 and SE OJK No. 34/SEOJK.03/2016 concerning the Implementation of Risk Management for Commercial Banks and taking into account the recommendations from the Basel Committee on Banking Supervision.

In accordance with these regulations, the Bank has implemented a risk management policy that aims to ensure that risks arising in business activities can be identified, measured, managed, and reported. This risk management provides benefits in the form of increasing the trust of shareholders and the public as well as providing a more accurate picture of future performance.

The risk management policy includes managing possible losses and improving decision-making methods and processes. In addition, risk assessment with the availability of the latest information automatically improves the performance and competitiveness of the Bank.

Regarding sustainable finance, the Bank includes a risk assessment, including credit risk. Its management is mainly conducted by the Credit Committee, which consists of officials who are authorized to make credit decisions by the Board of Directors based on their ability, competence, and good integrity.

The committee has conducted periodic reviews, among others related to the threshold on the Limit of Authority to Approve Credit (BWMK). Thus, the credit decision-making process runs faster while still guided by prudential banking.

Komite juga meninjau secara berkala Kebijakan Perkreditan Bank (KPB) dan menyempurnakan *Standard Operation Procedure* (SOP) bidang perkreditan. Selanjutnya adalah memantau portofolio kredit, konsentrasi debitur besar, tren kualitas kredit, konsentrasi sektor ekonomi, serta pemenuhan covenant kredit.

The Committee also regularly reviews the Bank Credit Policies (KPB) and improves the Standard Operation Procedure (SOP) in the credit sector. Next is to monitor the credit portfolio, the concentration of large debtors, the trend of credit quality, the concentration of the economic sector, and the fulfillment of credit covenants.

## Hubungan dengan Pemangku Kepentingan

Kegiatan operasional Bank, baik secara langsung maupun tidak, berpotensi memberikan dampak bagi para pemangku kepentingan. Dari identifikasi Bank, para pemangku kepentingan dimaksud, antara lain nasabah, pemegang saham pengendali, regulator, pemerintah daerah, media, masyarakat, dan karyawan.

## Stakeholder Relations

The Bank's operational activities, either directly or indirectly, have the potential to have an impact on stakeholders. From the identification of the Bank, the stakeholders referred to include customers, controlling shareholders, regulators, local governments, media, community, and employees.

Bank senantiasa berupaya membangun kerja sama serta berinteraksi dengan para nasabah melalui beragam saluran komunikasi, sesuai dengan kebutuhan. Bank meyakini bahwa hubungan saling percaya dengan beragam pemangku kepentingan akan menghasilkan nilai-nilai keberlanjutan bagi usaha Bank ke depan.

The Bank constantly strives to build cooperation and interact with customers through various communication channels, according to needs. The Bank believes that a trusting relationship with various stakeholders will result in sustainable values for the Bank's business going forward.

Selain dengan nasabah, hubungan atau interaksi dengan para pemangku kepentingan lain juga memberikan dampak timbal-balik yang positif bagi kedua pihak: Bank dan pemangku kepentingan.

Apart from customers, relationships or interactions with other stakeholders also have a positive reciprocal impact on both parties: the Bank and the stakeholders.

Secara umum, komunikasi Bank dengan para pemangku kepentingan dilaksanakan oleh Corporate Secretary Division. Bank akan memanfaatkan seoptimal mungkin saluran komunikasi yang ada, baik media cetak, media digital maupun media sosial untuk mengampanyekan dan mensosialisasikan program keuangan berkelanjutan.

In general, the Bank's communication with stakeholders is carried out by the Corporate Secretary Division. The Bank will make optimal use of existing communication channels, both print media, digital media, and social media in the campaign and socialize sustainable finance programs.

Rincian pola pendekatan Bank dalam berhubungan dengan para pemangku kepentingan disampaikan melalui tabel di bawah ini.

Details of the Bank's approach to dealing with stakeholders are presented in the table below.

| Pemangku Kepentingan<br>Stakeholders | Pendekatan Bank | Bank's Approach |
|---|---|---|
| **Nasabah**<br>**Customer** | Komunikasi dan hubungan Bank dengan nasabah terutama terkait dengan upaya Bank menciptakan akses lebih mudah dan aman bagi nasabah terhadap produk dan jasa yang dikeluarkan oleh Bank.<br>Ruang interaksi dengan nasabah, antara lain dilakukan melalui:<br>• Kantor Cabang<br>• Call Center<br>• Website | Communications and relationships between the Bank and customers are mainly related to the Bank's efforts to create easier and safer access for customers to the products and services issued by the Bank.<br>Space for interaction with customers, among others, is carried out through:<br>• Branch office<br>• Call Center<br>• Website |
| **Pemegang Saham**<br>**Shareholders** | Hubungan antara Bank dengan pemegang saham telah diatur oleh regulasi, antara lain Undang-Undang 40 tahun 2007 tentang Perseroan Terbatas. Di antaranya, melalui Rapat Umum Pemegang Saham (RUPS). Namun pada prinsipnya, interaksi pemegang saham dengan Bank tidak dibatasi. | The relationship between the Bank and shareholders has been controlled by regulations, including Law 40 of 2007 concerning Limited Liability Companies. Among other things, through the General Meeting of Shareholders (GMS). However, in principle, the interaction of shareholders with the Bank is not limited. |

| | | |
|---|---|---|
| **Regulator dan Pemerintah Daerah**<br>**Regulators and Local Government** | • Regulator terkait dengan industri perbankan, antara lain Bank Indonesia, Otoritas Jasa Keuangan serta otoritas pasar modal. Bank menyampaikan laporan secara berkala kepada regulator, di antaranya lain terkait dengan pelaksanaan kepatuhan.<br>• Selain itu, Bank juga melakukan rapat dan pembahasan dengan regulator pada waktu tertentu. Hal itu dilakukan dalam rangka memenuhi kepatuhan, pelaksanaan prinsip kehati-hatian dan penerapan tata kelola perusahaan yang baik.<br>• Bank juga melakukan kemitraan dengan Pemerintah Daerah dalam beberapa kegiatan kemasyarakatan | • Regulators related to the banking industry include Bank Indonesia, the Financial Services Authority, and the capital market authority. The Bank submits regular reports to regulators, among others, related to compliance implementation.<br>• In addition, the Bank also holds meetings and discussions with regulators at certain times. This is done to comply with compliance, implementation of the precautionary principle, and the implementation of good corporate governance.<br>• The Bank also partners with the Regional Government in several community activities. |
| **Masyarakat**<br>**Public** | Publik dapat berinteraksi dengan Bank terkait dengan hal-hal yang berkaitan dengan prinsip transparansi. Pendekatan Bank kepada masyarakat secara umum, antara lain dilakukan melalui:<br>• Keterbukaan informasi melalui beragam saluran informasi<br>• Pelaksanaan program tanggung jawab sosial dan lingkungan | The public can interact with the Bank regarding matters relating to the principle of transparency. The Bank's approach to the public in general, among others, is carried out through:<br>• Information disclosure through various information channels<br>• Implementation of social and environmental responsibility programs |
| **Pemasok**<br>**Supplier** | • Hubungan Bank dengan pemasok berpedoman pada peraturan perundang-undangan yang berlaku. Proses pengadaan barang dan jasa dilakukan melalui metode penawaran yang kompetitif atau tender dengan mengedepankan prinsip keterbukaan dan menghindari conflict of interest, mempraktikkan standar etika, serta fokus pada tujuan untuk mendapatkan barang atau jasa yang diperlukan Bank dengan biaya dan mutu optimal.<br>• Proses pengadaan barang dan jasa merupakan tanggung jawab Human Capital & General Services, yang melibatkan unit-unit lain di internal Bank. | • The Bank's relationship with suppliers is guided by the prevailing laws and regulations. The process of procuring goods and services is carried out through competitive bidding or tender methods by prioritizing the principle of openness and avoiding conflicts of interest, practicing ethical standards, and focusing on the goal of obtaining goods or services required by the Bank at optimal cost and quality.<br>• The process of procuring goods and services is the responsibility of Human Capital & General Services, which involves other units within the Bank. |
| **Karyawan**<br>**Employee** | Hubungan Bank dengan karyawan, antara lain difasilitasi melalui perjanjian kerja bersama (PKB) antara manajemen dengan serikat pekerja. Sedangkan hal-hal yang terkait dengan kesejahteraan, hak dan kewajiban pekerja dilakukan melalui beberapa sarana komunikasi atau pertemuan. | The Bank's relationship with employees is facilitated, among other things, through a collective labor agreement (PKB) between management and labor unions. Meanwhile, matters relating to the welfare, rights, and obligations of workers are carried out through several means of communication or meetings. |

## Permasalahan terhadap Penerapan Keuangan Berkelanjutan

Upaya merealisasikan penerapan keuangan berkelanjutan, Bank telah mengidentifikasi beragam permasalahan atau tantangan. Di antaranya, terkait dengan upaya peningkatan dan kompetensi SDM terkait dengan implementasi keuangan berkelanjutan. Pentingnya pemahaman tersebut juga harus dilakukan pada para pemangku kepentingan lain, terutama pemasok.

Selain materi keuangan berkelanjutan, Bank juga menilai bahwa pemahaman internal terkait dengan tujuan pembangunan berkelanjutan atau *Sustainable Development Goals* (SDGs) perlu ditingkatkan agar dapat menciptakan inisiatif-inisiatif yang selaras. Norma yang telah diratifikasi oleh Indonesia tersebut memiliki keterkaitan erat dengan implementasi keuangan berkelanjutan.

## Obstacles to the Implementation of Sustainable Finance

To realize the implementation of sustainable finance, the Bank has identified various problems or challenges, among other things, related to efforts to improve and competency of human resources related to the implementation of sustainable finance. The importance of this understanding must also be carried out on other stakeholders, especially suppliers.

In addition to sustainable finance material, the Bank also considers that internal understanding related to the Sustainable Development Goals (SDGs) needs to be improved to create aligned initiatives. The norms that have been ratified by Indonesia are closely related to the implementation of sustainable finance.

# Kinerja Berkelanjutan

## Sustainable Performance

### Membangun Budaya Keberlanjutan

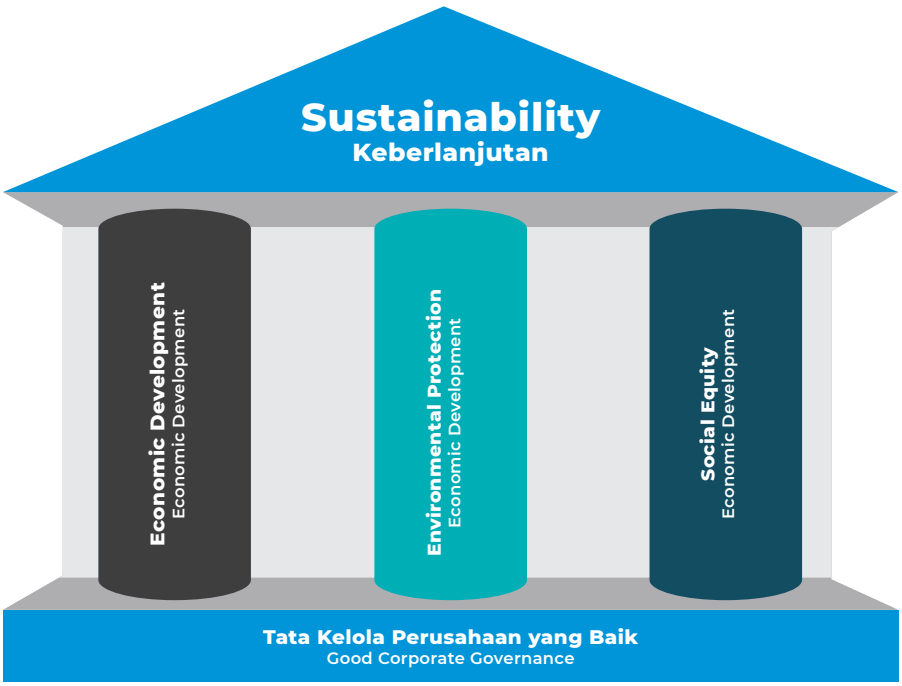
PT Bank JTrust Indonesia Tbk ("J Trust Bank", "Bank") memiliki komitmen untuk selalu meningkatkan penerapan keuangan berkelanjutan secara berkesinambungan agar mampu memberikan nilai dan manfaat kepada komunitas, masyarakat, dan lingkungan. Komitmen tersebut tertuang dalam Rencana Aksi Keuangan Berkelanjutan (RAKB) yang telah diperbarui untuk periode tahun 2022-2026.

Bank juga terus membangun budaya keberlanjutan yang berorientasi pada visi keberlanjutan Bank: Menjadi Bank yang membahagiakan masyarakat Indonesia dengan memberikan pelayanan yang menyenangkan melalui ide-ide baru dan produk-produk keuangan yang inovatif dengan berpedoman pada 8 (delapan) prinsip Pengelolaan Keuangan Berkelanjutan, sehingga memberikan kontribusi nyata bagi perkembangan ekonomi dan sosial masyarakat dengan tetap menjaga ekosistem dan kelestarian lingkungan hidup Indonesia.

### Building a Sustainability Culture

PT Bank JTrust Indonesia Tbk ("J Trust Bank", "Bank") is committed to always improving the implementation of sustainable finance to be able to provide value and benefits to the community, society and the environment. This commitment is stipulated in the updated Sustainable Finance Action Plan (RAKB) for the period 2022-2026.

The Bank also continuously build a sustainability culture that is directed towards the Bank's sustainability vision: To become a bank that makes the Indonesian people happy by offering pleasant services through new ideas and innovative financial products led by the 8 (eight) principles of Sustainable Financial Management, therefore providing a real contribution to the economic and social development of the community while preserving the ecosystem and environmental conservation of Indonesia.



Implementasi visi tersebut bagi Bank menjadi sangat penting, karena Bank menyadari bahwa pencapaian kinerja secara berkesinambungan harus melibatkan seluruh pemangku kepentingan. Terutama, dalam rangka menyelaraskan 3 (tiga) aspek keberlanjutan: *triple bottom line,* yang terdiri dari *profit* (ekonomi)*, people* (sosial)*,* dan *planet* (lingkungan) secara bersamaan dan berimbang. Hal ini menggambarkan komitmen Bank untuk senantiasa berkarya memberikan kontribusi nyata bagi perkembangan ekonomi dan sosial seluruh masyarakat Indonesia guna mendukung terciptanya pembangunan yang berkelanjutan.

The Bank's implementation of this vision is very critical, because it recognizes that achieving of long-term success requires the participation of all stakeholders. Specifically, to connect the three (three) parts of sustainability: the triple bottom line, which includes profit (economics), people (social), and the planet (environment) all at the same time and in a balanced manner. This demonstrates the Bank's commitment to making a genuine contribution to the economic and social development of all Indonesians in order to help the country achieve long-term growth.

## Proses Pengembangan Budaya Keberlanjutan

Pengembangan produk dan layanan diterjemahkan melalui kebijakan yang memperhatikan aspek-aspek lingkungan, sosial dan tata kelola terutama terkait dengan pembiayaan. Bank meyakini upaya tersebut akan turut meningkatkan kepuasan nasabah sehingga Bank mampu mempertahankan pola usaha yang berkelanjutan.

J Trust Bank juga menyadari, pembiayaan yang diberikan kepada nasabah memiliki dampak langsung kepada lingkungan maupun sosial ekonomi pada komunitas tersebut. Dengan demikian, Bank membatasi pembiayaan kegiatan usaha yang menggunakan sumber daya alam secara berlebihan, yang dapat mengakibatkan kerusakan lingkungan hidup dan meningkatkan kesenjangan sosial

Selain itu, dalam melaksanakan peningkatan budaya keberlanjutan, J Trust Bank merealisasikannya dengan beragam metode: dari penguatan kualitas kebijakan manajemen maupun keputusan mengenai produk, jasa, dan layanan, serta pengelolaan perusahaan yang tertuang dalam ketentuan internal berupa kebijakan, surat keputusan, standar prosedur operasional (SOP), dan *working instruction* (WI). Kebijakan dan inisiatif tersebut dikaji secara berkala serta disosialisasikan pada segenap karyawan.

## Sosialisasi Budaya Berkelanjutan

Sebagai bagian dari kegiatan membangun budaya keberlanjutan, Bank juga melakukan sosialisasi secara berkala atas ketentuan eksternal (Regulator) melalui beragam saluran komunikasi, misalnya *email blast, majalah internal J Trust News , aplikasi internal Garoon , dan saluran komunikasi internal lainnya*. Upaya ini diterapkan agar budaya patuh dan kesadaran risiko karyawan Bank semakin meningkat.

Sosialisasi secara berkesinambungan terhadap ketentuan dan peraturan yang berlaku bertujuan untuk meningkatkan penerapan kesadaran budaya kepatuhan. Selain itu, berharap agar seluruh organisasi di lingkungan Bank terlibat dalam memberikan opini terkait dengan produk dan aktivitas baru, penerbitan ketentuan internal, dan melakukan kajian terhadap kegiatan usaha Bank.

Bank memperkuat implementasi program budaya perusahaan sesuai standar yang ditetapkan. Hal itu, antara lain dilakukan melalui edukasi dan sosialisasi kepada karyawan di kantor cabang/kas melalui berbagai *platform* mengenai SOP/*working instruction* bidang operasional agar semakin menumbuhkan budaya patuh (*compliance culture*) dan mitigasi risiko operasional.

## The Process of Creating a Sustainability Culture

Development of products and services is adapted through policies that take into account the environmental, social, and governance aspects, particularly in relations to financing. The Bank is convinced that these efforts will also boost customer satisfaction, ultimately allowing the Bank to maintain a sustainable business pattern.

J Trust Bank also recognizes that the finance it provides to clients has a direct influence on the community's environment and socio-economic situations. As a result, the Bank restricts commercial financing for activities that consume excessive amounts of natural resources, which can harm the environment and exacerbate social inequity.

Furthermore, J Trust Bank achieves the improvement of the sustainability culture through a variety of methods, including improving the quality of management policies and decisions regarding products, services, and services, as well as company management as stated in internal regulations in the form of policies, decrees, standard operating procedures (SOP), and working instructions (WI). These policies and initiatives are evaluated and distributed to all staff on a regular basis.

## Engagement of Sustainability Culture

The Bank also periodically disseminates external rules (regulators) through different communication channels, including email blasts, J Trust News internal magazine, Garoon internal application, and other internal communication channels, as part of its operations to establish a sustainable culture. This effort is being made in order to improve the Bank's compliance culture and risk awareness.

Continuous socialization of the applicable provisions and regulations aims to increase the implementation of compliance culture awareness. In addition, we hope that all organizations within the Bank are involved in providing opinions related to new products and activities, issuing internal regulations, and conducting studies on the Bank's business activities.

The Bank strengthens the corporate culture program's execution in accordance with specified guidelines. This is done, for example, by educating and socializing staff at branch/cash offices about SOPs/working instructions in the operational sector using various platforms, in order to further promote a culture of compliance and operational risk reduction.

Bank juga terus membangun sinergi dan memperkuat hubungan berkelanjutan dengan pihak internal dan eksternal melalui kerja sama dalam pelaksanaan program tanggung jawab sosial perusahaan (*Corporate Social Responsibility*/CSR). Dengan demikian, pelaksanaannya dapat lebih efektif, memiliki jaringan yang lebih luas, serta memberikan dampak positif bagi penerima manfaat

Through collaboration in the execution of Corporate Social Responsibility (CSR) activities, the Bank continues to establish synergies and strengthen long-term connections with internal and external parties. As a result, the implementation can be more successful, have a larger network, and have a favorable influence on the participants.

Landasan pelaksanaan program CSR dibangun dari kesadaran bahwa keberadaan Bank tidak dapat dipisahkan dari masyarakat, terutama yang berada di sekitar wilayah operasional Bank. Dengan demikian, Bank memiliki tanggung jawab sosial untuk mengembangkan dan memberdayakan kehidupan masyarakat agar mendorong usaha Bank yang berkelanjutan.

The basis for conducting the CSR program is based on the understanding that the Bank's existence is strongly tied to the community, particularly those living near the Bank's operational areas. As a result, the Bank has a social responsibility to improve and empower people's lives in order to promote the Bank's long-term success.

Melalui program CSR, Bank melaksanakan kegiatan yang berfokus pada pada 3 (tiga) pilar yaitu ekonomi, sosial, dan lingkungan hidup. Dengan begitu, menjadi selaras dan berperan serta dalam upaya mencapai Tujuan Pembangunan yang Berkelanjutan (*Sustainable Development Goals*/SDGs), sekaligus sesuai dengan visi dan misi Keuangan Berkelanjutan yang ditetapkan oleh Bank.

The Bank's CSR program focuses on three (three) pillars: economic, social, and environmental. As a result, the initiative is linked with and contributes to efforts to achieve the Sustainable Development Goals (SDGs), as well as the Bank's vision and mission for Sustainable Finance.

## ASPEK EKONOMI

### Pendekatan Manajemen

J Trust Bank selalu berupaya mempertimbangkan aspek keuangan berkelanjutan dalam melaksanakan kegiatan usahanya. Upaya tersebut, antara lain dilakukan melalui analisis penyaluran pinjaman kepada debitur agar tidak menjadi bagian dari kerusakan lingkungan hidup. Selain itu, Bank juga mempertimbangkan aspek inklusif dalam kegiatan tersebut, sehingga semakin banyak yang memiliki akses terhadap permodalan.

Aspek inklusif dimaksud, antara lain diwujudkan melalui segmentasi penyaluran kredit. Tidak hanya diberikan kepada korporasi atau rumah tangga, tetapi sektor usaha kecil dan menengah (UKM) juga menjadi perhatian Bank.

## ECONOMIC ASPECT

### Management Approach

J Trust Bank always strives to take into account the sustainable financial aspect in carrying out its business activities. These efforts, among others, are carried out through analysis of loan disbursement to debtors to ensure that they do not become part of environmental damage. In addition, the Bank also considers the inclusive aspect in these activities, ultimately enabling more people to have access to capital.

The inclusive aspect is, among others, achieved through segmentation of loan. Not only provided to corporations or households, but the small and medium enterprise (SME) sector is also the Bank's concern.

## Realisasi Kinerja Usaha Bank
(Rp Juta I Rp Million)

Realization of the Bank's Business Performance

| Uraian | 2021 Target Target | 2021 Realisasi Realization | 2020 Realisasi Realization | 2019 Realisasi Realization | Description |
|---|---|---|---|---|---|
| Pendapatan Bunga Neto | 144,356 | 102.580 | 26.141 | 50.256 | Net Interest Income |
| Beban Bunga | (890,822) | (888.773) | (952,653) | (1,081,987 ) | Interest Expense |
| Laba (Rugi) Tahun Berjalan | (738,771) | (445.423) | (484.441) | 49.495 | Profit (Loss) of the Current Year |
| Penyaluran Pinjaman | 9,753,286 | 10.015.617 | 7.350.650 | 6.245.991 | Loan Disbursement |
| Pinjaman kepada Rumah Tangga | 2,782,608 | 1.530.900 | 107.329 | 65.483 | Loan to Households |
| Pinjaman kepada UKM | 138,708 | 214.780 | 227.147 | 302.283 | Loan to MSMEs |
| Pinjaman kepada Korporasi | 5,782,767 | 8.269.937 | 3.681.824 | 2.858.146 | Loan to Corporations |

## Nilai Ekonomi Diterima dan Didistribusikan

Bank selalu mempertimbangkan para pemangku kepentingan dalam distribusi hasil dari kegiatan usaha yang dijalankan. Dengan demikian, diharapkan tercipta kesinambungan usaha serta keselarasan antara manfaat yang diterima oleh Bank dengan para pemangku kepentingan, seperti pemegang saham, pemerintah, dan masyarakat, baik secara langsung maupun tidak langsung.

## Economic Value Received and Distributed

The Bank always considers stakeholders in the distribution of results from business activities carried out. Thus, business continuity as well as harmony between the benefits received by the Bank and stakeholders, such as shareholders, government, and the community, either directly or indirectly are expected to be generated.

## Distribusi Nilai Ekonomi
(Rp Juta I Rp Million)

Distribution of Economic Value

| Uraian | Tahun Pelaporan Reporting Year | | Description |
|---|---|---|---|
| | 2021 Realisasi Realization | 2020 Realisasi Realization | |
| Nilai Ekonomi Diterima | | | Received Economic Value |
| Pendapatan Bunga | 991.353 | 1.132.243 | Interest Income |
| Pendapatan Operasional Lainnya | 52.507 | 22.581 | Other Income from Operations |
| Jumlah Nilai Ekonomi Diterima | 1.043.860 | 1.658.789 | Total Economic Value Received |
| Nilai Ekonomi Didistribusikan | | | Distributed Economic Value |
| Beban Bunga | 888.773 | 952.653 | Interest Expense |
| Beban Operasional Lainnya | 684.003 | 952.653 | Other Operating Expense |
| Gaji dan Tunjangan | 268.782 | 260.154 | Salaries and Benefits |
| Pembayaran Pajak | 103.049 | 196 | Payment of Taxes |
| Jumlah Nilai Ekonomi Didistribusikan | 1.944.607 | 1.860.866 | Total Distributed Economic Value |

## KINERJA LINGKUNGAN HIDUP

Kegiatan usaha J Trust Bank di sektor keuangan tidak berdampak secara langsung pada lingkungan hidup. Kendati demikian, Bank tetap memiliki komitmen untuk menjalankan kegiatan operasional yang ramah lingkungan dan meminimalkan dampak negatif atas kegiatan usaha yang dijalankan.

Komitmen Bank tersebut, antara lain diwujudkan dalam penyaluran kredit kepada nasabah. Bank senantiasa melakukan penilaian terhadap penerapan tata kelola calon debitur, terkait dengan bidang ekonomi, sosial dan lingkungan.

Verifikasi tersebut merupakan bagian dari upaya mendukung penyaluran kredit yang ramah lingkungan. Dengan demikian, Bank dapat berkontribusi terhadap penerapan aspek keberlanjutan, baik di bidang ekonomi, sosial, maupun lingkungan.

Komitmen terhadap lingkungan tersebut tertuang dalam salah satu dari 3 (tiga) pilar *Corporate Social Responsibility* (CSR) Bank, yakni berupaya berperan serta dalam menjaga kelestarian lingkungan dan alam yang layak huni bagi generasi mendatang. Penerapan kebijakan bertujuan untuk menciptakan praktik usaha ramah lingkungan, sehingga tercipta keselarasan antara kegiatan bisnis yang berorientasi profit dengan upaya menjaga kelestarian lingkungan hidup.

Pada tahun 2021, Bank telah merealisasikan 4 (empat) inisiatif terkait aspek lingkungan hidup.

## ENVIRONMENTAL PERFORMANCE

J Trust Bank's operations in the financial sector have no direct influence on the environment. Nonetheless, the Bank is committed to conducting environmentally friendly operating activities and limiting adverse effects on its commercial operations.

The Bank's commitment is demonstrated in a various way, including lending to consumers. The Bank always evaluates the implementation of potential debtors' governance in terms of economic, social, and environmental issues.

The verification is part of an initiative to encourage environmentally friendly lending. As a result, the Bank could help to implement sustainability elements in the economic, social, and environmental areas.

This environmental commitment is one of the three (three) pillars of the Bank's Corporate Social Responsibility (CSR), which aims to contribute to the preservation of a sustainable environment for future generations. The goal of the policy implementation is to develop environmentally friendly business practices in order to achieve a balance between profit-driven company operations and environment protection initiatives.

The Bank has fulfilled 4 (four) initiatives related to environmental aspects in 2021.

### Biaya Lingkungan Hidup
Environmental Cost

| No. | Kegiatan | 2021 | 2020 | 2019 | Activity |
|---|---|---|---|---|---|
| 1 | Pelatihan UMKM Ketrampilan Usaha Mengolah Limbah Kain | 19.566,000 | 15,000,000 | 0 | MSME Training for Processing Fabric Waste |

### Keterkaitan kegiatan usaha pada kinerja Lingkungan Hidup
The link between business activities and environmental performance

| | | |
|---|---|---|
| 2 | Kampanye satwa langka dilindungi melalui maskot J Trust | Endangered rare animal campaign through J Trust mascot |
| 3 | Distribusi *recycle bag* kepada pelanggan beberapa pusat perbelanjaan di 11 kota | Distribute recycle bags to customers at several shopping centers in 11 cities |
| 4 | Menerapkan gaya hidup ramah lingkungan di lingkungan kantor | Implement an environmentally friendly lifestyle at the office environment |
| 5 | Program pembiayaan rumah ramah lingkungan dan tahan gempa | Environmentally-friendly and earthquake resistance housing financing program |

## Aspek Air

Penggunaan air untuk kebutuhan operasional Bank berasal dari Perusahaan Daerah Air Minum (PDAM). Indikator pemanfaatan air oleh Bank ditampilkan dalam bentuk pembayaran tagihan pemeliharaan gedung, mengingat Bank belum menghitung jumlah kuantitas air yang digunakan.

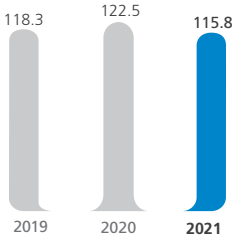
Bank juga telah menerapkan penggunaan keran air dengan sensor untuk pengelolaan penggunaan air yang lebih hemat.

## Water Aspect

The Regional Drinking Water Company (PDAM) provides water for the Bank's operating needs. Because the Bank has not estimated calculated the amount of water consumed, water use measurements are provided in the form of payment of building maintenance bills.

Bank juga telah menerapkan penggunaan keran air dengan sensor untuk pengelolaan penggunaan air yang lebih hemat.

Konsumsi Air
Water Consumption
(Rp Juta I Rp Million)




## Aspek Material Ramah Lingkungan dan Energi

Untuk pemakaian listrik misalnya, Bank senantiasa menjaga pertumbuhan intensitas pemakaian tetap berada di bawah 10,00%, walaupun kegiatan operasional Bank dalam kondisi meningkat. Pada tahun 2021, penggunaan energi listrik mencapai 103.548 kWh, lebih tinggi 8,58%.

Bank juga menggunakan lampu berjenis TL atau lampu neon di seluruh lingkungan kantor karena kemampuan bertahannya hingga 15.000 jam.

Hal serupa dengan terjadi dengan penggunaan kertas. Pada tahun 2021, pertumbuhan penggunaan kertas sebesar 6,16%, menjadi 3.500 rim. Indikator tersebut menunjukkan bahwa dinamika penggunaan energi listrik dan kertas masih dalam batas toleransi.

Pada proses pembelian kebutuhan kertas Bank memastikan menggunakan pemasok dan produk kertas yang bersumber dari hutan yang dikelola secara lestari. Hal dibuktikan dengan adanya ikon eco-label pada kemasan kertas.

Kebijakan serupa juga dilakukan saat menjalin kemitraan. Bank mendukung penuh mitra kerja yang mengusung produk dan layanan ramah lingkungan. Pada tahun 2021, Bank melakukan penandatanganan kerja sama dengan PT Abdiluhur Kawuloalit (Perumnas IIDA Group) dan PT IOne Home Indonesia sebagai pengembang perumahan dengan struktur bangunan yang ramah lingkungan dan memiliki ketangguhan terhadap gempa.

## Aspects of Environmentally Friendly Materials and Energy

Even though the Bank's business operations are expanding, the Bank maintains its electricity consumption growth below 10%. Electric energy consumption will increase by 8.58 percent to 103,548 kWh in 2021.

The Bank also uses TL lamps or fluorescent lighting throughout the office environment due to their durability of up to 15,000 hours.

The same thing happens with the use of paper. Paper use will increase by 6.16 percent to 3,500 reams in 2021. These figures illustrate that the dynamics of electrical energy and paper consumption are still within tolerable limits.

In the purchasing process for paper needs, the Bank ensures to select paper suppliers and products that are sourced from sustainably managed forests. This is evidenced by the eco-label icon on the paper packaging.

When it comes to establishing partnerships, same policies apply. Partners who promote environmentally friendly products and services have the full support of the Bank. In 2021, the Bank will partner with PT Abdiluhur Kawuloalit (Perumnas IIDA Group) and PT IOne Home Indonesia, and both are home developers that use environmentally friendly construction systems and are earthquake resistant.

## Aspek Keanekaragaman Hayati

Wilayah operasional Bank tidak berdekatan dengan daerah konservasi.

Pada tahun 2021, Bank meluncurkan 6 maskot yang mewakili jenama (*brand*) perusahaan. Maskot tersebut diwakili oleh beberapa satwa endemik Indonesia yaitu: harimau Sumatera, komodo, orangutan, dan badak Jawa.

Bank membuat keenam maskot J Trust Bank dalam bentuk boneka, video, dan buku cerita yang dibagikan kepada nasabah dan anak-anak dengan tujuan agar memupuk kepedulian kepada satwa liar dan dilindungi

## Aspek Emisi

**Jumlah dan Intensitas Emisi yang Dihasilkan Berdasarkan Jenisnya**

Bank belum menghitung jumlah emisi gas rumah kaca (GRK) yang diakibatkan dari kegiatan operasional.

**Upaya dan Pencapaian Pengurangan Emisi yang Dilakukan**

Bank menerapkan tele-conference dan mempersiapkan sarana serta prasarana untuk memfasilitasi pertemuan-pertemuan dalam jaringan (*online*) agar dapat meminimalisir perjalanan dinas dan penggunaan bahan bakar fosil.

**Upaya dan Pencapaian Efisiensi Energi dan Penggunaan Energi Terbarukan**

Dalam upaya melakukan efisiensi energi, Bank menggunakan produk hemat energi seperti lampu TL dan keran air yang menggunakan sensor.

Bank belum menggunakan energi terbarukan dan masih mengkaji untuk rencana penerapannya.

## Aspek Limbah dan Efluen

Bank belum melakukan pengelolaan limbah bahan berbahaya dan beracun (B3) maupun non-B3.

**Pengaduan terkait Lingkungan Hidup**
Sebagai bagian dari wujud tanggung jawab Bank terhadap kelestarian lingkungan hidup, Bank telah menyediakan saluran informasi bagi pengaduan atas dampak yang ditimbulkan oleh kegiatan operasional Bank terhadap lingkungan. Bank

## Biodiversity Aspect

The Bank's operational areas are not near conservation areas.

In 2021, the Bank launched 6 mascots that represent the company's brand. The mascots are represented by a number of endemic animals in Indonesia, namely: Sumatran tiger, Komodo dragon, orangutan, and Javan rhino.

The Bank made the six J Trust Bank mascots in the form of dolls, videos, and story books, which will be distributed to customers and children, with the aim to instill the awareness for wild and protected animals.

## Emission Aspect

**Total and Intensity of Emission Generated Based on Type**

The Bank has not calculated the total of greenhouse gas (GHG) emissions resulted from its operational activities.

**Emission Reduction Efforts and Achievements**

The Bank implements tele-conference and prepares the facilities and infrastructure to facilitate meetings in order to minimize business network (online) meetings trips and fossil fuel consumption.

**Efforts and Achievements of Energy Efficiency and Use of Renewable Energy**

In an effort to save energy, the Bank uses energy saving products, such as TL lamps as well as water taps that use sensors.

The Bank has not used renewable energy and is currently reviewing the its implementation plan

## Waste and Affluent Aspects

The Bank has not caried the management for waste of hazardous and toxic materials (B3) and non-B3.

**Environmental Complaints**
The Bank has established an information channel for complaints about the impact of the Bank's operational activities on the environment as part of its responsibilities for environmental sustainability. The Bank classifies complaints

mengklasifikasikan pengaduan masalah lingkungan sebagai pengaduan non transaksional, yaitu pengaduan yang tidak berdampak pada kerugian secara finansial.

Proses pengaduan dan penyelesaian masalah lingkungan, dilaksanakan secara terpadu melalui mekanisme dan tata cara pengaduan yang dimiliki Bank. Penyelesaian pengaduan sesuai peraturan dan perundang-undangan yang berlaku. Dalam proses tersebut, Bank memastikan kerahasiaan penyampai laporan pengaduan.

**Pengaduan dapat disampaikan melalui:**
Surat elektronik (email) ke alamat:
customercare@j trustbank.co.id
Pos ke alamat:
PT Bank JTrust IndonesiaTbk
Sahid Sudirman Center, Lt. 33
Jl. Jendral Sudirman No. 86
Jakarta 10220, Indonesia

Telp: +62212926 1111

on environmental issues as non-transactional complaints, meaning they do not result in financial losses.

Through the Bank's complaint methods and procedures, the complaint process and environmental problem resolution are carried out in an integrated manner. Resolution of complaints follows applicable laws and regulations. The Bank protects the anonymity of the complaint reporter during this procedure.

**Complaints can be submitted via:**
Electronic mail (email) to:
customercare@j trustbank.co.id
Mail to address:
PT Bank JTrust IndonesiaTbk
Sahid Sudirman Center, Lt. 33
Jl. Jendral Sudirman No. 86
Jakarta 10220, Indonesia

Phone: +62212926 1111

Penanganan Pengaduan di Bidang Lingkungan
Complaint Handling in the Environmental Sector

| No. | Materi Pengaduan<br>Complaint Matter | Jumlah Pengaduan<br>Number of Complaints | Proses Penyelesaian<br>Settlement Process | Telah Diselesaikan<br>Resolve |
|---|---|---|---|---|
| | nihil<br>nil | nihil<br>nil | nihil<br>nil | nihil<br>nil |

## Aspek Energi

Bank menggunakan bahan bakar minyak (BBM) untuk pengoperasian kendaraan operasional mencakup roda empat dan roda dua. Jenis BBM yang digunakan disesuaikan dengan jenis kendaraan yaitu:
- Pertamax DEX dan Pertamax
- Pertalite
- Bio Diesel

## Energy Aspect

The Bank uses fuel (BBM) for the operation of operational vehicles, including four-wheeled and two-wheeled vehicles. The type of fuel used is adjusted to the type of vehicle, namely:

- Pertamax DEX and Pertamax
- Pertalite
- Bio Diesel

Realisasi Penggunaan Bahan Bakar
Realization of Fuel Consumption

| Jenis BBM I Type of Fuel | 2021 | 2020 | 2019 |
|---|---|---|---|
| Pertamax (liter) | 8.480 | 6.627 | 7.802 |
| Pertalite (liter) | 15.879 | 12.467 | 12.467 |
| Bio Diesel (liter) | 2.130 | 1.669 | 1.669 |
| **Total** | **26.490** | **20.763** | **21.938** |

# ASPEK SOSIAL

## Komitmen Manajemen

J Trust Bank memiliki komitmen untuk menyediakan produk dan jasa yang dapat diakses secara setara oleh nasabah dan masyarakat luas. Bank juga senantiasa melakukan penyesuaian terhadap kebutuhan dan pasar, sebagaimana diatur dalam kebijakan manajemen terkait aspek pengembangan dan keamanan produk, serta layanan pengaduan nasabah. Seluruh produk dan layanan Bank berpedoman terhadap prinsip kesetaraan akses bagi seluruh nasabah serta mampu memenuhi kebutuhan nasabah.

Sebagai bagian dari komitmen terhadap aspek sosial tersebut, Bank juga melaksanakan tanggung jawab kepada karyawan dan masyarakat. Upaya ini, antara lain direalisasikan melalui kegiatan CSR.

Pada tahun 2021, total investasi Bank pada program CSR mencapai Rp605 juta, lebih tinggi 35,21% dibandingkan tahun sebelumnya yang Rp448 juta.

# SOCIAL ASPECT

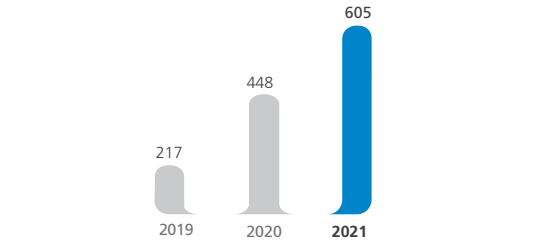
## Management Commitment

J Trust Bank is committed to provide products and services that can be accessed equally by customers and community at large. The Bank continuously adjusts to the needs and the market, as regulated in the management policies related to the aspect of product development and security, as well as customer complaint services. All of the Bank's products and services refer to the principle of equal access for all customers as well as able to meet the needs of the customers.

The Bank also has duties to its employees and the community as part of its commitment to social aspect. CSR initiatives, among other things, help to accomplish these goals.

The Bank's overall investment in CSR activities in 2021 was Rp605 million, up 35.21 percent from Rp448 million in the previous year.

Investasi Tanggung Jawab Sosial Perusahaan
Corporate Social Responsibility Investment
(Rp Juta I Rp Million)




## Aspek Ketenagakerjaan

**Kesetaraan**

Dalam pengelolaan sumber daya manusia (SDM), Bank berpegang teguh pada prinsip kesetaraan jenis kelamin dan usia tanpa memandang ras, serta golongan sejak dari rekrutmen, pengembangan karier, hingga kesempatan dalam pengembangan kompetensi. Pada tahun buku 2021, total karyawan Bank mencapai 838 orang, dengan komposisi: 48% adalah wanita dan 52% pria.

## Employment Aspect

**Equality**

In the management of human resources (HR), the Bank upholds the principle of gender and age equality regardless of race and class, starting from recruitment, career development, to possibilities for competency development. In 2021, the Bank's total employees reached 838 people with the following composition: 48% are female and 52% are male.

Keberagaman Karyawan — Employee Diversity

| Gender | 2021 | % | 2020 | % | 2019 | % | Gender |
|---|---|---|---|---|---|---|---|
| Pria | 438 | 52% | 434 | 53% | 422 | 51% | Male |
| Wanita | 400 | 48% | 387 | 47% | 378 | 46% | Female |
| **Jumlah** | **838** | **100%** | **821** | **100%** | **820** | **100%** | **Total** |

### Tenaga Kerja Anak dan Tenaga Kerja Paksa

Rekrutmen serta pengelolaan tenaga kerja di lingkungan Bank, terutama mengacu pada Undang-Undang Nomor 13 tahun 2003 tentang Ketenagakerjaan serta peraturan perundang-undangan lainnya. Sejalan dengan ketentuan dalam regulasi tersebut, karyawan Bank tidak ada yang masuk kategori tenaga kerja di bawah umur atau belum memasuki usia kerja.

Selain itu, Bank juga memastikan bahwa tidak terdapat kerja paksa di lingkungan Bank. Hal itu, antara lain ditunjukkan melalui penerapan jam kerja yang telah sejalan dengan peraturan perundang-undangan.

### Upah Minimum

Dalam menetapkan remunerasi, Bank telah mempertimbangkan peraturan mengenai upah minimum provinsi maupun kabupaten/kota. Lebih dari itu, Bank juga menjadikan perkembangan di industri khususnya perbankan, sebagai pertimbangan.

### Child Labor and Forced Labor

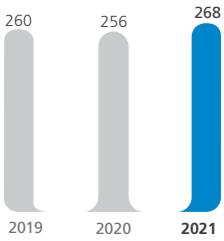
Recruitment and management of manpower within the Bank specifically referred to Manpower Law Number 13 of 2003 and other laws and regulations. As required by the regulations, none of the Bank's employees are categorized as underage workers or have not reached working age.

The Bank furthermore assures that there is no forced labor within the Bank. This is demonstrated, among other things, by the establishment of regulatory-compliant working hours.

### Minimum Wage

The Bank has taken into account provincial and district/city minimum wage requirements in setting remuneration. Moreover, the Bank also takes developments in the banking industry into consideration.

Remunerasi, Tunjangan dan Bonus Karyawan
Employee Remuneration, Benefit and Bonus
(Rp Juta I Rp Million)




Hubungan antara UMP dengan Remunerasi — Relationship between Provincial Minimum Wage and Remuneration

| No. | Wilayah Operasi (Provinsi) Operational Area (Province) | Upah Minimum Provinsi* (Rp) Provincial Minimum Wage (Rp) | Imbal Jasa Karyawan Terendah (Rp) Lowest Employee Wage (Rp) | Persentase (%) Percentage (%) |
|---|---|---|---|---|
| 1 | Sumatera Utara | 2.499.423 | 3,379,867 | 35% |
| 2 | Riau | 2.888.564 | 4,995,374 | 73% |
| 3 | Sumatera Selatan | 3.043.111 | 3,450,300 | 13% |
| 4 | Jambi | 2.630.162 | 3,406,416 | 30% |
| 5 | Bangka Belitung | 3.230.024 | 3,406,416 | 5% |
| 6 | Lampung | 2.432.002 | 4,029,060 | 66% |
| 7 | DKI Jakarta | 4.276.350 | 4,433,769 | 4% |
| 8 | Jawa Barat | 1.810.351 | 3,347,500 | 85% |
| 9 | Jawa Tengah | 1.742.015 | 3,133,466 | 80% |
| 10 | D.I. Yogyakarta | 1.704.608 | 4,398,233 | 158% |
| 11 | Jawa Timur | 1.768.777 | 3,406,416 | 93% |
| 12 | Bali | 2.494.000 | 6,551,495 | 163% |
| 13 | Kalimantan Timur | 1.950.000 | 3,211,800 | 65% |
| 14 | Kalimantan Barat | 2.399.699 | 4,148,840 | 73% |
| 15 | Sulawesi Selatan | 3.103.800 | 4,730,250 | 52% |

* Data upah minimum menggunakan sumber dari BPS tahun 2020 I Minimum wage data is sourced from 2020 Central Statistics Agency.

**Lingkungan Kerja yang Layak dan Aman**

Pelaksanaan lingkungan kerja yang nyaman dan aman bagi karyawan, setidaknya mengacu pada sejumlah regulasi: Undang-Undang Nomor 13 tahun 2003 tentang Ketenagakerjaan, Undang-Undang Nomor 1 tahun 1970 tentang Keselamatan dan Kesehatan Kerja serta Peraturan Menteri Tenaga Kerja No. 5 tahun 1996 tentang Sistem Manajemen Keselamatan dan Kesehatan Kerja.

Selain itu, Bank juga memberikan fasilitas jaminan kesehatan bagi karyawan sesuai dengan peraturan perundang-undangan. Fasilitas tersebut termasuk BPJS Kesehatan dan asuransi.

Untuk menunjang tercapainya kesehatan dan keselamatan karyawan, Bank telah menyediakan sejumlah sarana dan fasilitas seperti alat pemadam api ringan (APAR), alat deteksi asap, tabung oksigen, toilet terpisah, ruang makan, tempat ibadah, dan tempat parkir.

Sedangkan komitmen terhadap keselamatan kerja, Bank telah menerapkan sistem manajemen Kesehatan dan Keselamatan Kerja (K3) yang terintegrasi dengan sistem manajemen Bank. Kebijakan yang telah diterapkan, antara lain:

1. Karyawan mengetahui prosedur menyelamatkan diri dalam keadaan darurat.
2. Adanya informasi nomor telepon penting, seperti pemadam kebakaran dan kepolisian.
3. Kewajiban untuk menggunakan kartu identitas selama di lingkungan kerja.
4. Kewajiban identifikasi tamu tidak dikenal yang berada dalam lokasi Bank.
5. Pemeriksaan kesehatan badan dan kemampuan fisik karyawan, salah satunya melalui *medical check-up* secara rutin.

Pada tahun 2021, realisasi keselamatan kerja di Bank adalah *zero accident*

**Pelatihan dan Pengembangan Karyawan**

Bank berkomitmen untuk memberikan kesempatan yang sama bagi seluruh karyawan untuk mengembangkan potensi dan meningkatkan kemampuan dalam mengembangkan karier. Selama tahun 2021, Bank telah merealisasikan anggaran program pengembangan kompetensi mencapai Rp2,242,879,740 juta.

**Decent and Safe Work Environment**

Implementation of a comfortable and safe working environment for employees refers to at least a few regulations: Law Number 13 of 2003 on Manpower, Law Number 1 of 1970 on Occupational Health and Safety, and Regulation of Minister of Manpower Number 5 of 1996 on Occupational Health and Safety Management System.

In addition, the Bank also offers health insurance facilities to its employees in compliance with applicable rules and regulations. These facilities include government-support health insurance (BPJS Kesehatan) and insurance.

To support the achievement of occupational health and safety, the Bank has provided several facilities and infrastructure, such as fire extinguishers (APAR), smoke detectors, oxygen tanks, separate toilets, dining areas, places for worship, and parking lots.

The Bank has adopted an Occupational Health and Safety (K3) management system, which is linked with the Bank's management system, as part of its commitment to work safety. The policies that have taken into effect at the Bank include:

1. Employees are aware of emergency escape procedures.
2. The Bank has important telephone number information such as fire brigade and the police.
3. Employees must have identity cards pinned on their uniforms while at work.
4. Obligation to identify unknown guests who are at the Bank's premises.
5. Examination of employees' physical and physical abilities e.g. through routine medical check-ups.

In 2021, J Trust Bank noted that there were no fatal work accidents in the entire Bank office network.

**Employee Training and Development**

J Trust Bank is committed to providing equal opportunities for all employees to develop their potential and enhance their abilities in developing their respective careers. The Bank has spent Rp2,242,879,740 for competency development programs in 2021.

Realisasi Kegiatan Pelatihan Karyawan — Completion of Employee Training Activities

| Uraian | Jumlah Karyawan Memperoleh Pelatihan<br>Number of Employees Received Training | Jumlah Pelatihan<br>Number of Training | Rata-rata Jam Pelatihan Setiap Karyawan<br>Average Training Hours for Each Employee | Description |
|---|---|---|---|---|
| Total Karyawan | 838 | 8.312 | 27 | Total Employee |
| Laki-laki | 43 | 3.971 | 26 | Male |
| Perempuan | 400 | 4.341 | 28 | Female |
| Berdasarkan Level Jabatan | | | | Based on Position |
| Kepala Divisi | 21 | 152 | 28 | Division Head |
| Wakil Kepala Divisi | 18 | 210 | 39 | Deputy Division Head |
| Pimpinan Cabang | 33 | 540 | 32 | Branch Manager |
| Kepala Seksi | 191 | 1.587 | 28 | Section Head |
| *Operational Officer* | 279 | 2.584 | 27 | Operational Officer |
| Staf | 220 | 2.654 | 26 | Staff |

### Aspek Kemasyarakatan

Kegiatan sosial kemasyarakatan J Trust Bank, antara lain direalisasikan melalui program CSR, sebagai bagian dari komitmen Bank untuk memberikan kontribusi kepada masyarakat. Dukungan terhadap peningkatan kondisi sosial dan ekonomi masyarakat juga dilakukan melalui program literasi dan inklusi keuangan, seperti mandat Peraturan Presiden Nomor 82 Tahun 2016 tentang Strategi Nasional Keuangan Inklusif (SNKI).

### Community Aspect

As part of the Bank's commitment to contribute to society, J Trust Bank's social initiatives are carried out through the CSR program. Financial literacy and inclusion initiatives, such as the mandate of Presidential Regulation Number 82 of 2016 regarding the National Strategy for Financial Inclusion (SNKI), are also used to help improve the community's social and economic condition.

## Dampak Operasi Terhadap Masyarakat Sekitar

### Membuka Lapangan Pekerjaan

Tersebarnya jaringan bank di 22 kota di Indonesia, turut berkontribusi pada penyerapan tenaga kerja di wilayah operasional Bank.

### Mendukung Pemasok Lokal

Bank melibatkan pemasok lokal dalam proses pengadaan barang dan jasa di lingkungan operasional, sebagai bagian dari penerapan program keberlanjutan. Kendati demikian, Bank tetap melakukan evaluasi terhadap rekanan, yang antara lain mengacu pada aplikasi Daftar Hitam Bank Indonesia, aplikasi Anti *Money Laundering*, dan aplikasi Sistem Layanan Informasi Keuangan.

## Impact of Operations on the Surrounding Community

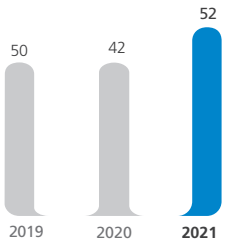
### Opening Employment Opportunities

The extensive network of the bank in 22 cities in Indonesia also contributed to the absorption of employment in the Bank's operational areas.

### Support Local Suppliers

As part of the implementation of the sustainability program, the Bank includes local suppliers in the procurement of products and services in the operations. Despite this, the Bank continues to assess partners, including the Bank Indonesia Black List application, the Anti-Money Laundering application, and the Financial Information Service System application, among others.

Mitra Pemasok Lokal
Local Supplier Partner
(Jumlah Vendor I Total Vendor)



## Pengaduan Masyarakat

Bank telah menyediakan saluran informasi bagi para pemangku kepentingan untuk melaporkan atau menyampaikan pengaduan atas hal-hal yang bertentangan dengan etika, integritas, norma- norma dan dugaan pelanggaran peraturan atau tindakan yang mengganggu lingkungan hidup, dan lainnya. Pengaduan masyarakat dapat dilakukan melalui mekanisme pelaporan pelanggaran (*whistleblowing system*) maupun penyampaian pengaduan melalui email atau telepon *hotline*.

- Hotline number (021) 27889226.
- Aplikasi Messaging "J Trust U": J Trust Whistleblowing System
- Email dengan alamat email: antifraud@ jtrustbank.co.id.

Pada tahun 2021, jumlah pengaduan yang masuk ke Bank ada 430. Dari jumlah tersebut, yang telah diselesaikan mencapai 99.43%.

## Public Complaint

The Bank has set up information channels for stakeholders to report or file complaints about issues such as ethics, integrity, and norms, as well as alleged regulation violations or actions that harm the environment, among other things. Violations can be reported using a whistleblowing system or by sending an email or calling a hotline.

- Hotline number (021) 27889226.
- J Trust Whistleblowing System: "J Trust U" Messaging Application
- Email: antifraud@jtrusbank.co.id

In 2021, the Bank received 430 complaints. 99.43% of them have been resolved.

Realisasi Pengaduan Masyarakat Tahun 2021 | Realization of Public Complaints in 2021

| No. | Jenis/Saluran Pengaduan<br>Type/Channel of Complaints | Status Penyelesaian<br>Completion Status |
|---|---|---|
| 1 | J Trust Call | 100% |
| 2 | E-mail Customer Service I Customer Service E-mail | 100% |
| 3 | Media Sosial I Social Media | 100% |
| 4 | Aplikasi Portal Perlindungan Konsumen (APPK) I Consumer Protection Portal Application (APPK) | 100% |
| 5 | Divisi Internal I Internal Division | 100% |
| 6 | Cabang I Branch | 99.1% |

## Kegiatan Tanggung Jawab Sosial dan Lingkungan

Realisasi kegiatan tanggung jawab sosial dan lingkungan (TJSL) Bank dilaksanakan selaras dengan 17 Tujuan Pembangunan Berkelanjutan (TPB) atau *Sustainable Development Goals* (SDGs). Rincian informasinya disampaikan pada bagian tersendiri yang terdapat dalam laporan ini.

## Social and Environmental Responsibility Activities

Realization of the Bank's social and environmental responsibility (TJSL) activities is carried out in line with the 17 Sustainable Development Goals (SDGs). Detailed information is presented in a separate section contained in this report.

Realisasi Kegiatan TJSL | Realization of Social and Environmental Responsibility Activities

| Periode Kegiatan<br>Activity Period | Deskripsi Kegiatan<br>Description of Activity | SDG | Capaian<br>Achievement |
|---|---|---|---|
| April 2021<br>April 2021 | J Trust Bank menyerahkan bantuan obat-obatan, makanan dan kebutuhan pengungsian<br>J Trust Bank handed over medicines, food, and evacuation needs | Tujuan 3: Memastikan kehidupan yang sehat dan mendukung kesejahteraan untuk semua usia.<br>Tujuan 17: Kemintraan Mencapai Tujuan<br>Goal 3: Ensure healthy lives and promote well-being for all at all ages<br>Goal 17: Partnerships for the Goals | - Kegiatan CSR bermitra dengan Pemerintah Provinsi NTT<br>- Penerima manfaat 5.000 individu<br>- CSR activities in partnership with the NTT Provincial Government<br>- 5,000 beneficiaries |
| Mei 2021<br>May 2021 | Merespon kegiatan ajar mengajar selama pandemi yang memaksa siswa menggunakan gawai, J Trust Bank mengadakan pemeriksaan mata dan santunan kacamata 80<br>Responding to teaching and learning activities that forced students to use smartphones, J Trust Bank organized eye examination and donation of 80 glasses | Tujuan 4: Memastikan pendidikan yang inklusif dan berkualitas setara, juga mendukung kesempatan belajar seumur hidup bagi semua.<br>Tujuan 17: Kemintraan Mencapai Tujuan<br>Goal 4: Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all<br>Goal 17: Partnership for the Goals | - Kegiatan CSR bermitra dengan Lembaga Swadaya Masyarakat Rumah Zakat dan Sekolah Juara<br>- Penerima manfaat 147 siswa<br>- CSR activities in partnership with the Non-Governmental Organization Rumah Zakat and Sekolah Juara<br>- 147 students as beneficiaries |

| Periode Kegiatan<br>Activity Period | Deskripsi Kegiatan<br>Description of Activity | SDG | Capaian<br>Achievement |
|---|---|---|---|
| Juni - Juli 2021<br>June - July 2021 | Pemberian vaksin Covid-19 dosis 1 dan dosis 2 untuk karyawan<br>Provision of the first and second dose of the Covid-19 vaccine for employees | Tujuan 3: Memastikan kehidupan yang sehat dan mendukung kesejahteraan untuk semua usia.<br>Goal 3: Ensure healthy lives and promote well-being for all at all ages | Program Vaksinasi Gotong Royong<br>- Penerima manfaat 308 karyawan<br>Mutual Cooperation Vaccination Program<br>- 308 employees as beneficiaries |
| Juli 2021<br>July 2021 | Meningkatkan kualitas hidup pasien anak dengan penyakin kronis dan langka J Trust Bank menyerahkan bantuan berupa 100 buku edukasi Palliative Care dan kebutuhan dasar pasien<br>Improving the quality of ilfe of pediatric patients with rare and chronic diseases, J Trust Bank donated 100 Palliative Care education books as well as basic needs of patients | Tujuan 3: Memastikan kehidupan yang sehat dan mendukung kesejahteraan untuk semua usia.<br>Tujuan 17: Kemintraan Mencapai Tujuan<br>Goal 3: Ensure healthy lives and promote well-being for all at all ages<br>Goal 17: Partnerships for the Goals | - Kegiatan CSR bermitra dengan Lembaga Swadaya Masyarakat Rachel House<br>- Penerima manfaat: 100 pasien anak, penderita penyakit kronis, langka dan akut<br>- CSR activities in partnership with the non-governmental organization Rachel House<br>- Beneficiaries: 100 pediatric patients, patients with chronic, rare, and acute diseases |
| Juli 2021<br>July 2021 | Pembagian hewan kurban di wilayah operasional Bank<br>Distribution of sacrificial animal in the Bank's operational area | | - Kegiatan CSR bermitra dengan Masjid Al-Azhar Jakarta<br>- Penerima manfaat 150 kepala keluarga<br>- CSR activity in partnership with Al-Azhar Mosque in Jakarta<br>- 150 families as beneficiaries |
| Agustus 2021<br>August 2021 | Semangat Melawan Covid-19, J Trust Bank menyerahkan bantuan berupa 400 paket sembako dan vitamin<br>In the Spirit of the Fight Against Covid-19, J Trust Bank provided assistance in the form of 400 food and vitamin packages | Tujuan 2: Mengakhiri kelaparan, mencapai ketahanan pangan dan nutrisi yang lebih baik dan mendukung pertanian berkelanjutan<br>Tujuan 17: Kemintraan Mencapai Tujuan<br>Goal 2: End hunger, achieve food security and improved nutritions and promote sustainable agriculture<br>Goal 17: Partnerships for the Goals | - Kegiatan CSR bermitra dengan Pemerintah Kota Administrasi Jakarta Pusat<br>- Penerima manfaat: 400 tenaga kesehatan dan petugas pemakaman<br>- CSR activities in partnership with the Central Jakarta Government<br>- Beneficiaries: 400 health workers and funeral workers |
| Agustus 2021<br>August 2021 | J Trust Bank mengadakan 6 (enam) sentra vaksinasi Covid-19 untuk masyarakat di kecamatan Tanah Abang dan kecamatan Menteng<br>J Trust Bank organized 6 (six) vaccination centers for communities in the Tanah Abang and Menteng Districts | Tujuan 3: Memastikan kehidupan yang sehat dan mendukung kesejahteraan untuk semua usia.<br>Tujuan 17: Kemintraan Mencapai Tujuan<br>Goal 3: Ensure healthy lives and promote well-being for all at all ages<br>Goal 17: Partnerships for the Goals | - Kegiatan CSR bermitra dengan Pemerintah Kota Administrasi Jakarta Pusat<br>- Penerima manfaat 701 masyarakat<br>- CSR activities in partnership with the Central Jakarta Administration<br>- 701 people as beneficiaries |
| September 2021<br>September 2021 | J Trust Bank mengadakan donor darah yang diikuti oleh karyawan J Trust Group<br>J Trust Bank organized a blood drive that was participated by employees of J Trust Group | Tujuan 3: Memastikan kehidupan yang sehat dan mendukung kesejahteraan untuk semua usia.<br>Tujuan 17: Kemintraan Mencapai Tujuan<br>Goal 3: Ensure healthy lives and promote well-being for all at all ages<br>Goal 17: Partnerships for the Goals | - Kegiatan CSR bermitra dengan Palang Merah Indonesia<br>- Terkumpul 90 kantung darah<br>- CSR activity in partnership with the Indonesian Red Cross<br>- Collected 90 blood bags |
| Oktober 2021<br>October 2021 | J Trust Bank menginisiasi pelatihan "Mengolah Limbah Textile" kepada pelaku UMKM yang menekuni bidang menjahit agar memiliki keahlian baru sekaligus memanfaatkan limbah sampah menjadi produk bernilai ekonomis dan ramah lingkungan<br>J Trust Bank initiated the "Processing Textile Waste" training to MSMEs engaging in the sewing field in order to have a new skill as well as utilizing waste and processing it into environmentally-friendly products with economic value | Tujuan 8: Mendukung pertumbuhan ekonomi yang inklusif dan berkelanjutan, tenaga kerja penuh dan produktif dan pekerjaan yang layak bagi semua<br>Tujuan 12: Pola konsumsi dan produksi yang bertanggung jawab<br>Tujuan 17: Kemintraan Mencapai Tujuan<br>Goal 8: Promote sustained, inclusive, and sustainable economic growth, full and productive employment, and decent work for all<br>Goal 12: Responsible consumption and production<br>Goal 17: Partnerships for the Goals | - Kegiatan CSR bermitra dengan Pemerintah Kota Administrasi Jakarta Pusat<br>- Penerima manfaat 15 pelaku UMKM perempuan<br>- CSR activity in partnership with the Central Jakarta Government<br>- 15 MSMEs as beneficiaries |

| Periode Kegiatan<br>Activity Period | Deskripsi Kegiatan<br>Description of Activity | SDG | Capaian<br>Achievement |
|---|---|---|---|
| Oktober 2021<br>October 2021 | J Trust Bank mengadakan literasi keuangan untuk UMKM dengan topik "Mengenal Perbankan Digital" dan "Pentingnya Pencatatan Usaha"<br>J Trust Bank organized financial literacy for MSMEs with the topic "Getting Acquainted with Digital Banking" and "The Importance of Business Administration" | Tujuan 8: Mendukung pertumbuhan ekonomi yang inklusif dan berkelanjutan, tenaga kerja penuh dan produktif dan pekerjaan yang layak bagi semua<br>Tujuan 17: Kemintraan Mencapai Tujuan<br>Goal 8: Promote sustained, inclusive, and sustainable economic growth, full and productive employment, and decent work for all<br>Goal 17: Partnerships for the Goals | - Kegiatan CSR bermitra dengan Pemerintah Kota Administrasi Jakarta Pusat<br>- Penerima manfaat 37 pelaku UMKM perempuan<br>- CSR activity in partnership with the Central Jakarta Government<br>- 37 female MSMEs as beneficiaries |
| November 2021<br>November 2021 | J Trust Bank mendukung peningkatan tingkat literasi anak Indonesia khususnya yang memiliki keterbatasan akses terhadap buku bacaan yang berkualitas<br>J Trust Bank supports increasing the literacy level of Indonesian children, particularly those with limited access to quality reading books | Tujuan 4: Memastikan pendidikan yang inklusif dan berkualitas setara, juga mendukung kesempatan belajar seumur hidup bagi semua.<br>Goal 4: Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all | - Kegiatan CSR bermitra dengan Lembaya Swadaya Masyarakat Komunitas Jurnalis Cilik<br>- 468 buku didonasikan untuk anak-anak nelayan pesisir Jakarta Utara<br>- CSR activity in partnership with Non-Governmental Organizations Little Journalists Community |
| Desember 2021<br>December 2021 | J Trust Bank berkegiatan sosial dalam rangka memaknai Hari Raya Natal 2021<br>J Trust Bank carried out a social activity in the context of understanding the meaning of Christmas Day in 2021 | Tujuan 2: Mengakhiri kelaparan, mencapai ketahanan pangan dan nutrisi yang lebih baik dan mendukung pertanian berkelanjutan.<br>Goal 2: End hunger, achieve food security and improved nutrition, and promote sustainable agriculture | - Kegiatan CSR bermitra dengan Panti Asuhan St. Vincentius<br>- Penerima manfaat 310 anak yatim piatu<br>- CSR activity in partnership with the St. Vincentius Orphanage<br>- 310 orphans as beneficiaries |

## Penghargaan 2021 / Award 2021

| No | Tanggal<br>Date | Nama Penghargaan<br>Name of Award | Kategori<br>Category | Pihak Eksternal Pemberi Penghargaan<br>External Party Giving the Award |
|---|---|---|---|---|
| 1 | 31 Mei 2021<br>31 May 2021 | The 12th IICD Corporate Governance Award | "Best Right of Shareholders" untuk kapitalisasi pasar menengah (MidCap)<br>"Best Right of Shareholders" for middle market (MidCap) capitalization | Indonesian Institute for Corporate Directorship |
| 2 | 3 Juni 2021<br>3 June 2021 | "10th Digital Brand Award 2021" | Peringkat 1 Deposito Bank Umum Konvensional BUKU II<br>Rank 1 for BUKU II Conventional Commercial Bank Deposit | Infobank |
| 3 | 11 Juni 2021<br>11 June 2021 | Indonesia Corporate Secretary and Corporate Communication Award (ICCA) - VI- 2021 | "1st The Best Informative Website 2021 Bank Buku II"<br>"1st The Best Informative Website 2021 for Buku II Banks" | Economic Review |
| 4 | 23 Desember 2021<br>23 December 2021 | "The Best Indonesia Leaders 2021" | "CEO Public Bank Company - Asset dibawah Rp. 25T"<br>"CEO Public Bank Company - Assets below Rp25 Trillion" | Economic Review |

### Tanggung Jawab Pengembangan Produk dan Jasa

J Trust Bank memiliki komitmen untuk senantiasa menjaga kepentingan nasabah, yang antara lain diujudkan melalui tanggung jawab terhadap produk dan nasabah. Dalam dalam mengembangkan dan menyediakan produk serta layanan perbankan, Bank selalu patuh terhadap peraturan perundang-undangan yang relevan. Hal itu dilakukan sebagai wujud kepatuhan, sekaligus memberikan kenyamanan dan keamanan kepada nasabah.

### Responsibilities Towards Products and Services Development

J Trust Bank is always dedicated to safeguarding the customers' interests, which includes being responsible for products and consumers. The Bank consistently adheres with applicable rules and regulations while developing and providing banking products and services. This is done to meet standards while also offering customers with convenience and security.

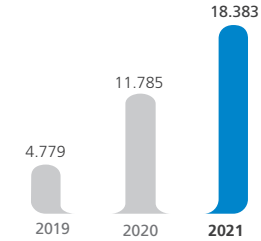
**Inovasi dan Pengembangan Produk/Jasa Keuangan**

Bank senantiasa melakukan inovasi untuk agar dapat menyediakan produk dan layanan sesuai perkembangan kebutuhan nasabah. yang terus berkembang. Pengembangan tersebut terutama bertujuan agar dapat dinikmati oleh masyarakat dari segala segmen atau bersifat inklusif. Diantaranya adalah layanan berbasis teknologi yaitu mobile dan internet banking

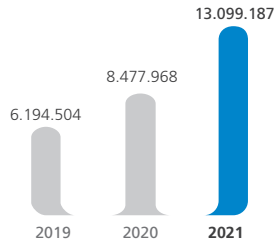
**Innovation and Development of Financial Products/ Services**

The Bank continues to innovate in order to be able to provide products and services that are in accordance with the development and needs of the customers, which evolves continuously. The development is meant to be enjoyed by communities from all segments, or inclusive. Among them are technology-based services, namely mobile and internet banking.

Jumlah Pengguna Layanan Berbasis Teknologi
Number of Technology-Based Services Users
( individu/person/user)




Nilai Transaksi pada Layanan Berbasis Teknologi
Transaction Value of Technology-Based Services
(Rp Juta I Rp Million)




Pada produk simpanan, Bank meluncurkan program "Win-Win-Win" yaitu deposito yang sekaligus berderma untuk penanganan dan pengendalian COVID-19 di Indonesia.

For savings products, the Bank launched the "Win-Win-Win" program, namely deposits that simultaneously serves for charitable purposes in the handling and control of COVID-19 in Indonesia.

Bank turut pula melakukan pengembangan pada produk pinjaman melalui kredit modal kerja untuk pembiayaaan alat-alat pertanian guna meningkatkan produktivitas lahan pertanian dan mendukung tercapainya swasembada dan ketahanan pangan.

The Bank also participates in developing loan products through working capital loans for the financing of agricultural equipment in order to increase the productivity of farmlands. And support the achievement of food self-reliance and resilience.

**Evaluasi Keamanan Produk/Jasa**

JTrust Bank terus mematuhi peraturan dan perundangan-perundangan secara *update* dan memantau pelaksanaannya baik pada saat produk belum diterbitkan dan pelaksanaanya. Berdasarkan hasil pantauan dan evaluasi maka akan diketahui bahwa produk tersebut dapat dijalankan sesuai dengan rencana dan diterima oleh nasabah (pasar).

**Product/Service Safety Evaluation**

JTrust Bank continues to comply with updated rules and regulations and closely monitor their implementation both before and after the product is launched. The product's ability to run according to plan and be accepted by the customer (market) will be determined based on the outcomes of monitoring and evaluation.

Beberapa hal yang penting dalam evaluasi keamanan produk dan jasa Bank seperti berjalannya *core banking system*, standar operasi & prosedur, manual produk dan ketentuan

The operation of the core banking system, operating standards and procedures, product manuals, and implementation provisions at branches are all critical

pelaksanaan di cabang-cabang. Banyak hal yang dilakukan untuk menjaga keamanan seiring dengan perubahan kebijakan. Semua itu ditujukan agar memastikan transaksi nasabah dapat berjalan dengan lancar, cepat dan aman.

**Informasi Produk Ditarik**

Selama tahun 2021 produk/jasa yang ditarik berjumlah satu yaitu Tabungan Rencana JTrust Spesial Rate. Program ini dihentikan karena dinilai lebih menyerupai produk deposito. Bank menerima masukan dari Otoritas Jasa Keuangan dan melakukan evaluasi hingga akhirnya memutuskan produk tersebut dihentikan pemasarannya.

## Dampak Produk dan Jasa

Bank berupaya produk dan jasa memberikan dampak yang positif dan memberikan nilai tambah kepada nasabah baik dalam aspek sosial, ekonomi, dan lingkungan

**Sosial:** Program deposito Win Win Win simpanan yang sekaligus memberikan derma untuk penanganan COVID-19 di Indonesia

**Ekonomi:** Produk pembiayaan alat-alat pertanian bernama Juara Tani guna meningkatkan produktivitas lahan tani menuju ketahanan pangan.

**Lingkungan:** Produk pembiayaan kepemilikan rumah dengan bunga bersaing dan tenor hingga 30 tahun yang berorientasi pada rumah ramah lingkungan dan tahan gempa.

## Survei Kepuasan Pelanggan

Selama tahun 2021, Bank tidak melakukan survei kepuasan pelanggan secara mandiri.

Beberapa survei kepuasan pelanggan dilakukan oleh pihak eksternal dalam rangka penilaian pada ajang penghargaan kepada Bank yaitu:

1. InfoBank untuk "10th Digital Brand Award 2021"
2. Economic review untuk Indonesia Corporate Secretary and Corporate Communication Award (ICCA) - VI- 2021.

## Layanan Pengaduan Nasabah

Ketersediaan layanan pengaduan nasabah merupakan bagian penting dari perlindungan terhadap nasabah, sehingga hak-hak nasabah yang berhubungan dengan Bank senantiasa terjamin. Bank wajib untuk menginformasikan mekanisme pelayanan dan penyelesaian pengaduan sejalan dengan Peraturan Bank Indonesia (BI) yaitu PBI No. 10/10/ PBI/2008 tanggal 28 Februari 2008 tentang perubahan atas PBI No. 7/7/PBI/2005 perihal Penyelesaian Pengaduan Nasabah dan Surat Edaran Otoritas Jasa keuangan (OJK) yaitu SE OJK No. 2/

aspects when evaluating the security of the Bank's products and services. Many things are meant to ensure security as policy changes take place. All of this is done to ensure that consumer transactions can run smoothly, quickly, and safely.

**Product Recall Information**

One product/service, the JTrust Special Rate Plan Savings, will be cancelled in 2021. This program is discontinued since it is viewed as more of a time deposit product. The Bank receives feedback from the Financial Services Authority and conducts a review before deciding to withdraw the product.

## Dampak Produk dan Jasa

Bank berupaya produk dan jasa memberikan dampak yang positif dan memberikan nilai tambah kepada nasabah baik dalam aspek sosial, ekonomi, dan lingkungan

**Sosial:** Program deposito Win Win Win simpanan yang sekaligus memberikan derma untuk penanganan COVID-19 di Indonesia

**Ekonomi:** Produk pembiayaan alat-alat pertanian bernama Juara Tani guna meningkatkan produktivitas lahan tani menuju ketahanan pangan.

**Lingkungan:** Produk pembiayaan kepemilikan rumah dengan bunga bersaing dan tenor hingga 30 tahun yang berorientasi pada rumah ramah lingkungan dan tahan gempa.

## Customer Satisfaction Survey

During 2021, the Bank did not conduct the customer satisfaction survey independently.

Several customer satisfaction surveys were conducted by external parties for the assessment on the Bank in award events, namely:

1. InfoBank for "10th Digital Brand Award 2021"
2. Economic review for Indonesia Corporate Secretary and Corporate Communication Award (ICCA) - VI- 2021.

## Customer Complaint Service

The availability of customer complaint services is a crucial part of protecting customers, to ensure that the rights of customers in relations to the Bank are always guaranteed. Banks are required to inform the service and complaint resolution mechanism, in line with Bank Indonesia Regulation (BI), namely PBI No. 10/10/PBI/2008 dated 28 February 2008 on the amendment to PBI No. 7/7/PBI/2005 on Settlement of Customer Complaints, as well as the Circular Letter of the Financial Services Authority (OJK), namely SE OJK No.

SEOJK 07/2014 tanggal 14 Februari 2014 tentang Pelayanan dan Penyelesaian Pengaduan Konsumen pada Pelaku Usaha Jasa keuangan.

Seluruh nasabah termasuk pemangku kepentingan lainnya berhak untuk melaporkan pengaduan. Pengaduan dapat disampaikan langsung oleh nasabah atau perwakilannya. Apabila pengaduan nasabah disampaikan oleh perwakilan nasabah harus disertai dengan dokumen sebagai berikut:

1. Fotokopi bukti identitas nasabah dan perwakilan nasabah.
2. Surat kuasa dari nasabah kepada perwakilan nasabah yang menyatakan bahwa nasabah memberikan kewenangan bertindak untuk dan atas nama nasabah.
3. Jika perwakilan nasabah adalah lembaga atau badan hukum maka harus dilampiri dengan dokumen yang menyatakan dari pihak berwenang untuk mewakili lembaga dan/atau badan hukum tersebut.

**Tata Cara Pengaduan**

Pengaduan secara tertulis, yaitu pengaduan yang disampaikan melalui sarana/media tertulis seperti surat yang dikirim ke kantor J Trust Bank melalui pos atau melalui e-mail ke customercare@ jtrustbank.co.id.

**Penyelesaian Pengaduan**

Bank akan menindaklanjuti pengaduan yang diajukan oleh nasabah dan akan diselesaikan dalam jangka waktu 20 hari kerja dan dapat diperpanjang selama 20 hari kerja berikutnya jika terdapat kondisi tertentu. Apabila Bank akan memperpanjang jangka waktu penyelesaian pengaduan, maka Bank akan menginformasikan hal tersebut terlebih dahulu kepada nasabah dengan memperhatikan ketentuan yang berlaku, sebelum jangka waktu 20 (dua puluh) hari kerja pertama berakhir.

Apabila nasabah tidak puas dengan hasil penyelesaian yang disampaikan Bank, maka nasabah dapat melanjutkan upaya penyelesaian pengaduan melalui mediasi perbankan atau melalui alternatif penyelesaian sengketa lainnya.

**Kerahasiaan Data Nasabah**

J Trust Bank senantiasa menjaga kerahasiaan data nasabah yang akan melakukan pengaduan terhadap pihak mana pun, kecuali:

- Kepada pihak regulator (BI dan OJK)
- Dalam rangka penyelesaian pengaduan
- Diwajibkan oleh perundang-undangan.
- Atas persetujuan nasabah.

2/SEOJK 07/2014 dated 14 February 2014 on Services and Settlement of Consumer Complaints to Financial Services Businesses.

All customers, including other stakeholders have the right to report complaints. Complaints can be submitted directly by the customer or through representative. If a customer complaint is submitted by a customer representative, it must be accompanied by the following documents:

1. Photocopy of proof of identity of the customer and customer representatives.
2. Power of attorney from the customer to the customer's representative stating that the customer grants the authority to act for and on behalf of the customer.
3. If the customer representative is an institution or legal entity, it must be accompanied by a document stating from a competent authority to represent the institution and/or legal entity.

**Procedure for Complaints**

Written complaints, namely complaints submitted through written means/media, such as letters sent to the office of J Trust Bank by post or via e-mail to customercare@ jtrustbank.co.id.

**Complaint Resolution**

The Bank will follow up any complaint submitted by a customer and will try to settle it within 20 working days and may extend settlement period up to the following 20 working days under certain circumstances. In the event that the Bank need to extend the settlement period, the Bank will inform this to the customer in advance with due observance of the applicable regulations, before the first settlement period of 20 (twenty) working days expire.

In the event that the customer is not satisfied with the resolution offered by the Bank, the customer can use banking mediation or through other alternatives of dispute resolution.

**Confidentiality of Customer Data**

J Trust Bank always keeps the confidentiality of customer data that will make a complaint against any party, except when:

- Otherwise permitted by regulators (BI, OJK)
- For complaint settlement
- Required by law
- Upon the approval of the customer.

## DUKUNGAN TERHADAP SDGs

Tujuan Pembangunan Berkelanjutan atau *Sustainable Development Goals* (SDGs) merupakan agenda global yang diinisiasi oleh Perserikatan Bangsa-Bangsa pada 25 September 2015. SDGs berisi 17 tujuan dan 169 target dari aksi global yang ingin dicapai dalam 15 tahun ke depan., antara lain terkait dengan kesehatan, pendidikan, kehidupan yang inklusif, serta pembangunan perkotaan.

Presiden Joko Widodo telah menandatangani Peraturan Presiden Nomor 59 tahun 2017 tentang Pelaksanaan Pencapaian Tujuan Pembangunan Berkelanjutan. Perpres ini merupakan komitmen agar pelaksanaan dan pencapaian SDGs dilaksanakan secara partisipatif degan melibatkan seluruh pihak.

J Trust Bank ikut berpartisipasi menyukseskan pencapaian target tersebut melalui beragam kegiatan tanggung jawab sosial dan lingkungan (TJSL). Sepanjang tahun 2021, sejumlah kegiatan yang direalisasikan serta kesesuaiannya dengan 17 tujuan SDGs, diuraikan dalam tabel di bawah ini:

## SUPPORT FOR THE SDGs

The Sustainable Development Goals (SDGs) are a global agenda initiated by the United Nations on 25 September 2015. The Sustainable Development Objectives (SDGs) include 17 goals and 169 targets for global action over the next 15 years, including those in the areas of health, education, inclusive living, and urban development.

President Joko Widodo has signed Presidential Regulation Number 59 of 2017 on the Implementation of Sustainable Development Goals. This Presidential Regulation is a commitment to ensure that all parties are involved in the implementation and accomplishment of the SDGs.

Through different social and environmental responsibility (TJSL) efforts, J Trust Bank contributed to the achievement of these goals. A number of completed actions and their alignment with the 17 SDG targets are included in the table below for the year 2021:

Keterkaitan Kegiatan Tanggung Jawab Sosial Perusahaan dengan SDGs

The Linke between the Bank's Social Responsibility Activities and SDGs

| **Deskripsi Kegiatan**<br>Activity Description | **Lokasi**<br>Venue | **Biaya**<br>Cost (Rp) | **Tujuan Pembangunan Berkelanjutan (SDGs)**<br>Sustainable Development Goals |
|---|---|---|---|
| Penyerahan bantuan:<br>• Makanan bayi 100 buah<br>• Obat-obatan anak-anak 330 buah<br>• Obat-obatan dewasa 350 buah<br>• Selimut 100 buah<br>• Masker anak 5.000 buah<br>• Masker dewasa 5.000 buah<br>• Sabun mandi 100 buah<br>Providing relief:<br>• 100 pieces of baby food<br>• 330 pieces of children medication<br>• 350 pieces of adult medication<br>• 100 pieces of blankets<br>• 5,000 pieces of children mask<br>• 5,000 pieces of adult mask<br>• 100 pieces of bath soap | Aula El Tari Kantor Gubernur Provinsi NTT, Posko Tanggap Darurat bencana Siklon Tropis Seroja, Kupang NTT<br>El Tari Hall, Office of the Governor of NTT Province, Disaster Emergency Response Command Post for Tropical Cyclone Seroja, Kupang NTT | 21.096.940 | Tujuan 3: Memastikan kehidupan yang sehat dan mendukung kesejahteraan untuk semua usia.<br>Goal #3: Ensure a healthy life and promote well-being for people of all ages. |
| Respons kegiatan ajar mengajar selama pandemi yang memaksa siswa menggunakan gawai, J Trust Bank mengadakan:<br>• Pemeriksaan mata 147 siswa<br>• Santunan kacamata 80 siswa<br><br>J Trust Bank undertook the following actions in response to teaching and learning activities during the epidemic that pushed students to use smartphones:<br>• Eye examination of 147 students<br>• Reading glasses allowance for 80 students | SD Siswa Juara, Jagakarsa Jakarta Selatan<br><br>Siswa Juara Elementary School, Jagakarsa South Jakarta | 15.602.200 | Tujuan 4: Memastikan pendidikan yang inklusif dan berkualitas setara, juga mendukung kesempatan belajar seumur hidup bagi semua.<br><br>Goal #4: Ensure inclusive and equitable quality education, as well as provide lifelong learning opportunities for everyone. |

| **Deskripsi Kegiatan**<br>Activity Description | **Lokasi**<br>Venue | **Biaya**<br>Cost (Rp) | **Tujuan Pembangunan Berkelanjutan (SDGs)**<br>Sustainable Development Goals |
|---|---|---|---|
| Pemberian vaksin COVID-19 dosis 1 dan dosis 2 untuk karyawan.<br><br>Provide COVID-19 dose 1 and 2 vaccinations for employees | Jakarta | 392.096.440 | Tujuan 3: Memastikan kehidupan yang sehat dan mendukung kesejahteraan untuk semua usia.<br><br>Goal #3: Ensure a healthy life and promote well-being for people of all ages. |
| Penyerahan bantuan berupa:<br>• 100 buku edukasi Palliative Care<br>• Kebutuhan pasien 102 diapers dan 40 boneka<br><br>Providing relief:<br>• 100 Palliative Care educational books<br>• 102 diapers and 40 dolls for patients | Jakarta | 15.762.700 | Tujuan 3: Memastikan kehidupan yang sehat dan mendukung kesejahteraan untuk semua usia.<br><br>Goal #3: Ensure a healthy life and promote well-being for people of all ages. |
| Penyerahan 150 paket hewan kurban (1 ekor sapi).<br><br>Donation of 150 packages of sacrificed animal (1 cow) | Jakarta | 20.800.000 | Tujuan 2: Mengakhiri kelaparan, mencapai ketahanan pangan dan nutrisi yang lebih baik dan mendukung pertanian berkelanjutan.<br><br>Goal #2: Eliminate hunger, improve food security and nutrition, and promote sustainable agriculture. |
| Penyerahan bantuan berupa:<br>• Paket sembako 400 buah<br>• Paket vitamin 400 buah<br>Provide aid:<br>• 400 pieces of grocery package<br>• 400 pieces of vitamin package | Jakarta | 57.495.600 | Tujuan 2: Mengakhiri kelaparan, mencapai ketahanan pangan dan nutrisi yang lebih baik dan mendukung pertanian berkelanjutan.<br>Goal #2: Eliminate hunger, improve food security and nutrition, and promote |
| Mengadakan 6 (enam) sentra vaksinasi COVID-19 untuk masyarakat di:<br>• Kecamatan Tanah Abang - 3 titik<br>• Kecamatan Menteng - 3 titik<br>Organize (six) COVID-19 vaccination center for the community in:<br>• Tanah Abang District – 3 sites<br>• Menteng District – 3 sites | Jakarta | 30.495.500 | Tujuan 3: Memastikan kehidupan yang sehat dan mendukung kesejahteraan untuk semua usia.<br>Goal #3: Ensure a healthy life and promote well-being for people of all ages. |
| J Trust Bank mengadakan donor darah yang diikuti oleh karyawan J Trust Group<br>• 150 peserta<br>• 90 kantung darah<br><br>J Trust Group workers attended a blood donation event hosted by J Trust Bank:<br>• 150 participants<br>• 90 bags of blood | Jakarta | 6.393.500 | Tujuan 3: Memastikan kehidupan yang sehat dan mendukung kesejahteraan untuk semua usia.<br>Goal #3: Ensure a healthy life and promote well-being for people of all ages. |

| **Deskripsi Kegiatan**<br>Activity Description | **Lokasi**<br>Venue | **Biaya**<br>Cost (Rp) | **Tujuan Pembangunan Berkelanjutan (SDGs)**<br>Sustainable Development Goals |
|---|---|---|---|
| J Trust Bank menginisiasi pelatihan "Mengolah Limbah Textile" kepada pelaku UMKM yang menekuni bidang menjahit untuk belajar membuat masker kain, tas dan dompet sekaligus memberikan keahlian baru agar dapat menjawab *demand* masyarakat dalam masa pandemi: 15 peserta. | Jakarta | 19.566.000 | Tujuan 8: Mendukung pertumbuhan ekonomi yang inklusif dan berkelanjutan, tenaga kerja penuh dan produktif dan pekerjaan yang layak bagi semua<br><br>Tujuan 12: Pola konsumsi dan produksi yang bertanggung jawab<br><br>Goal #8: Encourage inclusive and sustainable economic growth, as well as full-time and productive employees and adequate employment for everybody.<br><br>Goal 12: Responsible consumption and production patterns |
| J Trust Bank mengadakan literasi keuangan untuk UMKM dengan topik "Mengenal Perbankan Digital" dan "Pentingnya Pencatatan Usaha": 37 peserta.<br><br>J Trust Bank organized a "Textile Waste Processing" program for MSME tailors who wanted to learn how to produce cloth masks, bags, and wallets and gain new skills so they could respond to public demand during the pandemic: 15 people attended.<br><br>J Trust Bank held financial literacy for MSMEs with topics "Knowing Digital Banking" and "The Importance of Business Records": 37 participants. | Jakarta | | |
| Pengumpulan buku anak- anak yang didonasikan oleh karyawan.<br>Children's books donation by employees. | Jakarta | 8.797.349 | Tujuan 4: Memastikan pendidikan yang inklusif dan berkualitas setara, juga mendukung kesempatan belajar seumur hidup bagi semua.<br>Goal #4: Ensure inclusive and equitable quality education, as well as provide lifelong learning opportunities for everyone. |
| Perayaan Natal bersama yatim piatu.<br>Christmas Celebration with orphans | Jakarta | 17.069.516 | Tujuan 2: Mengakhiri kelaparan, mencapai ketahanan pangan dan nutrisi yang lebih baik dan mendukung pertanian berkelanjutan.<br>Goal #2: Eliminate hunger, improve food security and nutrition, and promote sustainable agriculture. |

## Keterkaitan Kegiatan Usaha Bank dengan SDGs

Relationship between the Bank's Business Activities and SDGs

| **Deskripsi Kegiatan**<br>Activity Description | **Tujuan Pembangunan Berkelanjutan (SDGs)**<br>Sustainable Development Goals |
|---|---|
| Pada masa pandemi COVID-19, J Trust Bank mendukung pelaku industri kreatif dengan berpartisipasi pada kampanye pembuatan maskot perusahaan dan memberikan penawaran khusus bagi peserta yang membuka rekening JTrust Bank. Selamata 2021, inisiatif ini diikuti oleh xxx peserta.<br>J Trust Bank helped creative industry players during the COVID-19 epidemic by engaging in corporate mascot campaigns and offering unique discounts to participants who opened JTrust Bank accounts. Congratulations to 2021; xxx participants will be following this endeavor | Tujuan 1: Mengakhiri kemiskinan di mana pun dan dalam semua bentuk<br>Goal #1: Eradicate all types of poverty worldwide. |

| Deskripsi Kegiatan<br>Activity Description | Tujuan Pembangunan Berkelanjutan (SDGs)<br>Sustainable Development Goals |
|---|---|
| Program Deposito WinWinWiN dengan jargon "Semangat Melawan COVID-19!", tidak hanya memberikan *cashback* melalui program *referral* namun juga menyisihkan dana sebesar suku bunga tahunan 0,1% dari jumlah dana terhimpun untuk didonasikan pada penanganan COVID-19 di Indonesia. Donasi tersebut diberikan dalam bentuk barang kepada institusi kesehatan atau pemerintah lokal untuk menangani virus COVID-19.<br><br>Selama tahun 2021, dana donasi yang terkumpul dari program ini berjumlah Rp504.694.428<br><br>The WinWinWiN Deposit Program, dubbed "Spirit Against COVID-19!" in the lingo, not only offers cashback through a referral program, but also sets aside money with an annual interest rate of 0.1 percent of total funds collected to be contributed to COVID-19 treatment in Indonesia. To combat the COVID-19 virus, the contribution was made in kind to health institutions or local governments.<br><br>The donations received from this initiative totaled Rp504,694,428 in 2021. | Tujuan 3: Memastikan kehidupan yang sehat dan mendukung kesejahteraan untuk semua usia.<br>Goal #3: Ensure a healthy life and promote well-being for people of all ages. |
| Karakter maskot J Trust Bank merupakan diambil dari model "Harimau Sumatra", "Orang Utan", "Komodo", "Badak Jawa", yang merupakan satwa liar Indonesia yang terancam punah seperti diatur dalam "daftar merah" yang dikeluarkan oleh Uni Internasional untuk Konservasi Alam (IUSN).<br><br>Bank menggunakan karakter maskot tersebut untuk meningkatkan kesadaran masyarakat dunia terhadap para satwa yang terancam punah ini<br><br>Bagi anak-anak yang menopang masa depan, J Trust Bank membuat video dan buku cerita bergambar karakter J Trust Bank sebagai upaya Bank berkontribusi kualitas pendidikan dan pembangunan pribadi anak-anak.<br><br>J Trust Bank's mascot character is based on the "Sumatra Tiger," "Orang Utan," "Komodo," and "Javanese Rhinoceros," all of which are endangered Indonesian animals listed on the International Union for Conservation's "red list" (IUSN).<br><br>The mascot character is used by the Bank to raise global public awareness of endangered animals.<br><br>J Trust Bank produces videos and picture story books featuring J Trust Bank characters for children who support the future as part of the Bank's efforts to improve educational standards and children's personal development. | Tujuan 15: Melindungi, memulihkan dan mendukung penggunaan yang berkelanjutan terhadap ekosistem daratan, mengelola hutan secara berkelanjutan, memerangi desertifikasi (penggurunan), dan menghambat dan membalikkan degradasi tanah dan menghambat hilangnya keanekaragaman hayati<br><br>Tujuan 4: Memastikan pendidikan yang inklusif dan berkualitas setara, juga mendukung kesempatan belajar seumur hidup bagi semua.<br><br>Goal 15: Protect, restore, and support the sustainable use of terrestrial ecosystems, as well as sustainably manage forests, battle desertification, and stop and reverse land degradation and biodiversity loss.<br><br>Goal #4: Ensure inclusive and equitable quality education, as well as provide lifelong learning opportunities for everyone. |
| Bank melakukan kerja sama kepemilikan rumah (KPR)dengan IIDA Group yaitu salah satu developer perumahan terbesar di Jepang. IIDA Group menyediakan rumah yang bisa ditempati selama 100 tahun dengan kualitas tertinggi Jepang serta kemampuan tahan gempa. J Trust Bank senantiasa memberikan kemudahan kepada masyarakat Indonesia untuk memiliki hunian yang aman dan berkualitas untuk masa depan.<br><br>IIDA Group, one of Japan's leading housing developers, has a home ownership partnership (KPR) with the bank. IIDA Group builds homes with the finest Japanese quality and earthquake protection that can be lived in for 100 years. Trust Bank makes it simple for Indonesians to acquire safe and high-quality housing for the future. | Tujuan 11: Membangun kota dan pemukiman inklusif, aman, tahan lama dan berkelanjutan.<br><br>Goal 11: Build inclusive, safe, durable, and sustainable cities and settlements. |
| Bank berupaya berkontribusi dalam penurunan limbah akibat kantong plastik yang menjadi polusi lautan. J Trust memberikan *recycle bag* ramah lingkungan – dibuat dari limbah botol plastik - dan bekerja sama, antara lain dengan pusat perbelanjaan, *supermarket* dan restoran untuk membagikan *shopping bag* kepada pelanggan.<br><br>The Bank wants to help reduce trash caused by plastic bags, which pollute the seas. J Trust distributes environmentally friendly shopping bags made from plastic bottle waste to customers and collaborates with, among others, shopping malls, supermarkets, and restaurants. | Tujuan 14: Mengonservasi dan memanfaatkan secara berkelanjutan sumber daya laut, samudra dan maritim untuk pembangunan yang berkelanjutan.<br><br>Goal 14: Conserve and sustainably utilize marine, oceanic and maritime resources for sustainable development. |

# Lembar Umpan Balik

## Feedback Form

Laporan Keuangan Berkelanjutan PT Bank JTrust Indonesia Tbk memberikan gambaran kinerja sepanjang tahun buku 2021. Kami mengharapkan masukan, kritik dan saran dari Bapak/Ibu/Saudara untuk pengembangan kinerja di masa mendatang, dengan mengirimkan lembar umpan balik ini melalui email maupun faksimili atau pos.

The Sustainable Finance Report of PT Bank JTrust Indonesia Tbk provides an overview on performance during the 2021 fiscal year. We expect input, criticism, and suggestion from you for performance development in the future, by sending this feedback form via email, facsimile, or by post.

### Profil

Nama (jika berkenan) :
Institusi/Perusahaan :
Email :
Telp/Hp :

### Profile

Full Name (if permissible) :
Institution/ Company :
Email :
Phone/ Cellular Phone :

### Golongan Pemangku Kepentingan

- Pemegang Saham dan/atau Investor
- Nasabah
- Serikat Pekerja
- Media
- Pemasok
- Organisasi Bisnis
- Organisasi Masyarakat
- Pemerintah/Regulator (PJK/BI)

### Stakeholder Group

- Shareholder and/or Investor
- Customer
- Labor Union
- Media
- Supplier
- Business Organization
- Community Organization
- Government/ Regulator (OJK/ BI)

Pilihlah jawaban berikut yang paling sesuai: Please choose the most suitable respond

| No. | Pertanyaan | Jawaban<br>Respond | Question |
|---|---|---|---|
| 1 | Laporan ini mudah dimengerti | Ya/Tidak I Yes/No | This report is easy to understand |
| 2 | Laporan ini bermanfaat bagi Anda | Ya/Tidak I Yes/No | This report is useful for me |
| 3 | Laporan ini sudah menggambarkan kinerja Laporan Keuangan Berkelanjutan | Ya/Tidak I Yes/No | This report has illustrated the performance of Sustainable Finance Report |

Mohon berikan penilaian aspek paling penting menurun Anda bagi keberlanjutan PT Bank JTrust Indonesia Tbk dengan skor1-5, dan nilai 5 bermakna paling penting.

Please rate the most important aspect in your opinion for the sustainability of PT Bank JTrust Indonesia Tbk with a score of 1-5, a score of 5 being the most important.

| No. | Pertanyaan | Jawaban<br>Respond | Question |
|---|---|---|---|
| 1 | Kinerja Ekonomi | 1-2-3-4-5 | Economic Performance |
| 2 | Kinerja bisnis Bank | 1-2-3-4-5 | Bank's business performance |
| 3 | Ketenagakerjaan | 1-2-3-4-5 | Employment |
| 4 | Produk | 1-2-3-4-5 | Product |
| 5 | Pelatihan dan Pendidikan | 1-2-3-4-5 | Training and Education |
| 6 | Masyarakat lokal | 1-2-3-4-5 | Local community |
| 7 | Nasabah | 1-2-3-4-5 | Customer |
| 8 | Anti korupsi | 1-2-3-4-5 | Anti-Corruption |
| 9 | Energi, Sosial dan Tata Kelola (ESG) | 1-2-3-4-5 | Energy, Social, and Governance (ESG) |

Jika masih ada aspek lain, mohon disampaikan:

_____

If there are other aspects, please submit:

_____

Terima kasih atas partisipasi Anda
Mohon dikirimkan ke alamat:

**PT Bank JTrust Indonesia Tbk**
**Corporate Secretary**
Sahid Sudirman Center, Lt. 33
Jl. Jendral Sudirman No. 86
Jakarta 10220, Indonesia

Telp. +62212926 1111
Email: corsec@jtrustbank.co.id

Thank you for your participation
Please submit to the following address:

**PT Bank JTrust Indonesia Tbk**
**Corporate Secretary**
Sahid Sudirman Center, Lt. 33
Jl. Jendral Sudirman No. 86
Jakarta 10220, Indonesia

Telp. +62212926 1111
Email: corsec@jtrustbank.co.id

## Tanggapan Terhadap Umpan Balik

Selama tahun 2021 Bank tidak menerima adanya tanggapan terhadap umpan balik dari pemangku kepentingan.

## Response to Feedback

During 2021 the Bank did not receive any response to feedback from stakeholders.

Bab
Chapter
08

# Laporan Keuangan

## Financial Statements

**PT BANK JTRUST INDONESIA Tbk**

**LAPORAN KEUANGAN**
**TANGGAL 31 DESEMBER 2021 SERTA**
**TAHUN YANG BERAKHIR PADA TANGGAL TERSEBUT**
**DAN LAPORAN AUDITOR INDEPENDEN**

***FINANCIAL STATEMENTS***
***AS OF DECEMBER 31, 2021 AND***
***FOR THE YEAR THEN ENDED***
***AND INDEPENDENT AUDITOR'S REPORT***

*The original financial statements included herein are in the Indonesian language.*

**PT BANK JTRUST INDONESIA Tbk**
**LAPORAN KEUANGAN**
**TANGGAL 31 DESEMBER 2021 SERTA**
**TAHUN YANG BERAKHIR PADA TANGGAL TERSEBUT**
**DAN LAPORAN AUDITOR INDEPENDEN**

***PT BANK JTRUST INDONESIA Tbk***
***FINANCIAL STATEMENTS***
***AS OF DECEMBER 31, 2021 AND***
***FOR THE YEAR THEN ENDED***
***AND INDEPENDENT AUDITOR'S REPORT***

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| Laporan Laba Rugi dan Penghasilan Komprehensif Lain | 3 | *Statement of Profit or Loss and Other Comprehensive Income* |
| Laporan Perubahan Ekuitas | 4 | *Statement of Changes in Equity* |
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J TRUST BANK
Jトラスト銀行

**SURAT PERNYATAAN DIREKSI TENTANG TANGGUNG JAWAB ATAS LAPORAN KEUANGAN TANGGAL 31 DESEMBER 2021 SERTA UNTUK TAHUN YANG BERAKHIR PADA TANGGAL TERSEBUT**

**PT BANK JTRUST INDONESIA Tbk**

Kami yang bertanda tangan dibawah ini:

1. Nama : **Ritsuo Fukadai**
   Alamat Kantor : Gedung Sahid Sudirman Center (SSC)
   Jl. Jend. Sudirman No. 86 Jakarta 10220
   Alamat Rumah: Sahid Sudirman Residence Unit 8 AM
   Jl. Jend. Sudirman No. 86 Jakarta 10220
   No. Telepon : (021) 29261111
   Jabatan : Direktur Utama

2. Nama : **Helmi A. Hidayat**
   Alamat Kantor : Gedung Sahid Sudirman Center (SSC)
   Jl. Jend. Sudirman No. 86 Jakarta 10220
   Alamat Rumah: Jl. Aries Elok IV F-8/9 RT 007/RW 006
   Meruya Utara - Jakarta Barat
   No. Telepon : (021) 29261111
   Jabatan : Direktur

menyatakan bahwa:

1. Kami bertanggung jawab atas penyusunan dan penyajian laporan keuangan PT Bank JTrust Indonesia Tbk ("Bank");
2. Laporan keuangan Bank telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia;
3. a. Semua informasi dalam laporan keuangan Bank telah diungkapkan secara lengkap dan benar;
   b. Laporan keuangan Bank tidak mengandung informasi atau fakta material yang tidak benar, dan tidak menghilangkan informasi atau fakta material;
4. Kami bertanggung jawab atas sistem pengendalian internal Bank.

Demikian pernyataan ini dibuat dengan sebenarnya.

***DIRECTORS' STATEMENT REGARDING THE RESPONSIBILITY FOR THE FINANCIAL STATEMENTS AS OF DECEMBER 31, 2021 AND FOR THE YEAR THEN ENDED***

***PT BANK JTRUST INDONESIA Tbk***

*We the undersigned:*

1. *Name* : ***Ritsuo Fukadai***
   *Office Address* : *Sahid Sudirman Center Building (SSC)*
   *Jl. Jend. Sudirman No. 86 Jakarta 10220*
   *Residential Address* : *Sahid Sudirman Residence Unit 8 AM*
   *Jl. Jend. Sudirman No. 86 Jakarta 10220*
   *Telephone* : *(021) 29261111*
   *Title* : *President Director*

2. *Name* : ***Helmi A. Hidayat***
   *Office Address* : *Sahid Sudirman Center Building (SSC)*
   *Jl. Jend. Sudirman No. 86 Jakarta 10220*
   *Residential Address* : *Jl. Aries Elok IV F-8/9 RT 007/RW 006*
   *Meruya Utara - Jakarta Barat*
   *Telephone* : *(021) 29261111*
   *Title* : *Director*

*declare that:*

1. *We are responsible for the preparation and presentation of the financial statements of PT Bank JTrust Indonesia Tbk (the "Bank");*
2. *The financial statements of the Bank have been prepared and presented in accordance with Indonesian Financial Accounting Standards;*
3. a. *All information in the financial statements of the Bank has been disclosed in a complete and truthful manner;*
   b. *The financial statements of the Bank do not contain any incorrect information or material facts, nor do they omit any information or material facts;*
4. *We are responsible for the Bank's internal control system.*

*This statement has been made truthfully.*

Jakarta, 25 Februari/*February 25*, 2022

METERAI TEMPEL 10000 SEPULUH RIBU RUPIAH
0D0C7AJX546462363

| **Ritsuo Fukadai** | **Helmi A. Hidayat** |
|---|---|
| Direktur Utama/*President Director* | Direktur/*Director* |

Crowe

**Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan**
Registered Public Accountants No. 854/KM.1/2015
Cyber 2 Tower 20th floor
Jl. H.R. Rasuna Said Blok X-5
Jakarta 12950, Indonesia
Main +62 (21) 2553 9200
Fax +62 (21) 2553 9298
www.crowe.id

*The original report included herein is in the Indonesian language.*

**Laporan Auditor Independen**

Laporan No. 00093/2.1051/AU.1/07/0519-3/1/II/2022

Pemegang Saham, Dewan Komisaris dan Direksi
**PT BANK JTRUST INDONESIA Tbk**

Kami telah mengaudit laporan keuangan PT Bank JTrust Indonesia Tbk ("Bank") terlampir, yang terdiri dari laporan posisi keuangan tanggal 31 Desember 2021, serta laporan laba rugi dan penghasilan komprehensif lain, laporan perubahan ekuitas, dan laporan arus kas untuk tahun yang berakhir pada tanggal tersebut, dan suatu ikhtisar kebijakan akuntansi signifikan dan informasi penjelasan lainnya.

**Tanggung jawab manajemen atas 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.

**Tanggung jawab auditor**

Tanggung jawab kami adalah untuk menyatakan suatu opini atas laporan keuangan tersebut berdasarkan audit kami. Kami melaksanakan audit kami berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia. Standar tersebut mengharuskan kami untuk mematuhi ketentuan etika serta merencanakan dan melaksanakan audit untuk memperoleh keyakinan memadai tentang apakah laporan keuangan tersebut bebas dari kesalahan penyajian material.

Suatu audit melibatkan pelaksanaan prosedur untuk memperoleh bukti audit tentang angka-angka dan pengungkapan dalam laporan keuangan. Prosedur yang dipilih bergantung pada pertimbangan auditor, termasuk penilaian atas risiko kesalahan penyajian material dalam laporan keuangan, baik yang disebabkan oleh kecurangan maupun kesalahan. Dalam melakukan penilaian risiko tersebut, auditor mempertimbangkan pengendalian internal yang relevan dengan penyusunan dan penyajian wajar laporan keuangan entitas untuk merancang prosedur audit yang tepat sesuai dengan kondisinya, tetapi bukan untuk tujuan menyatakan opini atas keefektivitasan pengendalian internal entitas. Suatu audit juga mencakup pengevaluasian atas ketepatan kebijakan akuntansi yang digunakan dan kewajaran estimasi akuntansi yang dibuat oleh manajemen, serta pengevaluasian atas penyajian laporan keuangan secara keseluruhan.

***Independent Auditor's Report***

*Report No. 00093/2.1051/AU.1/07/0519-3/1/II/2022*

*The Shareholders, Boards of Commissioners and Directors*
***PT BANK JTRUST INDONESIA Tbk***

*We have audited the accompanying financial statements of PT Bank JTrust Indonesia Tbk (the "Bank"), which comprise the statement of financial position as of December 31, 2021, 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 a summary of significant accounting policies and other explanatory information.*

***Management's responsibility for the financial statements***

*Management is responsible for the preparation and fair presentation of these 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.*

***Auditor's responsibility***

*Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.*

*An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements 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 entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.*

*The original report included herein is in the Indonesian language.*

Kami yakin bahwa bukti audit yang telah kami peroleh adalah cukup dan tepat untuk menyediakan suatu basis bagi opini audit kami.

**Opini**

Menurut opini kami, laporan keuangan terlampir menyajikan secara wajar, dalam semua hal yang material, posisi keuangan PT Bank JTrust Indonesia Tbk tanggal 31 Desember 2021, serta kinerja keuangan dan arus kasnya untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia.

**Penekanan suatu hal**

Sebagaimana diungkapkan pada Catatan 49 dan 52 atas laporan keuangan, beberapa pihak telah mengajukan tuntutan hukum kepada Bank di pengadilan dalam maupun luar negeri. Sampai dengan tanggal laporan ini, tuntutan hukum adalah subyek dari proses hukum yang menyebabkan keputusan atas tuntutan hukum tersebut masih tertunda. Opini kami tidak dimodifikasi sehubungan dengan hal tersebut.

*We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.*

***Opinion***

*In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of PT Bank JTrust Indonesia Tbk as of December 31, 2021, and its financial performance and cash flows for the year then ended, in accordance with Indonesian Financial Accounting Standards.*

***Emphasis of matter***

*As disclosed in Notes 49 and 52 to the financial statements, several parties have filed legal cases against the Bank in courts both inside and outside the country. As of the date of this report, these legal cases are the subjects of legal proceedings and decisions on such cases are still pending. Our opinion is not modified in respect of this matter.*

**Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan**

**Darmenta Pinem, CPA**
Surat Izin Praktek Akuntan Publik/*Public Accountant License* No. AP. 0519
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**PT BANK JTRUST INDONESIA Tbk**
**LAPORAN POSISI KEUANGAN**
**Tanggal 31 Desember 2021**
**(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

***PT BANK JTRUST INDONESIA Tbk***
***STATEMENT OF FINANCIAL POSITION***
***As of December 31, 2021***
***(Expressed in millions of Rupiah, unless otherwise stated)***

| | 2021 | Catatan/ *Notes* | 2020 | |
|---|---|---|---|---|
| **ASET** | | | | ***ASSETS*** |
| Kas | 119.138 | 2,4,40,44,45 | 118.962 | *Cash* |
| Giro pada Bank Indonesia | 246.182 | 2,5,40,44,45 | 80.538 | *Current accounts with Bank Indonesia* |
| Giro pada bank lain setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp 1.042 pada tanggal 31 Desember 2021 dan Rp 1.228 pada tanggal 31 Desember 2020 | 344.954 | 2,6,32,40,44,45 | 385.613 | *Current accounts with other banks net of allowance for impairment losses of Rp 1,042 as of December 31, 2021 and Rp 1,228 as of December 31, 2020* |
| Penempatan pada Bank Indonesia dan bank lain setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp 151 pada tanggal 31 Desember 2021 dan Rp 221 pada tanggal 31 Desember 2020 | 2.664.471 | 2,7,32,44,45 | 1.459.467 | *Placements with Bank Indonesia and other banks net of allowance for impairment losses of Rp 151 as of December 31, 2021 and Rp 221 as of December 31, 2020* |
| Efek-efek setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp 630 pada tanggal 31 Desember 2021 dan Rp 174 pada tanggal 31 Desember 2020 | 3.480.492 | 2,8,32,40,44,45 | 1.915.516 | *Marketable securities net of allowance for impairment losses of Rp 630 as of December 31, 2021 and Rp 174 as of December 31, 2020* |
| Tagihan derivatif | 1.360 | 2,9,40,44,45 | 1.131 | *Derivative receivables* |
| Pinjaman yang diberikan setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp 211.697 pada tanggal 31 Desember 2021 dan Rp 222.606 pada tanggal 31 Desember 2020 | | | | *Loans net of allowance for impairment losses of Rp 211,697 as of December 31, 2021 and Rp 222,606 as of December 31, 2020* |
| Pihak berelasi | 29.989 | | 340.084 | *Related parties* |
| Pihak ketiga | 9.773.931 | | 6.787.960 | *Third parties* |
| Pinjaman yang diberikan - neto | 9.803.920 | 2,10,32,39,40,44,45 | 7.128.044 | *Loans - net* |
| Tagihan akseptasi setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp 6 pada tanggal 31 Desember 2021 dan Rp 9 pada tanggal 31 Desember 2020 | 25.157 | 2,11,32,40,44,45 | 12.662 | *Acceptance receivables net of allowance for impairment losses of Rp 6 as of December 31, 2021 and Rp 9 as of December 31, 2020* |
| Pendapatan bunga yang masih akan diterima | 137.385 | 2,12,40,45 | 122.812 | *Accrued interest income* |
| Biaya dibayar dimuka dan uang muka | 3.645.121 | 2,13 | 4.104.221 | *Prepaid expenses and advances* |
| Aset tetap setelah dikurangi akumulasi penyusutan sebesar Rp 64.050 pada tanggal 31 Desember 2021 dan Rp 50.831 pada tanggal 31 Desember 2020 | 192.635 | 2,14 | 194.214 | *Fixed assets net of accumulated depreciation of Rp 64,050 as of December 31, 2021 and Rp 50,831 as of December 31, 2020* |
| Aset takberwujud setelah dikurangi akumulasi amortisasi sebesar Rp 158.371 pada tanggal 31 Desember 2021 dan Rp 142.550 pada tanggal 31 Desember 2020 | 89.177 | 2,15 | 99.332 | *Intangible assets net of accumulated amortization of Rp 158,371 as of December 31, 2021 and Rp 142,550 as of December 31, 2020* |
| Aset hak-guna setelah dikurangi akumulasi penyusutan sebesar Rp 83.669 pada tanggal 31 Desember 2021 dan Rp 42.445 pada tanggal 31 Desember 2020 | 156.897 | 2,16 | 201.047 | *Right-of-use assets net of accumulated depreciation of Rp 83,669 as of December 31, 2021 and Rp 42,445 as of December 31, 2020* |
| Agunan yang diambil alih setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp 210.056 pada tanggal 31 Desember 2021 dan Rp 249.789 pada tanggal 31 Desember 2020 | 68.361 | 2,17,32 | 115.866 | *Foreclosed assets net of allowance for impairment losses of Rp 210,056 as of December 31, 2021 and Rp 249,789 as of December 31, 2020* |
| Aset lain-lain setelah dikurangi cadangan kerugian penurunan nilai sebesar Rp 55.667 pada tanggal 31 Desember 2021 dan Rp 55.573 pada tanggal 31 Desember 2020 | 69.375 | 2,18,40,44,45 | 93.365 | *Other assets net of allowance for impairment losses of Rp 55,667 as of December 31, 2021 and Rp 55,573 as of December 31, 2020* |
| Aset pajak tangguhan | 272.950 | 2,36b | 172.118 | *Deferred tax assets* |
| **TOTAL ASET** | **21.317.575** | | **16.204.908** | ***TOTAL ASSETS*** |

Catatan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

*The accompanying notes form an integral part of these financial statements.*

**PT BANK JTRUST INDONESIA Tbk**
**LAPORAN POSISI KEUANGAN (lanjutan)**
**Tanggal 31 Desember 2021**
**(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

***PT BANK JTRUST INDONESIA Tbk***
***STATEMENT OF FINANCIAL POSITION (continued)***
***As of December 31, 2021***
***(Expressed in millions of Rupiah, unless otherwise stated)***

| | 2021 | Catatan/ *Notes* | 2020 | |
|---|---|---|---|---|
| **LIABILITAS DAN EKUITAS** | | | | ***LIABILITIES AND NET EQUITY*** |
| **LIABILITAS** | | | | ***LIABILITIES*** |
| Liabilitas segera | 62.478 | 2,19,40,44,45 | 99.166 | *Obligations due immediately* |
| Simpanan nasabah | | | | *Deposits from customers* |
| Pihak berelasi | 101.005 | | 767.424 | *Related parties* |
| Pihak ketiga | 15.844.439 | | 12.297.563 | *Third parties* |
| Total simpanan dari nasabah | 15.945.444 | 2,20,39,40,44,45 | 13.064.987 | *Total deposits from customers* |
| Simpanan dari bank lain | 2.525.479 | 2,21,44,45 | 1.214.618 | *Deposits from other banks* |
| Liabilitas derivatif | - | 2,9,40,44,45 | 227 | *Derivative payables* |
| Liabilitas akseptasi | 25.163 | 2,11,40,44,45 | 4.763 | *Acceptance payables* |
| Utang pajak | 16.123 | 2,36a | 19.140 | *Taxes payable* |
| Bunga yang masih harus dibayar | 39.727 | 2,22,40,44,45 | 43.229 | *Accrued interest expenses* |
| Liabilitas imbalan kerja | 18.552 | 2,37 | 22.823 | *Employee benefits liability* |
| Beban yang masih harus dibayar dan liabilitas lain-lain | | | | *Accrued expenses and other liabilities* |
| Pihak berelasi | - | | 2.103 | *Related parties* |
| Pihak ketiga | 24.822 | | 37.797 | *Third parties* |
| Total beban yang masih harus dibayar dan liabilitas lain-lain | 24.822 | 2,23,39,40,44,45 | 39.900 | *Total accrued expenses and other liabilties* |
| Pinjaman subordinasi | - | 2,24,39,40,44,45,53 | 252.825 | *Subordinated loan* |
| **TOTAL LIABILITAS** | **18.657.788** | | **14.761.678** | ***TOTAL LIABILITIES*** |
| **EKUITAS NETO** | | | | ***NET EQUITY*** |
| Modal saham - nilai nominal | | | | *Share capital - par value* |
| Saham seri A - Rp 1.000 (nilai penuh) per saham | | | | *Series A shares - Rp1,000 (full amount) per share* |
| Saham seri B - Rp 7.800.000 (nilai penuh) per saham | | | | *Series B shares - Rp 7,800,000 (full amount) per share* |
| Saham seri C - Rp 100 (nilai penuh) per saham | | | | *Series C shares - Rp 100 (full amount) per share* |
| Modal dasar - 10.011.841.000 saham seri A, 283.501 saham seri B dan 77.768.512.000 saham seri C pada tanggal 31 Desember 2021 | | | | *Authorized - 10,011,841,000 series A shares, 283,501 series B shares and 77,768,512,000 series C shares as of December 31, 2021* |
| Modal dasar - 12.000.003.000 saham seri A dan 384.615 saham seri B pada tanggal 31 Desember 2020 | | | | *Authorized - 12,000,003,000 series A shares and 384,615 series B shares as of December 31, 2020* |
| Modal ditempatkan dan disetor penuh - 10.011.841.000 saham seri A, 283.501 saham seri B dan 4.130.257.580 saham seri C pada tanggal 31 Desember 2021 | | | | *Issued and fully paid capital - 10,011,841,000 series A shares, 283,501 series B shares and 4,130,257,580 series C shares as of December 31, 2021* |
| Modal ditempatkan dan disetor penuh - 10.011.841.000 saham seri A dan 283.501 saham seri B pada tanggal 31 Desember 2020 | 12.636.175 | 25,46 | 12.223.149 | *Issued and fully paid capital - 10,011,841,000 series A shares and 283,501 series B shares as of December 31, 2020* |
| Tambahan modal disetor | 1.125.357 | 2,26,46 | 178.765 | *Additional paid-in capital* |
| Komponen ekuitas lain | 1.190.000 | 2,24,25,46 | 895.500 | *Other components of equity* |
| Kerugian atas pengukuran kembali liabilitas imbalan kerja | (6.905) | 2 | (9.791) | *Loss on remeasurements of employee benefit liability* |
| Surplus revaluasi aset tetap - neto | 138.336 | 2 | 138.336 | *Revaluation surplus of fixed assets - net* |
| Keuntungan yang belum direalisasi atas perubahan nilai wajar efek-efek melalui penghasilan komprehensif lain | 11.680 | 2,8 | 6.704 | *Unrealized gain on changes in fair value of marketable securities at fair value through other comprehensive income* |
| Saldo rugi | | | | *Deficit* |
| Ditentukan penggunaannya | 1.002 | 27 | 1.002 | *Appropriated* |
| Belum ditentukan penggunaannya | (12.435.858) | | (11.990.435) | *Unappropriated* |
| **EKUITAS NETO** | **2.659.787** | | **1.443.230** | ***NET EQUITY*** |
| **TOTAL LIABILITAS DAN EKUITAS NETO** | **21.317.575** | | **16.204.908** | ***TOTAL LIABILITIES AND NET EQUITY*** |

Catatan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

*The accompanying notes form an integral part of these financial statements.*

**PT BANK JTRUST INDONESIA Tbk**
**LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN**
**Untuk Tahun Yang Berakhir Pada Tanggal 31 Desember 2021**
**(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

***PT BANK JTRUST INDONESIA Tbk***
***STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME***
***For The Year Ended December 31, 2021***
***(Expressed in millions of Rupiah, unless otherwise stated)***

| | 2021 | Catatan/ *Notes* | 2020 | |
|---|---|---|---|---|
| **PENDAPATAN DAN BEBAN OPERASIONAL** | | | | ***INCOME AND EXPENSES FROM OPERATIONS*** |
| Pendapatan bunga | 991.353 | 2,28,39,43a | 978.794 | *Interest income* |
| Beban bunga | (888.773) | 2,29,39,43a | (952.653) | *Interest expenses* |
| Pendapatan bunga - neto | **102.580** | | **26.141** | *Interest income - net* |
| **PENDAPATAN DAN BEBAN OPERASIONAL LAINNYA** | | | | ***OTHER INCOME AND EXPENSES FROM OPERATIONS*** |
| Pendapatan operasional lainnya: | | | | *Other operating income:* |
| Keuntungan atas penjualan efek-efek - neto | 10.316 | 2,8,30 | - | *Gains on sale of marketable securities - net* |
| Keuntungan kurs mata uang asing - neto | 10.045 | 2 | 10.484 | *Gains on foreign exchange - net* |
| Provisi lain-lain | 7.735 | 2 | 2.558 | *Other provisions* |
| Provisi dari transaksi ekspor impor | 83 | 2 | 155 | *Provision from export import transactions* |
| Lain-lain | 24.328 | 2 | 9.384 | *Others* |
| Total pendapatan operasional lainnya | **52.507** | 43a | **22.581** | *Total other operating income* |
| Beban operasional lainnya: | | | | *Other operating expenses:* |
| Umum dan administrasi | (365.225) | 2,33 | (324.651) | *General and administrative* |
| Gaji dan tunjangan | (268.782) | 2,31 | (259.628) | *Salaries and allowances* |
| Penyisihan kerugian penurunan nilai - neto | (45.671) | 2,32 | (6.272) | *Provision for impairment losses - net* |
| Kerugian atas penjualan efek-efek - neto | - | 2,8,30 | (42.034) | *Losses on sale of marketable securities - net* |
| Lain-lain | (4.325) | 2 | (1.007) | *Others* |
| Total beban operasional lainnya | **(684.003)** | 43a | **(633.592)** | *Total other operating expenses* |
| **RUGI OPERASIONAL** | **(528.916)** | 43a,43b | **(584.870)** | ***LOSS FROM OPERATIONS*** |
| **PENDAPATAN (BEBAN) NON-OPERASIONAL** | | | | ***NON-OPERATING INCOME (EXPENSES)*** |
| Pendapatan non-operasional | 12.416 | 2,34,43a | 32.711 | *Non-operating income* |
| Beban non-operasional | (31.972) | 2,35,43a | (29.272) | *Non-operating expenses* |
| Pendapatan (beban) non-operasional - neto | (19.556) | | 3.439 | *Non-operating income (expense) - net* |
| **RUGI SEBELUM PAJAK** | **(548.472)** | | **(581.431)** | ***LOSS BEFORE TAX*** |
| **MANFAAT PAJAK PENGHASILAN - NETO** | 103.049 | 2,36b,43a | 96.990 | ***INCOME TAX BENEFIT - NET*** |
| **RUGI - NETO** | **(445.423)** | 43a,43b | **(484.441)** | ***NET LOSS*** |
| **PENGHASILAN (RUGI) KOMPREHENSIF LAIN** | | | | ***OTHER COMPREHENSIVE INCOME (LOSS)*** |
| **Pos-pos yang tidak akan direklasifikasi ke laba rugi pada tahun berikutnya:** | | | | ***Items that will not be reclassified to profit or loss in subsequent year:*** |
| Pengukuran kembali liabilitas imbalan kerja | 3.700 | 2,37 | 2.242 | *Remeasurements of employee benefits liability* |
| Beban pajak penghasilan terkait | (814) | 2,36b | (937) | *Related income tax expense* |
| Sub-total | 2.886 | | 1.305 | *Sub-total* |
| **Pos yang akan direklasifikasi ke laba rugi pada tahun berikutnya:** | | | | ***Item that will be reclassified to profit or loss in subsequent year:*** |
| Perubahan nilai wajar efek-efek melalui penghasilan komprehensif lain - neto | 6.379 | 2,8 | (2.593) | *Net changes in fair value of marketable securities at fair value through other comprehensive income* |
| Manfaat (beban) pajak penghasilan terkait | (1.403) | 2,36b | 906 | *Related income tax benefit (expense)* |
| Sub-total | 4.976 | | (1.687) | *Sub-total* |
| Laba (rugi) komprehensif lain - setelah pajak | 7.862 | | (382) | *Other comprehensive income (loss) - net of tax* |
| **TOTAL RUGI KOMPREHENSIF** | **(437.561)** | | **(484.823)** | ***TOTAL COMPREHENSIVE LOSS*** |
| **RUGI PER SAHAM DASAR/DILUSIAN (nilai penuh)** | **(42,15390)** | 2,38 | **(48,38552)** | ***BASIC LOSS PER SHARE/DILUTED (full amount)*** |

Catatan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

*The accompanying notes form an integral part of these financial statements.*

*The original financial statements included herein are in the Indonesian language.*

**PT BANK JTRUST INDONESIA Tbk**
**LAPORAN PERUBAHAN EKUITAS**
**Untuk Tahun Yang Berakhir Pada Tanggal**
**31 Desember 2021**
**(Disajikan dalam jutaan rupiah, kecuali dinyatakan lain)**

***PT BANK JTRUST INDONESIA Tbk***
***STATEMENT OF CHANGES IN EQUITY***
***For The Year Ended***
***December 31, 2021***
***(Expressed in millions of Rupiah, unless otherwise stated)***

| | Catatan/ *Notes* | Modal saham/ *Share capital* | Tambahan modal disetor/ *Additional paid-in capital* | Komponen ekuitas lain/ *Other component of equity* | Keuntungan (kerugian) atas pengukuran kembali liabilitas imbalan kerja/ *Gain (loss) on remeasurements of employee benefit liability* | Surplus revaluasi aset tetap - neto/ *Revaluation surplus of fixed assets - net* | Keuntungan (kerugian) yang belum direalisasi atas perubahan nilai wajar efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain/ *Unrealized gains (losses) on changes in fair value of marketable securities at fair value through other comprehensive income* | Saldo rugi/*Deficit* | | Ekuitas - neto/ *Net equity* | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | Ditentukan penggunaannya/ *Appropriated* | Belum ditentukan penggunaannya/ *Unappropriated* | | |
| **Saldo pada tanggal 1 Januari 2020** | | **12.223.149** | **178.765** | **495.500** | **(11.096)** | **138.336** | **8.391** | **1.002** | **(11.505.994)** | **1.528.053** | ***Balance as of January 1, 2020*** |
| Rugi bersih tahun berjalan | | - | - | - | - | - | - | - | (484.441) | (484.441) | *Net loss for the year* |
| Laba (rugi) komprehensif lain tahun berjalan - setelah pajak | | - | - | - | 1.305 | - | (1.687) | - | - | (382) | *Other comprehensive income (loss) for the year - net of tax* |
| Laba (rugi) komprehensif tahun berjalan | | - | - | - | 1.305 | - | (1.687) | - | (484.441) | (484.823) | *Total comprehensive income (loss) for the year* |
| Reklasifikasi pinjaman subordinasi ke komponen ekuitas lain | 26,53 | - | - | 400.000 | - | - | - | - | - | 400.000 | *Reclassification of subordinated loan into other components of equity* |
| **Saldo per 31 Desember 2020** | | **12.223.149** | **178.765** | **895.500** | **(9.791)** | **138.336** | **6.704** | **1.002** | **(11.990.435)** | **1.443.230** | ***Balance as of December 31, 2020*** |
| Rugi bersih tahun berjalan | | - | - | - | - | - | - | - | (445.423) | (445.423) | *Net loss for the year* |
| Laba komprehensif lain tahun berjalan - setelah pajak | | - | - | - | 2.886 | - | 4.976 | - | - | 7.862 | *Other comprehensive income for the year - net of tax* |
| Laba (rugi) komprehensif tahun berjalan | | - | - | - | 2.886 | - | 4.976 | - | (445.423) | (437.561) | *Total comprehensive income (loss) for the year* |
| Dana setoran modal | 25 | - | - | 1.310.000 | - | - | - | - | - | 1.310.000 | *Capital deposits fund* |
| Reklasifikasi pinjaman subordinasi ke komponen ekuitas lain | 26,53 | - | - | 346.625 | - | - | - | - | - | 346.625 | *Reclassification of subordinated loan into other components of equity* |
| Penawaran Umum Terbatas - 2021 melalui konversi komponen ekuitas lain dan masyarakat | 26 | 413.026 | 949.959 | (1.362.125) | - | - | - | - | - | 860 | *Limited Public Offering - 2021 through conversion of other components of equity and public* |
| Biaya emisi Penawaran Umum Terbatas - 2021 | 26 | - | (3.367) | - | - | - | - | - | - | (3.367) | *Shares issuance cost of Limited Public Offering - 2021* |
| **Saldo per 31 Desember 2021** | | **12.636.175** | **1.125.357** | **1.190.000** | **(6.905)** | **138.336** | **11.680** | **1.002** | **(12.435.858)** | **2.659.787** | ***Balance as of December 31, 2021*** |

Catatan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

*The accompanying notes form an integral part of these financial statements.*

**PT BANK JTRUST INDONESIA Tbk**
**LAPORAN ARUS KAS**
**Untuk Tahun Yang Berakhir Pada Tanggal 31 Desember 2021**
**(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

***PT BANK JTRUST INDONESIA Tbk***
***STATEMENT OF CASH FLOWS***
***For The Year Ended December 31, 2021***
***(Expressed in millions of Rupiah, unless otherwise stated)***

| | 2021 | Catatan/ *Notes* | 2020 | |
|---|---|---|---|---|
| **ARUS KAS DARI AKTIVITAS OPERASI** | | | | ***CASH FLOWS FROM OPERATING ACTIVITIES*** |
| Penerimaan dari bunga serta provisi dan komisi | 984.598 | | 987.829 | *Interests, provisions and commissions received* |
| Pembayaran bunga dan provisi | (892.275) | | (974.510) | *Payments for interests and provisions* |
| Penerimaan dari pelunasan dan penjualan agunan yang diambil alih | 38.435 | | 1.348 | *Receipts from repayments and sale of foreclosed assets* |
| Pembayaran beban tenaga kerja | (269.353) | | (259.253) | *Payments for employee expenses* |
| Pembayaran beban umum dan administrasi | (303.341) | | (250.972) | *Payments for general and administrative expenses* |
| Penerimaan dari pendapatan operasional lainnya - neto | 30.752 | | 19.184 | *Receipts from other operating income - net* |
| Penerimaan dari pendapatan non-operasional - neto | 3.836 | | 3.171 | *Receipts from non operating income-net* |
| **Arus kas sebelum perubahan aset dan liabilitas operasi** | **(407.348)** | | **(473.203)** | ***Cash flows before changes in operating assets and liabilities*** |
| Penurunan (kenaikan) aset operasi: | | | | *Decrease (increase) in operating assets:* |
| Efek-efek yang diukur pada nilai wajar melalui laba rugi | 10.316 | | 477.295 | *Securities at fair value through profit or loss* |
| Tagihan akseptasi | 7.908 | | 13.509 | *Acceptance receivables* |
| Pinjaman yang diberikan | (2.702.442) | | (1.105.557) | *Loans* |
| Biaya dibayar dimuka dan uang muka | 459.100 | | 244.222 | *Prepaid expenses and advances* |
| Aset lain-lain | 22.317 | | 2.922 | *Other assets* |
| Kenaikan (penurunan) liabilitas operasi: | | | | *Increase (decrease) in operating liabilities:* |
| Liabilitas segera | (33.602) | | (59.536) | *Obligations due immediately* |
| Simpanan nasabah dan simpanan dari bank lain | 4.191.318 | | (372.615) | *Deposits from customers and deposits from other banks* |
| Efek-efek yang dijual dengan janji dibeli kembali | - | | (88.001) | *Securities sold under repurchase agreement* |
| Beban yang masih harus dibayar dan liabilitas lain-lain | (18.731) | | (200.138) | *Accrued expenses and other liabilities* |
| **Kas neto diperoleh dari (digunakan untuk) aktivitas operasi** | **1.528.836** | | **(1.561.102)** | ***Net cash provided by (used in) operating activities*** |
| **ARUS KAS DARI AKTIVITAS INVESTASI** | | | | ***CASH FLOWS FROM INVESTING ACTIVITIES*** |
| Hasil penjualan dari efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain | 353.616 | | 1.784.843 | *Proceeds from securities measured at fair value through other comprehensive income* |
| Pembelian efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain | (1.912.669) | | (2.593) | *Purchases of securities measured at fair value through other comprehensive income* |
| Hasil penjualan aset tetap | 514 | 14 | 5 | *Proceeds from sale of fixed assets* |
| Perolehan aset tetap | (12.811) | 14 | (9.150) | *Acquisition of fixed assets* |
| Perolehan aset takberwujud | (5.666) | 15 | (27.035) | *Acquisition of intangible assets* |
| **Kas neto diperoleh dari (digunakan untuk) aktivitas investasi** | **(1.577.016)** | | **1.746.070** | ***Net cash provided by (used in) investing activities*** |
| **ARUS KAS DARI AKTIVITAS PENDANAAN** | | | | ***CASH FLOWS FROM FINANCING ACTIVITIES*** |
| Penerimaan dana setoran modal | 1.310.000 | 25 | - | *Receipt of capital deposits fund* |
| Penerimaan pinjaman subordinasi | 95.000 | 24,53 | 251.839 | *Receipt of subordinated loan* |
| Pembayaran liabilitas sewa | (5.974) | 16,53 | (5.727) | *Payments of lease liabilities* |
| Penerimaan Penawaran Umum Terbatas dari masyarakat | 860 | | - | *Receipt of Limited Public Offering from the public* |
| Pembayaran biaya emisi saham | (3.367) | | - | *Payment of share issuance cost* |
| **Kas neto diperoleh dari aktivitas pendanaan** | **1.396.519** | | **246.112** | ***Net cash provided by financing activities*** |
| **KENAIKAN NETO KAS DAN SETARA KAS** | **1.348.339** | | **431.080** | ***NET INCREASE ON CASH AND CASH EQUIVALENTS*** |
| Pengaruh perubahan kurs mata uang asing | 1.570 | | 1.621 | *Effect of changes in foreign currencies exchange rate* |
| **KAS DAN SETARA KAS AWAL TAHUN** | 2.026.029 | | 1.593.328 | ***CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR*** |
| **KAS DAN SETARA KAS AKHIR TAHUN** | **3.375.938** | | **2.026.029** | ***CASH AND CASH EQUIVALENTS AT END OF YEAR*** |
| **Kas dan setara kas terdiri dari:** | | | | ***Cash and cash equivalents consist of:*** |
| Kas | 119.138 | 4 | 118.962 | *Cash* |
| Giro pada Bank Indonesia | 246.182 | 5 | 80.538 | *Current accounts with Bank Indonesia* |
| Giro pada bank lain | 345.996 | 6 | 386.841 | *Current accounts with other banks* |
| Penempatan pada Bank Indonesia dan bank lain | 2.664.622 | 7 | 1.439.688 | *Placements with Bank Indonesia and other banks* |
| **Total** | **3.375.938** | | **2.026.029** | ***Total*** |

Catatan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

*The accompanying notes form an integral part of these financial statements.*

## 1. UMUM

### a. Pendirian Bank

PT Bank JTrust Indonesia Tbk ("Bank") semula didirikan dengan nama PT Bank Century Intervest Corporation berdasarkan akta No. 136 tanggal 30 Mei 1989 yang dibuat di hadapan Lina Laksmiwardhani, S.H., sebagai pengganti dari Lukman Kirana, S.H., notaris di Jakarta. Akta pendirian tersebut telah disahkan oleh Menteri Kehakiman Republik Indonesia berdasarkan Surat Keputusan No. C2-6196.HT.01.01.TH'89 tanggal 12 Juli 1989 dan telah diumumkan dalam Berita Negara Republik Indonesia No. 36 Tambahan No. 1959 tanggal 4 Mei 1993. Bank melakukan penggabungan atau *merger* dengan bank-bank lainnya pada tahun 2004.

Anggaran dasar Bank telah mengalami beberapa kali perubahan, terakhir dengan akta No. 156 tanggal 17 Desember 2021 yang dibuat di hadapan Jose Dima Satria, S.H., M.Kn., notaris di Jakarta. Perubahan ini telah diterima dan dicatat dalam *database* Sistem Administrasi Badan Hukum Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia berdasarkan Surat No. AHU-0076111.AH.01.02 tanggal 28 Desember 2021.

Sejak tanggal 6 November 2008, Bank (dahulu PT Bank Century Tbk) ditetapkan oleh Bank Indonesia sebagai Bank Dalam Pengawasan Khusus.

Pada tanggal 20 November 2008, berdasarkan Surat No. 10/232/GBI/Rahasia, Bank Indonesia menetapkan Bank (dahulu PT Bank Century Tbk) sebagai bank gagal yang ditengarai dapat berdampak sistemik. Selanjutnya, sesuai dengan Perpu No. 4 Tahun 2008 tentang Jaringan Pengaman Sistem Keuangan, Komite Stabilitas Sistem Keuangan (KSSK) melalui Keputusan No. 04/KSSK.03/2008 tanggal 21 November 2008 menetapkan Bank (dahulu PT Bank Century Tbk) sebagai bank gagal yang berdampak sistemik dan menyerahkan penanganannya kepada Lembaga Penjamin Simpanan ("LPS").

Sehubungan dengan pengambilalihan Bank oleh LPS pada bulan November 2008, dalam rangka memenuhi ketentuan pasal 42 Undang-Undang No. 24 Tahun 2004 sebagaimana telah diubah dengan Undang-Undang No. 7 Tahun 2009 tentang LPS, maka LPS telah melakukan program divestasi atas mayoritas saham milik LPS pada Bank kepada calon investor yang memenuhi syarat melalui penjualan strategis (*strategic sale*).

## *1. GENERAL*

### *a. Establishment of the Bank*

*PT Bank JTrust Indonesia Tbk ("Bank") was established under the name of PT Bank Century Intervest Corporation by deed No. 136 dated May 30, 1989 of Lina Laksmiwardhani, S.H., substitute of Lukman Kirana, S.H., notary in Jakarta. The deed of establishment was approved by the Ministry of Justice of the Republic of Indonesia in its Decision Letter No. C2-6196.HT.01.01.TH'89 dated July 12, 1989 and published in the State Gazette of the Republic of Indonesia No. 36 Supplement No. 1959 dated May 4, 1993. The Bank conducted a business combination through merger with other banks in 2004.*

*The Bank's articles of association have been amended several times, the most recent is by deed No. 156 dated December 17, 2021 of Jose Dima Satria, S.H., M.Kn., notary in Jakarta. The changes have been accepted and recorded in database of the Legal Entity Administration System of the Ministry of Law and Human Rights of the Republic of Indonesia based on its Letter No. AHU-0076111.AH.01.02 dated December 28, 2021.*

*Since November 6, 2008, the Bank (formerly PT Bank Century Tbk) has been classified as a Bank Under Intensive Monitoring Unit by Bank Indonesia.*

*On November 20, 2008, based on Letter No. 10/232/GBI/Rahasia, Bank Indonesia has determined the Bank (formerly PT Bank Century Tbk) as a failed bank which was deemed as having systemic impact. Furthermore, in accordance with Government Regulation No. 4 Year 2008 about the Safeguarding of Financial System, the Financial System Stability Committee (KSSK) through its Decree No. 04/KSSK.03/2008 dated November 21, 2008 classified the Bank (formerly PT Bank Century Tbk) as a failed bank which had systemic impact and assigned the Bank to Indonesia Deposit Insurance Corporation ("LPS").*

*In relation with LPS takeover of the Bank in November 2008, in compliance with article 42 of Law No. 24 Year 2004 as subsequently amended with Law No. 7 Year 2009 regarding LPS, the LPS has already conducted a divestment program for the majority of Bank's shares owned by LPS to the qualified prospective investor through strategic sale.*

## 1. UMUM (lanjutan)

### a. Pendirian Bank (lanjutan)

Berdasarkan hasil program divestasi, mayoritas saham LPS di Bank telah dialihkan kepada J Trust Co., Ltd., Jepang, melalui perjanjian penjualan dan pembelian saham bersyarat tanggal 12 September 2014, surat kesepakatan tanggal 18 November 2014 dan akta pengambilalihan No. 52 tanggal 20 November 2014 yang dibuat di hadapan Jose Dima Satria, S.H., M.Kn., notaris di Jakarta.

Kantor pusat Bank beralamat di Gedung Sahid Sudirman Center Lantai 33, Jalan Jenderal Sudirman No. 86, Jakarta Pusat.

Bank memiliki kantor cabang, kantor cabang pembantu dan kantor kas sebagai berikut:

| | 2021 | 2020 | |
|---|---|---|---|
| Kantor cabang | 22 | 22 | *Branches* |
| Kantor cabang pembantu | 20 | 13 | *Sub-branches* |
| Kantor kas | - | 7 | *Cash offices* |

Entitas induk terakhir Bank adalah J Trust Co., Ltd., Jepang.

### b. Penawaran Umum Saham Bank

Pada bulan Juni 1997, Bank (dahulu PT Bank CIC International Tbk) menjual 70.000.000 sahamnya yang bernilai nominal Rp 500 (nilai penuh) per saham dengan harga penawaran Rp 900 (nilai penuh) per saham kepada masyarakat melalui pasar modal sesuai dengan ketentuan perundang-undangan yang berlaku. Penjualan saham kepada masyarakat ini telah memperoleh pernyataan efektif dari Ketua Badan Pengawas Pasar Modal dan Lembaga Keuangan (Bapepam-LK) melalui Surat No. S-1144/PM/1997 tanggal 3 Juni 1997.

Pada bulan April 1999, Bank (dahulu PT Bank CIC International Tbk) melakukan Penawaran Umum Terbatas I (*Rights Issue I*) kepada para pemegang sahamnya dan menerbitkan saham biasa sebanyak 570.400.000 saham dengan nilai nominal Rp 100 (nilai penuh) per saham dengan harga penawaran Rp 100 (nilai penuh) per saham, dimana melekat sejumlah 213.900.000 Waran Seri I yang dapat dikonversikan menjadi saham mulai tanggal 20 Oktober 1999 sampai dengan 19 April 2004.

## *1. GENERAL (continued)*

### *a. Establishment of the Bank (continued)*

*Based on the results of divestment program, LPS majority shareholding in the Bank has been sold to J Trust Co., Ltd., Japan, through conditional sale and purchase agreement dated September 12, 2014, letter of agreement dated November 18, 2014 and deed of sale and purchase agreement No. 52 dated November 20, 2014 as covered by Jose Dima Satria, S.H., M.Kn., notary in Jakarta.*

*The Bank's head office is located at Sahid Sudirman Center Building, 33rd Floor, Jenderal Sudirman Street No. 86, Central Jakarta.*

*The Bank has branches, sub-branches and cash offices as follows:*

*The ultimate parent of the Bank is J Trust Co., Ltd., Japan.*

### *b. Public Offering of the Bank's Shares*

*In June 1997, the Bank (formerly PT Bank CIC International Tbk) sold 70,000,000 shares with par value of Rp 500 (full amount) per share and offering price of Rp 900 (full amount) per share to public through stock exchange market in accordance with the prevailing regulations. The initial public offering obtained an effective statement from the Capital Market and Financial Institution Supervisory Board (Bapepam-LK) through its Letter No. S-1144/PM/1997 dated June 3, 1997.*

*In April 1999, the Bank (formerly PT Bank CIC International Tbk) conducted a Limited Public Offering I (Rights Issue I) to its existing shareholders and issued 570,400,000 common shares with par value of Rp 100 (full amount) per share and offering price of Rp 100 (full amount) per share, which were attached to 213,900,000 Warrants Series I that could be converted into shares starting from October 20, 1999 up to April 19, 2004.*

**1. UMUM (lanjutan)**

**b. Penawaran Umum Saham Bank (lanjutan)**

Setiap pemegang saham yang memiliki 20 (dua puluh) saham mempunyai Hak Memesan Efek Terlebih Dahulu (HMETD) untuk membeli 8 (delapan) saham baru dengan harga Rp 100 (nilai penuh) per saham. Di samping itu, pada setiap 8 (delapan) saham baru melekat 3 (tiga) Waran Seri I yang diberikan secara cuma-cuma. Penawaran Umum Terbatas I ini telah mendapat persetujuan dari para pemegang saham dalam Rapat Umum Pemegang Saham Luar Biasa yang diadakan pada tanggal 9 Maret 1999.

Pada bulan Juli 2000, Bank (dahulu PT Bank CIC International Tbk) melakukan Penawaran Umum Terbatas II (*Rights Issue II*) kepada para pemegang sahamnya dan menerbitkan saham biasa sebanyak 401.773.500 saham dengan nilai nominal Rp 100 (nilai penuh) per saham dengan harga penawaran Rp 200 (nilai penuh) per saham, dimana melekat sejumlah 140.620.725 Waran Seri II yang dapat dikonversikan menjadi saham mulai tanggal 19 Januari 2001 sampai dengan 18 Juli 2005. Setiap pemegang saham yang memiliki 5 (lima) saham mempunyai Hak Memesan Efek Terlebih Dahulu (HMETD) untuk membeli 1 (satu) saham baru dengan harga Rp 100 (nilai penuh) per saham.

Di samping itu, pada setiap 100 (seratus) saham baru melekat 35 (tiga puluh lima) Waran Seri II yang diberikan secara cuma-cuma. Penawaran Umum Terbatas II ini telah mendapat persetujuan dari para pemegang saham dalam Rapat Umum Pemegang Saham Luar Biasa yang diadakan pada tanggal 26 Juni 2000 dan memperoleh pernyataan efektif dari Bapepam-LK melalui Surat Keputusan No. S-1517/PM/2000 tanggal 26 Juni 2000.

Pada bulan Maret 2003, Bank (dahulu PT Bank CIC International Tbk) melakukan Penawaran Umum Terbatas III (*Rights Issue III*) kepada para pemegang sahamnya dan menerbitkan saham biasa sebanyak 5.797.941.330 saham dengan nilai nominal Rp 100 (nilai penuh) per saham dengan harga penawaran Rp 120 (nilai penuh) per saham, dimana melekat sejumlah 173.938.240 Waran Seri III yang dapat dikonversikan menjadi saham mulai tanggal 26 September 2003 sampai dengan 7 April 2008. Setiap pemegang saham yang memiliki 5 (lima) saham mempunyai Hak Memesan Efek Terlebih Dahulu (HMETD) untuk membeli 12 (dua belas) saham baru dengan harga Rp 120 (nilai penuh) per saham.

***1. GENERAL (continued)***

***b. Public Offering of the Bank's Shares (continued)***

*Each shareholder, who owned 20 (twenty) shares was entitled to a Pre-emptive Right (HMETD) to buy 8 (eight) new shares at the price of Rp 100 (full amount) per share. In addition, every 8 (eight) new shares were attached with 3 (three) Warrants Series I which were given as an incentive. The Limited Public Offering I obtained an approval from the shareholders through the Extraordinary General Meeting of Shareholders on March 9, 1999.*

*In July 2000, the Bank (formerly PT Bank CIC International Tbk) conducted a Limited Public Offering II (Rights Issue II) to its existing shareholders and issued 401,773,500 common shares with par value of Rp 100 (full amount) per share and offering price of Rp 200 (full amount) per share, which were attached to 140,620,725 Warrants Series II, that could be converted into shares starting from January 19, 2001 up to July 18, 2005. Each shareholder, who owned 5 (five) shares, was entitled to a Pre-emptive Right (HMETD) to buy 1 (one) new share with an offering price of Rp 100 (full amount) per share.*

*In addition, every 100 (one hundred) new shares were attached with 35 (thirty five) Warrants Series II which were given as an incentive. The Limited Public Offering II was approved by the shareholders through the Extraordinary General Meeting of Shareholders on June 26, 2000 and obtained the effective statement from Bapepam-LK through its Decision Letter No. S-1517/PM/2000 dated June 26, 2000.*

*In March 2003, the Bank (formerly PT Bank CIC International Tbk) conducted a Limited Public Offering III (Rights Issue III) to its existing shareholders and issued 5,797,941,330 common shares with par value of Rp 100 (full amount) per share and offering price of Rp 120 (full amount) per share, which were attached to 173,938,240 Warrants Series III, that could be converted into shares starting from September 26, 2003 up to April 7, 2008. Each shareholder, who owned 5 (five) shares, was entitled to a Pre-emptive Right (HMETD) to buy 12 (twelve) new shares at the price of Rp 120 (full amount) per share.*

**1. UMUM (lanjutan)**

**b. Penawaran Umum Saham Bank (lanjutan)**

Di samping itu, pada setiap 100 (seratus) saham baru melekat 3 (tiga) Waran Seri III yang diberikan secara cuma-cuma. Penawaran Umum Terbatas III tersebut telah mendapat persetujuan dari para pemegang saham dalam Rapat Umum Pemegang Saham Luar Biasa yang diadakan pada tanggal 28 Februari 2003 dan memperoleh pernyataan efektif dari Bapepam-LK melalui Surat Keputusan No. S-405/PM/2003 tanggal 27 Februari 2003.

Pada bulan Juli dan Agustus 2003, Bank (dahulu PT Bank CIC International Tbk) melakukan Penawaran Umum Terbatas IV (*Rights Issue IV*) kepada para pemegang sahamnya dan menerbitkan saham biasa sebanyak 2.494.146.934 saham dengan nilai nominal Rp 100 (nilai penuh) per saham dengan harga penawaran Rp 120 (nilai penuh) per saham, dimana melekat sejumlah 2.244.732.240 Waran Seri IV, yang dapat dikonversikan menjadi saham mulai tanggal 22 Januari 2004 sampai dengan 3 Agustus 2008.

Setiap pemegang saham yang memiliki 10 (sepuluh) saham memiliki Hak Memesan Efek Terlebih Dahulu (HMETD) untuk membeli 3 (tiga) saham baru dengan harga Rp 120 (nilai penuh) per saham.

Di samping itu, pada setiap 10 (sepuluh) saham baru melekat 9 (sembilan) Waran Seri IV yang diberikan secara cuma-cuma. Penawaran Umum Terbatas IV ini telah mendapat persetujuan dari para pemegang saham dalam Rapat Umum Pemegang Saham Luar Biasa yang diadakan pada tanggal 27 Juni 2003 dan memperoleh pernyataan efektif dari Bapepam-LK melalui Surat Keputusan No. S-1534/PM/2003 tanggal 26 Juni 2003. Setelah penggabungan, harga waran menjadi Rp 78 (nilai penuh) per saham.

Pada bulan Juli 2007, Bank (dahulu PT Bank Century Tbk) melakukan Penawaran Umum Terbatas V (*Rights Issue V*) kepada para pemegang sahamnya dan menerbitkan saham biasa sebanyak 5.670.029.955 saham dengan nilai nominal Rp 78 (nilai penuh) per saham, dimana melekat sejumlah 5.670.029.955 Waran Seri V, yang dapat dikonversikan menjadi saham mulai tanggal 19 Desember 2007 sampai dengan 18 Juni 2010. Setiap pemegang saham yang memiliki 4 (empat) saham memiliki Hak Memesan Efek Terlebih Dahulu (HMETD) untuk membeli 1 (satu) saham baru dengan harga Rp 78 (nilai penuh) per saham.

***1. GENERAL (continued)***

***b. Public Offering of the Bank's Shares (continued)***

*In addition, every 100 (one hundred) new shares were attached with 3 (three) Warrants Series III which were given as an incentive. The Limited Public Offering III was approved by the shareholders through the Extraordinary General Meeting of Shareholders on February 28, 2003 and obtained the effective statement from Bapepam-LK through its Decision Letter No. S-405/PM/2003 dated February 27, 2003.*

*In July and August 2003, the Bank (formerly PT Bank CIC International Tbk) conducted a Limited Public Offering IV (Rights Issue IV) to its existing shareholders and issued 2,494,146,934 common shares with par value of Rp 100 (full amount) per share and offering price of Rp 120 (full amount) per share, which were attached to 2,244,732,240 Warrants Series IV, which could be converted into shares starting from January 22, 2004 up to August 3, 2008.*

*Each shareholder, who owned 10 (ten) shares, was entitled to a Pre-emptive Right (HMETD) to buy 3 (three) new shares at a price of Rp 120 (full amount) per share.*

*In addition, every 10 (ten) new shares were attached with 9 (nine) Warrants Series IV, which were given as an incentive. The Limited Public Offering IV was approved by shareholders through the Extraordinary General Meeting of Shareholders on June 27, 2003 and obtained the effective statement from Bapepam-LK through its Decision Letter No. S-1534/PM/2003 dated June 26, 2003. After the merger, the warrant's price became Rp 78 (full amount) per share.*

*In July 2007, the Bank (formerly PT Bank Century Tbk) conducted a Limited Public Offering V (Rights Issue V) to its existing shareholders and issued 5,670,029,955 common shares with par value of Rp 78 (full amount) per share, which were attached to 5,670,029,955 Warrants Series V, which could be converted into shares starting from December 19, 2007 up to June 18, 2010. Each shareholder, who owned 4 (four) shares, was entitled to a Pre-emptive Right (HMETD) to buy 1 (one) new share for a price of Rp 78 (full amount) per share.*

**1. UMUM (lanjutan)**

**b. Penawaran Umum Saham Bank (lanjutan)**

Di samping itu, pada setiap 1 (satu) saham baru melekat 1 (satu) Waran Seri V yang diberikan secara cuma-cuma. Penawaran Umum Terbatas V ini telah mendapat persetujuan dari para pemegang saham dalam Rapat Umum Pemegang Saham Luar Biasa yang diadakan pada tanggal 5 Juni 2007 dan memperoleh pernyataan efektif dari Bapepam-LK melalui Surat Keputusan No. S-2648/BL/2007 tanggal 5 Juni 2007. Pada saat jatuh tempo, terdapat 1 (satu) pemegang waran yang mengajukan *exercise* waran sejumlah 518 unit atau senilai Rp 40.404, namun hal tersebut tidak dilakukan terhitung sejak LPS melakukan penanganan terhadap Bank dan selaku pemegang saham pengendali Bank, berdasarkan UU LPS pasal 40 menyatakan bahwa LPS mengambil alih segala hak dan wewenang Rapat Umum Pemegang Saham, kepemilikan, kepengurusan dan/atau kepentingan lain.

Berdasarkan Surat Penghentian Sementara Perdagangan Efek Bank (dahulu PT Bank Century Tbk) No. Peng-23/BEI.PSJ/SPT/11-2008 tanggal 21 November 2008, sehubungan dengan adanya informasi material yang belum disampaikan kepada publik tentang Bank, maka untuk mencegah terjadinya perdagangan yang tidak wajar atas saham tercatat di Bursa Efek Indonesia dan untuk mendapatkan informasi yang lebih memadai tentang hal tersebut, Bursa Efek Indonesia memutuskan untuk melakukan penghentian sementara perdagangan saham Bank (dahulu PT Bank Century Tbk) di seluruh pasar mulai sesi pertama perdagangan saham pada tanggal 21 November 2008 hingga pengumuman lebih lanjut.

Berdasarkan Laporan Bulanan Registrasi Pemegang Efek per 31 Oktober 2019, Bank telah menginformasikan mengenai pemegang saham bukan pengendali dan bukan pemegang saham utama adalah sebesar 7,6433%.

Sehubungan dengan Surat Bursa Efek Indonesia No. S-07875/BEI.PP3/12-2019 tanggal 5 Desember 2019 perihal Status Suspensi Saham Perseroan dalam hal ini Bank, Bank telah memenuhi ketentuan V.1 dan ketentuan V.2 Peraturan Bursa No. I-A tentang Pencatatan Saham dan Efek Bersifat Ekuitas Selain Saham yang diterbitkan oleh Perusahaan Tercatat.

Sebagai tindak lanjut atas penghentian sementara perdagangan efek Bank (*suspense*) di seluruh pasar, Bursa Efek Indonesia meminta Bank menyampaikan dokumen hasil penilaian harga wajar saham oleh Kantor Jasa Penilai Publik (KJPP) yang terdaftar pada OJK sebagai referensi harga saham saat dilakukan pembukaan suspensi.

***1. GENERAL (continued)***

***b. Public Offering of the Bank's Shares (continued)***

*In addition, every 1 (one) new share was attached with 1 (one) Warrant Series V which was given as an incentive. The Limited Public Offering V was approved by shareholders through the Extraordinary General Meeting of Shareholders on June 5, 2007 and obtained the effective statement from Bapepam-LK through it's Decision Letter No. S-2648/BL/2007 dated June 5, 2007. At maturity date, there was 1 (one) warrant holder who exercised warrants for a number of 518 units or equivalent to Rp 40,404, but the conversion did not materialize since the LPS took over the Bank and as the controlling shareholder of the Bank, as stipulated in article 40 of Law of LPS, stating that the LPS to take over all rights and authority of the General Meeting of Shareholders, ownership, management and/or other interests.*

*Based on the Letter of Temporary Suspension on Shares Trading of Bank (formerly PT Bank Century Tbk) No. Peng-23/BEI.PSJ/SPT/11-2008 dated November 21, 2008, in connection with a material information which has not been communicated to the public concerning the Bank, to prevent unusual trading activity on the shares listed in Indonesia Stock Exchange and to obtain more adequate information, the Indonesia Stock Exchange decided to impose a temporary trading suspension of the Bank's shares in all market (formerly PT Bank Century Tbk) from the first session of trading securities on November 21, 2008 until further notification.*

*Based on the Monthly Reports of Registration Holders Securities at October 31, 2019, the Bank has informed about the holder of non-controlling shares and minority shareholder shares amounting to 7.6433%.*

*In connection with the Letter of Indonesia Stock Exchange No. S-07875/BEI.PP3/12-2019 on December 5, 2019, regarding Status Suspension of the Company's Shares in this matter the Bank, the Bank has fulfilled the provisions of V.1 and provision V.2 Regulation of exchange No. I-A about Listing of Shares and Equity Securities in addition to Shares issued by Listed Companies.*

*As a follow up to the trading suspension of the Bank's securities (suspension) in all markets, the Indonesia Stock Exchange requested to submit the valuation report by the Public Appraisal Office (KJPP) registered with OJK on the fair value of shares as reference of the stock price when lifting the suspension.*

**1. UMUM (lanjutan)**

**b. Penawaran Umum Saham Bank (lanjutan)**

Berdasarkan penilaian yang dilakukan Kantor Jasa Penilai Publik Kusnanto & Rekan terhadap 100% saham Bank, nilai pasar saham wajar Bank adalah sebesar Rp 4,51 triliun. Dengan demikian, harga saham wajar Bank pembukaan suspensi adalah sebesar Rp 450 (nilai penuh) per saham.

Mengacu kepada Pengumuman Pencabutan Penghentian Sementara Perdagangan Efek PT Bank JTrust Indonesia Tbk (BCIC) tercatat di Papan Pengembangan No. Peng-UPT-00001/ BEI.PP3/01-2020, Bursa Efek Indonesia telah memutuskan untuk mencabut penghentian sementara perdagangan efek PT Bank JTrust Indonesia Tbk di seluruh pasar mulai dari sesi pra-pembukaan pada hari Rabu, tanggal 8 Januari 2020.

Selanjutnya dalam rangka mewujudkan kewajaran proses pembentukan harga, maka pelaksanaan perdagangan saham Bank di pasar reguler pada tanggal 8 Januari 2020 dilaksanakan melalui sesi pra-pembukaan dengan mengacu pada Peraturan Nomor II-A tentang Perdagangan Efek Bersifat Khusus.

Pada tanggal 23 Agustus 2021, Bank mengajukan Pernyataan Pendaftaran kepada Kepala Eksekutif Pasar Modal Otoritas Jasa Keuangan melalui surat No. 23.05/S.Dir-CSD/JTRUST/VIII/2021 sehubungan dengan Penambahan Modal dengan Memberikan Hak Memesan Efek Terlebih Dahulu (PMHMETD) sebanyak-banyaknya 4.545.504.522 Saham seri C dengan nilai nominal Rp 100 (nilai penuh) per saham. Bank memperoleh pernyataan efektif dari OJK untuk melakukan Penawaran Umum Terbatas - Tahun 2021 melalui surat No. S-202/D.04/2021 tanggal 12 November 2021 perihal Pemberitahuan Efektifnya Pernyataan Pendaftaran.

Penyetoran saham oleh Pemegang Saham Utama Bank yaitu J Trust Co., Ltd., Jepang, J Trust Asia Pte. Ltd., Singapura dan PT JTrust Investments Indonesia bersama-sama dalam pelaksanaan HMETD yang dilakukan dengan kompensasi Komponen Ekuitas Lain dan Konversi Hak Tagih dari Pinjaman Subordinasi seluruhnya bersama-sama senilai Rp 1.362.124.750.000 (nilai penuh) dalam PMHMETD.

Saham Seri C yang diterbitkan dalam rangka pelaksanaan PMHMETD memiliki hak yang sama dan sederajat dalam segala hal (termasuk hak atas dividen) dengan saham lain Bank yang telah disetor penuh.

***1. GENERAL (continued)***

***b. Public Offering of the Bank's Shares (continued)***

*Based on an evaluation conducted by the Kusnanto & Partners Public Appraisal Office for 100% shares of the Bank, the fair value of shares of the Bank is amounting to Rp 4.51 trillion. Accordingly, the fair value of shares of the Bank after lifting the suspension is Rp 450 (full amount) per share.*

*Referring to the Announcement of the Temporary Revocation of the Securities Trading of PT Bank JTrust Indonesia Tbk (BCIC), listed on the Board Development No. Peng-UPT-00001/BEI.PP3/01-2020, the Indonesia Stock Exchange has decided to lift the temporary suspension of PT Bank JTrust Indonesia Tbk's securities trading in all markets starting from the pre-opening session on Wednesday, January 8, 2020.*

*Furthermore, in order to realize the fairness of the process of price formation, the implementation of stock exchange trade in the regular market on January 8, 2020 was carried out through a pre-opening session with reference to Rule Number II-A concerning Special Securities Trading.*

*On August 23, 2021, the Bank submitted a Registration Statement to the Chief Executive of the Capital Market of the Financial Services Authority through letter No. 23.05/S.Dir-CSD/JTRUST/VIII/2021 in connection with Capital Increase by Granting Pre-emptive Rights (PMHMETD) of a maximum of 4,545,504,522 Series C shares with a nominal value of Rp 100 (full amount) per share. The Bank obtained an effective statement from OJK to conduct a Limited Public Offering - 2021 through letter No. S-202/D.04/2021 dated November 12, 2021 regarding the Notification of the Effectiveness of the Registration Statement.*

*Shares deposited by the Bank's Major Shareholders, namely J Trust Co., Ltd., Japan, J Trust Asia Pte. Ltd., Singapore and PT JTrust Investments Indonesia jointly in the exercise of the Preemptive Rights carried out by compensating for Other Equity Components and Conversion of Claims from Subordinated Loans together totaling Rp 1,362,124,750,000 (full amount) in PMHMETD.*

*The Series C shares issued in the context of implementing the PMHMETD have the same and equal rights in all respects (including on dividends) with other fully paid-up Bank shares.*

**1. UMUM (lanjutan)**

**b. Penawaran Umum Saham Bank (lanjutan)**

HMETD didistribusikan kepada para Pemegang Saham Bank yang tercatat pada tanggal yang ditentukan dimana setiap pemilik 500 saham Bank akan memperoleh 227 HMETD. Setiap 1 HMETD dapat digunakan untuk membeli 1 saham dengan membayar harga pelaksanaan sebesar Rp 330 (nilai penuh), maka nilai emisi saham dalam PMHMETD melalui penawaran umum terbatas ini sebanyak-banyaknya Rp 1.500.016.492.260 (nilai penuh).

Saham baru hasil pelaksanaan telah diterima oleh pemesan yang berhak sesuai dengan ketentuan distribusi efek yang diatur dalam peraturan OJK No. 32/POJK.04/2015 Tentang Penambahan Modal Perusahaan Terbuka Dengan Memberikan HMETD.

Terdapat HMETD yang tidak dilaksanakan/*exercise* oleh pemegang bukti HMETD dan tidak terdapat pemegang bukti HMETD yang melakukan pemesanan tambahan. Rincian Penawaran Umum Terbatas - 2021 adalah sebagai berikut:

- Jumlah HMETD yang diterbitkan: 4.545.504.522 saham
- Jumlah HMETD yang di *exercise*: 4.130.257.580 saham
- Sisa HMETD yang tidak di *exercise*: 415.246.942 saham

Berikut adalah informasi jumlah modal saham Seri A, Seri B dan Seri C yang ditempatkan dan disetor penuh Bank sejak Penawaran Umum Perdana Saham sampai dengan tanggal 31 Desember 2021:

***1. GENERAL (continued)***

***b. Public Offering of the Bank's Shares (continued)***

*The Preemptive Rights distributed to the Shareholders of the Bank registered on the specified date wherein each owner of 500 shares of the Bank will receive 227 Rights. Every 1 Preemptive Rights can be used to buy 1 share by paying an exercise price of Rp 330 (full amount), then the value of the issuance of shares in PMHMETD through this limited public offering is a maximum of Rp 1,500,016,492,260 (full amount).*

*The new shares resulting from the exercise have been received by the entitled subscriber in accordance with the provisions on the distribution of securities as regulated in OJK regulation No. 32/POJK.04/2015 concerning Increase in Capital of a Public Company by HMETD.*

*There are HMETD not exercised by the HMETD proof holders and there are no HMETD proof holders who placed additional orders. Details of the Limited Public Offering - 2021 were as follows:*

- *Total of HMETD issued: 4,545,504,522 shares*
- *Number of HMETD exercised: 4,130,257,580 shares*
- *Remaining HMETD that are not exercised: 415,246,942 shares*

*Below is the information on the Bank's issued and fully paid Series A, Series B and Series C shares since the Initial Public Offering until December 31, 2021:*

| Keterangan | Jumlah Saham/ *Number of Shares* | *Description* |
|---|---|---|
| Penerbitan saham baru Seri A: | | *Issuance of Series A new shares:* |
| November 2008 | 676.236.100.000.000 | *November 2008* |
| Januari 2014 | 124.948.000.000.000 | *January 2014* |
| Januari 2015 | 30.000.000.000.000 | *January 2015* |
| April 2015 | 30.000.000.000.000 | *April 2015* |
| Oktober 2015 | 40.000.000.000.000 | *October 2015* |
| Maret 2017 | 100.000.000.000.000 | *March 2017* |
| Jumlah saham Seri A - sebelum Pelaksanaan Penggabungan Nilai Nominal Saham *(reverse stock split)* | 1.001.184.100.000.000 | *Total Series A shares - before reverse stock split* |
| Pengaruh Pelaksanaan Penggabungan Nilai Nominal Saham (r*everse stock split)* Juni 2018 | (1.001.174.088.159.000) | *Effect of reverse stock split in June 2018* |
| **Jumlah saham Seri A - setelah Pelaksanaan Penggabungan Nilai Nominal Saham *(reverse stock split)*** | **10.011.841.000** | ***Total Series A shares - after reverse stock split*** |

**1. UMUM (lanjutan)**

**b. Penawaran Umum Saham Bank (lanjutan)**

***1. GENERAL (continued)***

***b. Public Offering of the Bank's Shares (continued)***

| Keterangan | Jumlah Saham/ *Number of Shares* | *Description* |
|---|---|---|
| Saham Seri B: | | *Series B shares:* |
| Saham pendiri | 160.000.000 | *Founders shares* |
| Saham dari Penawaran Umum Perdana Saham pada tahun 1997 | 70.000.000 | *Shares from Initial Public Offering in 1997* |
| Saham bonus pada bulan Agustus 1998 | 55.200.000 | *Bonus shares in August 1998* |
| Pemecahan nilai saham pada bulan Maret 1999 | 1.140.800.000 | *Stock split in March 1999* |
| Saham setelah pemecahan | 1.426.000.000 | *Shares after stock split* |
| Penawaran Umum Terbatas I pada bulan April 1999 | 570.400.000 | *Limited Public Offering I in April 1999* |
| Pelaksanaan Waran Seri I | 13.119.000 | *Exercise of Series I Warrants* |
| Penawaran Umum Terbatas II pada bulan Juli 2000 | 401.773.500 | *Limited Public Offering II in July 2000* |
| Pelaksanaan Waran Seri II | 1.033.900 | *Exercise of Series II Warrants* |
| Penawaran Umum Terbatas III pada bulan Maret 2003 | 5.797.941.330 | *Limited Public Offering III in March 2003* |
| Pelaksanaan Waran Seri I | 66.331.650 | *Exercise of Series I Warrants* |
| Pelaksanaan Waran Seri II | 37.223.788 | *Exercise of Series II Warrants* |
| Penawaran Umum Terbatas IV pada bulan Juli 2003 | 2.494.146.934 | *Limited Public Offering IV in July 2003* |
| Pelaksanaan Waran Seri I | 250.000 | *Exercise of Series I Warrants* |
| Pelaksanaan Waran Seri II | 142.800 | *Exercise of Series II Warrants* |
| Saham sebelum penggabungan usaha | 10.808.362.902 | *Shares before merger* |
| Saham dari penggabungan usaha pada bulan Oktober 2004 | 6.769.653.639 | *Shares from merger in October 2004* |
| Saham setelah penggabungan usaha | 17.578.016.541 | *Shares after merger* |
| Penempatan langsung oleh *Klass Consultant Inc.* | 2.381.538.461 | *Direct placement by Klass Consultant Inc.* |
| Pelaksanaan Waran Seri II | 145.950.973 | *Exercise of Series II Warrants* |
| Pelaksanaan Waran Seri III dan V | 27.262 | *Exercise of Series III and V Warrants* |
| Pelaksanaan Waran Seri IV | 2.574.613.843 | *Exercise of Series IV Warrants* |
| Penawaran Umum Terbatas V pada bulan Juni 2007 | 5.670.029.955 | *Limited Public Offering V in June 2007* |
| Jumlah saham Seri B - sebelum Pelaksanaan Penggabungan Nilai Nominal Saham *(reverse stock split)* | 28.350.177.035 | *Total Series B shares - before reverse stock split* |
| Pengaruh Pelaksanaan Penggabungan Nilai Nominal Saham *(reverse stock split)* Juni 2018 | (28.349.893.534) | *Effect reverse stock split in June 2018* |
| **Jumlah Saham Seri B - setelah Pelaksanaan Penggabungan Nilai Nominal Saham *(reverse stock split)*** | **283.501** | ***Total Series B shares - after reverse stock split*** |
| Penerbitan saham baru Seri C: melalui PMHMETD Desember 2021 | 4.130.257.580 | *Issuance of Series C new shares: implementing the PMHMETD December 2021* |
| **Jumlah saham Seri C** | **4.130.257.580** | ***Total Series C shares*** |

**2. UMUM (lanjutan)**

**b. Penawaran Umum Saham Bank (lanjutan)**

**Perubahan Saham Portepel Bank dan Peningkatan Modal Dasar**

Berdasarkan Rapat Umum Pemegang Saham Tahunan tanggal 23 Juli 2021, Bank mengubah seluruh saham portepel menjadi saham seri C serta meningkatkan Modal Dasar menjadi sebesar Rp 20.000.000.000.000 (nilai penuh) yang terbagi atas:

- 10.011.841.000 saham seri A dengan nilai nominal masing-masing Rp 1.000 (nilai penuh)
- 283.501 saham seri B dengan nilai masing-masing sebesar Rp 7.800.000 (nilai penuh)
- 77.768.512.000 saham seri C dengan nilai nominal masing-masing Rp 100 (nilai penuh)

**c. Susunan Manajemen Bank dan Karyawan**

**Dewan Komisaris dan Direksi**

Susunan Dewan Komisaris dan Direksi Bank pada tanggal 31 Desember 2021 berdasarkan Pernyataan Keputusan Rapat tanggal 2 Desember 2021 yang telah dinyatakan dalam Akta Notaris Jose Dima Satria, S.H., M.Kn., No. 13 pada tanggal 2 Desember 2021 yang telah diterima dan dicatat dalam *database* Sistem Administrasi Badan Hukum Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia berdasarkan Surat No. AHU-AH01.03-0481323 tanggal 6 Desember 2021.

Susunan Dewan Komisaris dan Direksi Bank pada tanggal 31 Desember 2020 berdasarkan Pernyataan Keputusan Rapat tanggal 15 Desember 2020 yang telah dinyatakan dalam Akta Notaris Jose Dima Satria, S.H., M.Kn., No. 95 pada tanggal 15 Desember 2020 yang telah diterima dan dicatat dalam database Sistem Administrasi Badan Hukum Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia berdasarkan Surat No. AHU-AH.01.03-0421927 tanggal 21 Desember 2020.

***2. GENERAL (continued)***

***b. Public Offering of the Bank's Shares (continued)***

***Changes in Bank's Portfolio Shares and Increase in Authorized Capital***

*Based on the Annual General Meeting of Shareholders on July 23, 2021, the Bank changed all unissued shares into series C shares and increased the Authorized Capital to Rp 20,000,000,000,000 (full amount) which is divided into:*

- *10,011,841,000 Series A shares with a nominal value of Rp 1,000 (full amount) each*
- *283,501 Series B shares with a value of Rp 7,800,000 (full amount) each*
- *77,768,512,000 Series C shares with a nominal value of Rp 100 (full amount) each*

***c. Composition of the Bank's Management and Employees***

***Boards of Commissioners and Directors***

*The composition of the Bank's Boards of Commissioners and Directors as of December 31, 2021 is based on Bank's Meeting Decision Statement dated December 2, 2021, as covered by Notarial Deed of Jose Dima Satria, S.H., M.Kn., No. 13 dated December 2, 2021 which has been accepted and recorded in the database of the Legal Entity Administration System of the Ministry of Law and Human Rights of the Republic of Indonesia based on its Letter No. AHU-AH.01.03-0481323 dated December 6, 2021.*

*The composition of the Bank's Boards of Commissioners and Directors as of December 31, 2020 is based on Bank's Meeting Decision Statement dated December 15, 2020, as covered by Notarial Deed of Jose Dima Satria, S.H., M.Kn., No. 95 dated December 15, 2020 which has been accepted and recorded in the database of the Legal Entity Administration System of the Ministry of Law and Human Rights of the Republic of Indonesia based on its Letter No. AHU-AH.01.03-0421927 dated December 21, 2020.*

**1. UMUM (lanjutan)**

**c. Susunan Manajemen Bank dan Karyawan (lanjutan)**

**Dewan Komisaris dan Direksi (lanjutan)**

Susunan Dewan Komisaris Bank adalah sebagai berikut:

***1. GENERAL (continued)***

***c. Composition of the Bank's Management and Employees (continued)***

***Boards of Commissioners and Directors (continued)***

*The Bank's Board of Commissioners composition is as follows:*

| | 2021 | 2020 | |
|---|---|---|---|
| **Dewan Komisaris:** | | | ***Board of Commissioners:*** |
| Komisaris Utama | Nobiru Adachi | Nobiru Adachi | *President Commissioner* |
| Komisaris | Nobuiku Chiba | Nobuiku Chiba | *Commissioner* |
| Komisaris Independen | - | Mahdi Mahmudy [3] | *Independent Commissioner* |
| Komisaris Independen | Sutirta Budiman | Sutirta Budiman | *Independent Commissioner* |
| Komisaris Independen | Iwan Nataliputra [1] | - | *Independent Commissioner* |
| Komisaris Independen | Benny Siswanto [2] | - | *Independent Commissioner* |

1) Berdasarkan persetujuan OJK melalui Surat No. KEP-186/D.03/2021 tanggal 29 November 2021.

2) Berdasarkan persetujuan OJK melalui Surat No. KEP-205/D.03/2021 tanggal 22 Desember 2021.

3) Pengunduran diri tersebut telah disetujui dalam Rapat Umum Pemegang Saham Luar Biasa tanggal 3 Mei 2021.

*1) Based on the approval from OJK through its Letter No. KEP-186/D.03/2021 dated November 29, 2021.*

*2) Based on the approval from OJK through its Letter No. KEP-205/D.03/2021 dated December 22, 2021.*

*3) The resignation has been approved at the Extraordinary General Meeting of Shareholders on May 3, 2021.*

Susunan Direksi Bank adalah sebagai berikut:

*The Bank's Board of Directors is as follows:*

| | 2021 | 2020 | |
|---|---|---|---|
| **Direksi:** | | | ***Board of Directors:*** |
| Direktur Utama | Ritsuo Fukadai | Ritsuo Fukadai | *President Director* |
| Direktur | Felix Istyono Hartadi Tiono | Felix Istyono Hartadi Tiono | *Director* |
| Direktur | Helmi Arief Hidayat | Helmi Arief Hidayat | *Director* |
| Direktur | Cho Won June | Cho Won June | *Director* |
| Direktur | Bijono Waliman | Bijono Waliman | *Director* |
| Direktur | R. Djoko Prayitno [4] | - | *Director* |
| Direktur | Widjaja Hendra [5] | Fransisca Rita Gosal [6] | *Director* |

4) Berdasarkan persetujuan OJK melalui Surat No. KEP-137/D.03/2021 tanggal 20 September 2021.

5) Berdasarkan persetujuan OJK melalui Surat No. KEP-187/D.03/2021 tanggal 29 November 2021.

6) Pengunduran diri tersebut telah disetujui dalam Rapat Umum Pemegang Saham Luar Biasa tanggal 3 Mei 2021.

*4) Based on the approval from OJK through its Letter No. KEP-137/D.03/2021 dated September 20, 2021.*

*5) Based on the approval from OJK through its Letter No. KEP-187/D.03/2021 dated November 29, 2021.*

*6) The resignation has been approved at the Extraordinary General Meeting of Shareholders on May 3, 2021.*

**1. UMUM (lanjutan)**

**c. Susunan Manajemen Bank dan Karyawan (lanjutan)**

**Komite Audit, Komite Pemantau Risiko dan Komite Remunerasi dan Nominasi**

Susunan Komite Audit, Komite Pemantau Risiko dan Komite Remunerasi dan Nominasi pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut:

**Komite Audit**

Susunan Komite Audit pada tanggal 31 Desember 2021 berdasarkan Surat Keputusan Direksi No. 10.03/S.Kep-Dir-HCGD/JTRUST/III/2021 tanggal 10 Maret 2021 adalah sebagai berikut:

| | | |
|---|---|---|
| Ketua merangkap anggota | Sutirta Budiman | *Chairman and member* |
| Sekretaris merangkap anggota | Bambang Setyoko | *Secretary and member* |
| Anggota | I Gde Yadnya Kusuma | *Member* |

Susunan Komite Audit pada tanggal 31 Desember 2020 berdasarkan Surat Keputusan Direksi No. 31.04/S.Kep-Dir-HCGD/JTRUST/VIII/2020 tanggal 31 Agustus 2020 adalah sebagai berikut:

| | | |
|---|---|---|
| Ketua merangkap anggota | Sutirta Budiman | *Chairman and member* |
| Sekretaris merangkap anggota | Bambang Setyoko | *Secretary and member* |
| Anggota | Irwanto | *Member* |

**Komite Pemantau Risiko**

Susunan Komite Pemantau Risiko pada tanggal 31 Desember 2021 berdasarkan Surat Keputusan Direksi No. 09.08/S.Kep-Dir-HCGD/JTRUST/IX/2021 tanggal 9 September 2021 adalah sebagai berikut:

| | | |
|---|---|---|
| Ketua merangkap anggota | Sutirta Budiman | *Chairman and member* |
| Sekretaris merangkap anggota | I Gde Yadnya Kusuma | *Secretary and member* |
| Anggota | Nobiru Adachi | *Member* |
| Anggota | Nobuiku Chiba | *Member* |
| Anggota | Bambang Setyoko | *Member* |

Susunan Komite Pemantau Risiko pada tanggal 31 Desember 2020 berdasarkan Surat Keputusan Direksi No. 03.22/S.Kep-Dir-HCGD/JTRUST/VII/2020 tanggal 3 Juli 2020 adalah sebagai berikut:

| | | |
|---|---|---|
| Ketua merangkap anggota | Sutirta Budiman | *Chairman and member* |
| Sekretaris merangkap anggota | Amalia Setyanti Lestari | *Secretary and member* |
| Anggota | Nobiru Adachi | *Member* |
| Anggota | Nobuiku Chiba | *Member* |
| Anggota | Mahdi Mahmudy | *Member* |
| Anggota | Bambang Setyoko | *Member* |
| Anggota | Irwanto | *Member* |

***1. GENERAL (continued)***

***c. Composition of the Bank's Management and Employees (continued)***

***Audit Committee, Risk Monitoring Committee and Remuneration and Nomination Committee***

*The composition of Audit Committee, Risk Monitoring Committee and Remuneration and Nomination Committee as of December 31, 2021 and 2020 are as follows:*

***Audit Committee***

*The composition of Audit Committee as of December 31, 2021 based on Board of Directors Decision Letter No. 10.03/S.Kep-Dir-HCGD/JTRUST/III/2021 dated March 10, 2021 is as follows:*

*The composition of Audit Committee as of December 31, 2020 based on Board of Directors Decision Letter No. 31.04/S.Kep-Dir-HCGD/JTRUST/VIII/2020 dated August 31, 2020 is as follows:*

***Risk Monitoring Committee***

*The composition of Risk Monitoring Committee as of December 31, 2021 based on Board of Directors Decision Letter No. 09.08/S.Kep-Dir-HCGD/JTRUST/IX/2021 dated September 9, 2021 is as follows:*

*The composition of Risk Monitoring Committee as of December 31, 2020 based on Board of Directors Decision Letter No. 03.22/S.Kep-Dir-HCGD/JTRUST/VII/2020 dated July 3, 2020 is as follows:*

**1. UMUM (lanjutan)**

**c. Susunan Manajemen Bank dan Karyawan (lanjutan)**

**Komite Audit, Komite Pemantau Risiko dan Komite Remunerasi dan Nominasi (lanjutan)**

**Komite Remunerasi dan Nominasi**

Susunan Komite Remunerasi dan Nominasi pada tanggal 31 Desember 2021 berdasarkan Surat Keputusan Direksi No. 25.09/S.Kep-Dir-HCGD/JTRUST/VI/2021 tanggal 25 Juni 2021 adalah sebagai berikut:

| | | |
|---|---|---|
| Ketua | - | *Chairman* |
| Sekretaris merangkap anggota | Ong Pey Fang | *Secretary and member* |
| Anggota | Nobuiku Chiba | *Member* |
| Anggota | Sutirta Budiman | *Member* |

Susunan Komite Remunerasi dan Nominasi pada tanggal 31 Desember 2020 berdasarkan Surat Keputusan Direksi No. 03.23/S.Kep.Dir-HCGD/JTRUST/VII/2020 tanggal 3 Juli 2020 adalah sebagai berikut:

| | | |
|---|---|---|
| Ketua | Mahdi Mahmudy | *Chairman* |
| Sekretaris merangkap anggota | Ong Pey Fang | *Secretary and member* |
| Anggota | Nobuiku Chiba | *Member* |
| Anggota | Sutirta Budiman | *Member* |

**Divisi Sekretaris Perusahaan**

Berdasarkan Surat Keputusan Direksi No. 29.02/S.Kep-Dir-HCGD/JTRUST/I/2020 tanggal 29 Januari 2020, Pejabat Kepala Sekretaris Perusahaan pada tanggal 31 Desember 2021 dan 2020 adalah Ong Pey Fang.

**Satuan Kerja Audit Internal (SKAI)**

Berdasarkan Surat Keputusan Direksi No. 24.01/S.Kep-Dir-HCGD/JTRUST/VIII/2021 tanggal 24 Agustus 2021, Pejabat Sementara Kepala Divisi Internal Audit pada tanggal 31 Desember 2021 adalah Yuliana Sari.

Berdasarkan Surat Keputusan Direksi No. 05.03/S.Kep.Dir-HCGD/JTRUST/IX/2019 tanggal 5 September 2019, Kepala Divisi Internal Audit pada tanggal 31 Desember 2020 adalah Ari Prihadi Atmosoekarto.

Personil manajemen kunci Bank meliputi Dewan Komisaris, Direksi dan Komite Audit.

***1. GENERAL (continued)***

***c. Composition of the Bank's Management and Employees (continued)***

***Audit Committee, Risk Monitoring Committee and Remuneration and Nomination Committee (continued)***

***Remuneration and Nomination Committee***

*The composition of Remuneration and Nomination Committee as of December 31, 2021 based on Board of Directors Decision Letter No. 25.09/S.Kep-Dir-HCGD/JTRUST/VI/ 2021 dated June 25, 2021 is as follows:*

*The composition of Remuneration and Nomination Committee as of December 31, 2020 based on Board of Directors Decision Letter No. 03.23/S.Kep.Dir-HCGD/JTRUST/VII/ 2020 dated July 3, 2020 is as follows:*

***Corporate Secretary Division***

*Based on the Board of Directors Decision Letter No. 29.02/S.Kep-Dir-HCGD/JTRUST/I/2020 dated January 29, 2020, the Head of Corporate Secretary Division as of December 31, 2021 and 2020 is Ong Pey Fang.*

***Internal Audit Division***

*Based on the Board of Directors Decision Letter No. 24.01/S.Kep-Dir-HCGD/JTRUST/VIII/2021 dated August 24, 2021, the Acting Head of Internal Audit Division as of December 31, 2021 is Yuliana Sari.*

*Based on the Board of Directors Decision Letter No. 05.03/S.Kep.Dir-HCGD/JTRUST /IX/2019 dated September 5, 2019, the Head of Internal Audit Division as of December 31, 2020 is Ari Prihadi Atmosoekarto.*

*The Bank's key management are Boards of Commissioners, Boards of Directors and Audit Committee.*

**1. UMUM (lanjutan)**

**c. Susunan Manajemen Bank dan Karyawan (lanjutan)**

Jumlah imbalan kerja jangka pendek dan jangka panjang kepada personil manajemen kunci Bank untuk tahun yang berakhir pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut:

***1. GENERAL (continued)***

***c. Composition of the Bank's Management and Employees (continued)***

*Total short-term and long-term employee benefits of the Bank's key management personnel for the years ended December 31, 2021 and 2020 are as follows:*

| | Dewan Komisaris/ *Board of Commissioners* | | Direksi/ *Board of Directors* | | Komite Audit/ *Audit Committee* | | |
|---|---|---|---|---|---|---|---|
| | 2021 | 2020 | 2021 | 2020 | 2021 | 2020 | |
| Imbalan kerja jangka pendek | 5.027 | 5.129 | 13.730 | 14.213 | 1.033 | 1.058 | *Short-term employee benefits* |
| Imbalan kerja jangka panjang | 826 | 544 | 1.939 | 1.138 | - | - | *Long-term employee benefits* |
| **Total** | **5.853** | **5.673** | **15.669** | **15.351** | **1.033** | **1.058** | ***Total*** |

Tidak ada kompensasi dalam bentuk pesangon pemutusan kontrak kerja dan pembayaran berbasis saham kepada personil manajemen kunci.

*There are no termination compensation and share-based payments to the key management personnel.*

Bank memiliki masing-masing 838 dan 821 karyawan pada tanggal 31 Desember 2021 dan 2020.

*The Bank has 838 and 821 employees as of December 31, 2021 and 2020, respectively.*

**d. Penyelesaian Laporan Keuangan**

Manajemen Bank bertanggung jawab atas penyusunan dan penyajian wajar laporan keuangan yang telah diselesaikan dan diotorisasi untuk diterbitkan pada tanggal 25 Februari 2022.

***d. Completion of the Financial Statements***

*The management of the Bank is responsible for the preparation and fair presentation of the financial statements that were completed and authorized to be issued on February 25, 2022.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING**

**a. Dasar Penyusunan Laporan Keuangan**

Laporan keuangan telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia ("SAK") dan Peraturan Bapepam-LK No. VIII.G.7 tentang "Pedoman Penyajian dan Pengungkapan Laporan Keuangan Emiten atau Perusahaan Publik".

Kebijakan akuntansi yang diterapkan dalam penyusunan laporan keuangan adalah selaras dengan kebijakan akuntansi yang diterapkan dalam penyusunan laporan keuangan Bank untuk tahun yang berakhir pada tanggal 31 Desember 2020, kecuali bagi penerapan beberapa SAK yang telah direvisi. Seperti diungkapkan dalam catatan-catatan terkait atas laporan keuangan, beberapa standar akuntansi yang telah direvisi dan diterbitkan, diterapkan efektif tanggal 1 Januari 2021.

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES***

***a. Basis of Preparation of Financial Statements***

*The financial statements have been prepared and presented in accordance with the Indonesian Financial Accounting Standards ("SAK") and Bapepam-LK Regulation No. VIII.G.7 regarding "Guidelines for Presentation and Disclosure of Financial Statements of Issuer or Public Companies".*

*The accounting policies adopted in the preparation of the financial statements are consistent with those made in the preparation of the Bank's financial statements for the year ended December 31, 2020, except for the adoption of several amended SAK. As disclosed further in the relevant succeeding notes, several amended and published accounting standards were adopted effective on January 1, 2021.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**a. Dasar Penyusunan Laporan Keuangan (lanjutan)**

Laporan keuangan, kecuali untuk laporan arus kas, disusun berdasarkan dasar akrual dengan menggunakan konsep harga perolehan, kecuali beberapa akun tertentu disusun berdasarkan pengukuran lain sebagaimana diuraikan dalam kebijakan akuntansi masing-masing akun tersebut.

Laporan arus kas disusun dengan menggunakan metode langsung yang dimodifikasi, yang diklasifikasikan ke dalam aktivitas operasi, investasi dan pendanaan. Untuk tujuan laporan arus kas, kas dan setara kas mencakup kas, giro pada Bank Indonesia, giro pada bank lain, dan penempatan pada Bank Indonesia dan bank lain yang jatuh tempo dalam 3 (tiga) bulan atau kurang sejak tanggal perolehan yang tidak dijaminkan atau dibatasi penggunaannya.

Dalam penyusunan laporan keuangan sesuai dengan Standar Akuntansi Keuangan di Indonesia, dibutuhkan pertimbangan, estimasi dan asumsi yang mempengaruhi:

- penerapan kebijakan akuntansi;
- nilai aset dan liabilitas dilaporkan dan pengungkapan atas aset dan liabilitas kontinjensi pada tanggal laporan keuangan; dan
- jumlah pendapatan dan beban selama periode pelaporan.

Walaupun estimasi ini dibuat berdasarkan pengetahuan terbaik manajemen atas kejadian dan tindakan saat ini, hasil aktual mungkin berbeda dengan jumlah yang diestimasi semula.

Estimasi, asumsi dan pertimbangan akuntansi signifikan yang diterapkan dalam penyusunan laporan keuangan Bank diungkapkan pada Catatan 3.

Laporan keuangan disajikan dalam mata uang Rupiah, yang merupakan mata uang fungsional Bank.

Seluruh angka dalam laporan keuangan ini, dibulatkan dan disajikan dalam jutaan Rupiah ("Rp"), kecuali dinyatakan lain.

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***a. Basis of Preparation of Financial Statements (continued)***

*The financial statements, except for the statement of cash flows, have been prepared on the accrual basis using the historical cost basis of accounting, except for certain accounts which are measured on the bases described in the related accounting policies for those accounts.*

*The statement of cash flows was prepared based on the modified direct method with cash flows classified into cash flows from operating, investing and financing activities. For the purpose of the statement of cash flows, cash and cash equivalents include cash, current accounts with Bank Indonesia, current accounts with other banks, and placements with Bank Indonesia and other banks with original maturities of 3 (three) months or less from the acquisition date, which are not pledged as collateral or restricted in use.*

*The preparation of financial statements in conformity with Indonesian Financial Accounting Standards requires use of judgments, estimates and assumptions that affect:*

- *the application of accounting policies;*
- *the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of financial statements; and*
- *the reported amounts of revenues and expenses during reporting period.*

*Although these estimates are based on management's best knowledge of current events and activities, actual results may differ from those estimates.*

*Significant accounting estimates, assumptions and judgments applied in the preparation of the Bank's financial statements are disclosed in Note 3.*

*The financial statements are presented in Indonesian Rupiah, which is the functional currency of the Bank.*

*Figures in the financial statements are rounded and stated in millions of Rupiah ("Rp"), unless otherwise specified.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**a. Dasar Penyusunan Laporan Keuangan (lanjutan)**

Berikut ini adalah standar akuntansi keuangan, perubahan, dan interpretasi standar akuntansi keuangan yang berlaku efektif sejak 1 Januari 2021.

- Penyesuaian tahunan PSAK 1: "Penyajian laporan keuangan";
- Penyesuaian tahunan PSAK 48: "Penurunan nilai aset";
- Amendemen PSAK 55: "Instrumen keuangan: Pengakuan dan pengukuran";
- PSAK 62: "Kontrak asuransi";
- Amendemen PSAK 60: "Instrumen keuangan: Pengungkapan";
- Amendemen PSAK 71: "Instrumen keuangan";
- Amendemen PSAK 73: "Sewa".

Implementasi dari standar-standar tersebut tidak menghasilkan perubahan substansial terhadap kebijakan akuntansi dan tidak memiliki dampak yang material terhadap laporan keuangan di tahun berjalan atau tahun sebelumnya.

**b. Perubahan Kebijakan Akuntansi**

**Standar, Amendemen/Penyesuaian dan Interpretasi Standar Telah Diterbitkan Tapi Belum Diterapkan**

Pada tanggal persetujuan laporan keuangan, standar, interpretasi dan amendemen-amendemen atas PSAK yang relevan, yang telah diterbitkan namun belum berlaku efektif, dengan penerapan dini diijinkan, adalah sebagai berikut:

Efektif untuk periode yang dimulai pada atau setelah tanggal 1 Januari 2022

- PSAK 57 (Amendemen) Provisi, Liabilitas Kontinjensi dan Aset Kontinjensi tentang Kontrak Memberatkan - Biaya Memenuhi Kontrak
- Penyesuaian Tahunan 2021 atas PSAK (amendemen PSAK 71 Instrumen Keuangan dan PSAK 73 Sewa)

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***a. Basis of Preparation of Financial Statements (continued)***

*The followings are financial accounting standard, amendments and interpretation of financial accounting standard which become effective starting January 1, 2021.*

- *Annual improvement PSAK 1: "Presentation of financial statements";*
- *Annual improvement PSAK 48: "Asset impairment";*
- *Amendments of PSAK 55: "Financial instrument: Recognition and measurement";*
- *PSAK 62: "Insurance contract";*
- *Amendments of PSAK 60: "Financial instrument: Disclosure";*
- *Amendments of PSAK 71: "Financial instrument";*
- *Amendments of PSAK 73: "Lease".*

*The implementation of the above standards did not result in substantial changes to the accounting policies and had no material impact to the financial statements for current or prior financial years.*

***b. Changes in Accounting Policies***

***Standards, Amendments/Improvements and Interpretations to Standards Issued not yet Adopted***

*At the date of authorization of these financial statements, the following standards, interpretations and amendments to PSAK relevant were issued but not effective, with early application permitted:*

*Effective for periods beginning on or after January 1, 2022*

- *PSAK 57 (Amendment) Provisions, Contingent Liabilities and Contingent Assets: Onerous Contracts - Cost of Fulfilling the Contracts*
- *2021 Annual Improvements to PSAK (amendments to PSAK 71 Financial Instruments and PSAK 73 Leases)*

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**b. Perubahan Kebijakan Akuntansi (lanjutan)**

**Standar, Amendemen/Penyesuaian dan Interpretasi Standar Telah Diterbitkan Tapi Belum Diterapkan (lanjutan)**

Efektif untuk periode yang dimulai pada atau setelah tanggal 1 Januari 2023

- PSAK 1 (Amendemen) Penyajian Laporan Keuangan: Klasifikasi Liabilitas sebagai Jangka Pendek atau Jangka Panjang dan Pengungkapan Kebijakan Akuntansi
- PSAK 16 (Amendemen) Aset Tetap: Hasil Sebelum Penggunaan yang Diintensikan
- PSAK 25 (Amendemen) Kebijakan Akuntansi, Perubahan Estimasi Akuntansi, dan Kesalahan: Definisi Estimasi Akuntansi

Efektif untuk periode yang dimulai pada atau setelah tanggal 1 April 2021

- PSAK 73 (Amendemen) Sewa: Konsesi Sewa terkait COVID-19 setelah 30 Juni 2021

Sampai dengan tanggal penerbitan laporan keuangan, dampak dari penerapan standar, amandemen dan interpretasi tersebut terhadap laporan keungan tidak dapat diketahui atau diestimasi oleh manajemen.

**c. Transaksi dan Saldo Dalam Mata Uang Asing dan Saldo Translasi**

Transaksi dalam mata uang asing dijabarkan ke mata uang Rupiah dengan menggunakan kurs laporan (penutupan) yang ditetapkan oleh Bank Indonesia yaitu kurs tengah yang merupakan rata-rata kurs beli dan kurs jual berdasarkan *Reuters* yang berlaku pada pukul 16.00 Waktu Indonesia Barat.

Keuntungan dan kerugian selisih kurs yang timbul dari transaksi dalam mata uang asing dan dari penjabaran aset dan liabilitas moneter dalam mata uang asing, diakui dalam laba rugi, kecuali apabila ditangguhkan pada ekuitas karena memenuhi kualifikasi/kriteria sebagai lindung nilai arus kas (*hedging*).

Selisih penjabaran mata uang asing atas aset moneter keuangan lain yang diukur berdasarkan nilai wajar dicatat sebagai bagian dari keuntungan dan kerugian selisih kurs.

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***b. Changes in Accounting Policies (continued)***

***Standards, Amendments/Improvements and Interpretations to Standards Issued not yet Adopted (continued)***

*Effective for periods beginning on or after January 1, 2023*

- *PSAK 1 (Amendment) Presentation of financial statements: Classification of Liabilities as Current or Non-current and Disclosure of Accounting Policies*
- *PSAK 16 (Amendment) Property, Plant and Equipment: Proceeds before Intended Use*
- *PSAK 25 (Amendment) Accounting Policies, Changes in Accounting Estimates and Errors: Definition of Accounting Estimates*

*Effective for periods beginning on or after April 1, 2021*

- *PSAK 73 (Amendment) Leases: Covid-19 related Rent Concessions beyond June 30, 2021*

*As of the issuance date of the financial statements, the effects of adoption of these standards, amendments and interpretations on the financial statements are not known nor reasonably estimable by management.*

***c. Foreign Currency Transactions and Balances Translation***

*Transactions denominated in a foreign currency are converted into Rupiah using the reporting (closing) rate set by Bank Indonesia that is middle rate based on the average of bid rate and ask rate of Reuters prevailing at 16.00 Western Indonesian Time.*

*Exchange gains and losses arising from transactions in foreign currency and on the translation of foreign currency monetary assets and liabilities are recognized in profit or loss, except when it is being deferred in equity as qualifying cash flow hedges.*

*Translation differences on other monetary financial assets measured at fair value are included in foreign exchange gains and losses.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**c. Transaksi dan Saldo Dalam Mata Uang Asing dan Saldo Translasi (lanjutan)**

Kurs mata uang asing utama yang digunakan untuk menjabarkan ke dalam mata uang Rupiah pada tanggal 31 Desember 2021 dan 2020 (dalam nilai penuh) adalah sebagai berikut:

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***c. Foreign Currency Transactions and Balances Translation (continued)***

*The major exchange rates used for translation into Rupiah as of December 31, 2021 and 2020 (full amount) are as follows:*

| | 2021 | 2020 | |
|---|---|---|---|
| Dinar Bahrain | 37.803 | 37.266 | *Bahrain Dinar* |
| Poundsterling Inggris | 19.251 | 19.012 | *Great Britain Poundsterling* |
| Euro Eropa | 16.112 | 17.234 | *European Euro* |
| Franc Swiss | 15.585 | 15.901 | *Swiss Franc* |
| Dolar Amerika Serikat | 14.253 | 14.050 | *United States Dollar* |
| Dolar Kanada | 11.193 | 10.981 | *Canadian Dollar* |
| Dolar Singapura | 10.555 | 10.606 | *Singapore Dollar* |
| Dolar Australia | 10.347 | 10.752 | *Australian Dollar* |
| Dolar Selandia Baru | 9.732 | 10.088 | *New Zealand Dollar* |
| Riyal Arab Saudi | 3.796 | 3.745 | *Saudi Arabian Riyal* |
| Ringgit Malaysia | 3.418 | 3.481 | *Malaysian Ringgit* |
| Yuan Cina | 2.237 | 2.157 | *China Yuan* |
| Dolar Hong Kong | 1.828 | 1.812 | *Hong Kong Dollar* |
| Peso Filipina | 279 | 292 | *Philippines Peso* |
| Yen Jepang | 124 | 136 | *Japanese Yen* |
| Won Korea | 12 | 13 | *Korea Won* |

**d. Instrumen Keuangan**

Klasifikasi

i. Aset keuangan

Bank mengklasifikasikan aset keuangan mencakup: (i) biaya perolehan diamortisasi, (ii) nilai wajar melalui penghasilan komprehensif lain ("FVOCI") dan (iii) nilai wajar melalui laba rugi ("FVTPL").

Aset keuangan diklasifikasikan ke dalam salah satu kategori pada saat pengakuan awal, dan berdasarkan model bisnis dimana aset keuangan tersebut dimiliki serta karakteristik arus kas kontraktualnya. Model bisnis merefleksikan bagaimana kelompok aset keuangan dikelola untuk mencapai tujuan bisnis tertentu.

***d. Financial Instruments***

*Classification*

*i. Financial assets*

*The Bank classifies its financial assets as (i) at amortized cost, (ii) fair value through other comprehensive income ("FVOCI") and (iii) fair value through profit or loss ("FVTPL").*

*Financial assets are classified into one of these categories on initial recognition, and based on the business model within which they are held, and their contractual cash flow characteristics. The business model reflects how groups of financial assets are managed to achieved a particular business objective.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**d. Instrumen Keuangan (lanjutan)**

Klasifikasi (lanjutan)

i. Aset keuangan (lanjutan)

Aset keuangan diukur dengan biaya perolehan diamortisasi hanya jika memenuhi kondisi berikut:

- Aset keuangan dikelola dalam model bisnis yang bertujuan untuk memiliki aset keuangan untuk tujuan mendapatkan arus kas kontraktual *("held to collect")*; dan
- Persyaratan kontraktual dari aset keuangan yang pada tanggal tertentu menghasilkan arus kas yang merupakan pembayaran pokok dan bunga semata (SPPI) dari jumlah pokok terutang.

Aset dapat dijual dari portofolio *held to collect* ketika terdapat peningkatan risiko kredit. Penghentian untuk alasan lain diperbolehkan namun penjualan tersebut harus tidak signifikan jumlahnya atau tidak sering.

Aset keuangan dengan tujuan model bisnis yang dicapai dengan mengumpulkan arus kas kontraktual dan menjual aset ("dimiliki untuk mengumpulkan dan dijual") dan arus kas kontraktualnya semata-mata adalah pembayaran pokok dan bunga diklasifikasikan sebagai aset keuangan yang diukur berdasarkan nilai wajar melalui penghasilan komprehensif lain (FVOCI).

Seluruh aset keuangan yang tidak diklasifikasikan sebagai aset keuangan yang diukur dengan biaya perolehan diamortisasi atau FVOCI sebagaimana ketentuan diatas diukur dengan nilai wajar melalui laba rugi (FVTPL).

Aset keuangan dapat ditetapkan sebagai FVTPL hanya jika dapat mengeliminasi atau mengurangi *mismatch*.

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***d. Financial Instruments (continued)***

*Classification (continued)*

*i. Financial assets (continued)*

*A financial asset is measured at amortized cost only if it meets both of the following conditions:*

- *The financial asset is held within a business model whose objective is to hold the assets to collect contractual cash flow ("held to collect"); and*
- *Its contractual terms give rise on specified dates to cash flows that are solely payments of principal and interest (SPPI) on the principal amount outstanding.*

*Asset may be sold out of held to collect portfolios where there is an increase in credit risk. Disposals for such sales should be insignificant in value or infrequent in nature.*

*Financial assets with business model objectives achieved by collecting the contractual cash flow and selling the assets ("held to collect and sell") and its contractual cash flows are solely payments of principal and interest are classified as financial assets at fair value through other comprehensive income (FVOCI).*

*All financial assets not classified as measured at amortized cost or FVOCI as described above are measured at fair value through profit or loss (FVTPL).*

*Financial assets maybe designated at FVTPL only if doing so eliminates or reduce accounting mismatch.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**d. Instrumen Keuangan (lanjutan)**

Klasifikasi (lanjutan)

ii. Liabilitas keuangan

Bank mengklasifikasikan liabilitas keuangannya sebagai (i) liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi (FVTPL) atau (ii) liabilitas keuangan yang diukur pada biaya perolehan diamortisasi.

Tabel berikut menyajikan klasifikasi instrumen keuangan Bank berdasarkan karakteristik dari instrumen keuangan tersebut:

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***d. Financial Instruments (continued)***

*Classification (continued)*

*ii. Financial liabilities*

*The Bank classifies its financial liabilities as (i) financial liabilities at fair value through profit or loss (FVTPL) or (ii) financial liabilities measured at amortized cost.*

*The following table presents the Bank's classification of financial instruments based on the characteristics of the financial instruments:*

| Aset Keuangan | Kategori yang didefinisikan oleh:/ *Category as defined by:* PSAK 71 | *Financial Asset* |
|---|---|---|
| Kas | Aset keuangan yang diukur dengan biaya perolehan diamortisasi/*Financial assets at amortized cost* | *Cash* |
| Giro pada Bank Indonesia | Aset keuangan yang diukur dengan biaya perolehan diamortisasi/*Financial assets at amortized cost* | *Current accounts with Bank Indonesia* |
| Giro pada bank lain | Aset keuangan yang diukur dengan biaya perolehan diamortisasi/*Financial assets at amortized cost* | *Current accounts with other banks* |
| Penempatan pada Bank Indonesia dan bank lain | Aset keuangan yang diukur dengan biaya perolehan diamortisasi/*Financial assets at amortized cost* | *Placement with Bank Indonesia and other banks* |
| Efek-efek | Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain/*Financial assets at fair value through other comprehensive income* | *Marketable securities* |
| | Aset keuangan yang diukur pada nilai wajar melalui laba rugi/*Financial assets at fair value through profit or loss* | |
| Tagihan derivatif | Aset keuangan yang diukur pada nilai wajar melalui laba rugi/*Financial assets at fair value through profit or loss* | *Derivatives receivables* |
| Pinjaman yang diberikan | Aset keuangan yang diukur dengan biaya perolehan diamortisasi/*Financial assets at amortized cost* | *Loans* |
| Tagihan akseptasi | Aset keuangan yang diukur dengan biaya perolehan diamortisasi/*Financial assets at amortized cost* | *Acceptance receivables* |
| Pendapatan bunga yang masih akan diterima | Aset keuangan yang diukur dengan biaya perolehan diamortisasi/*Financial assets at amortized cost* | *Accrued interest income* |

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**d. Instrumen Keuangan (lanjutan)**

Klasifikasi (lanjutan)

Tabel berikut menyajikan klasifikasi instrumen keuangan Bank berdasarkan karakteristik dari instrumen keuangan tersebut: (lanjutan)

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***d. Financial Instruments (continued)***

*Classification (continued)*

*The following table presents the Bank's classification of financial instruments based on the characteristics of the financial instruments: (continued)*

| Liabilitas Keuangan | **Kategori yang didefinisikan oleh:/** ***Category as defined by:*** **PSAK 71** | ***Financial Liability*** |
|---|---|---|
| Liabilitas segera | Liabilitas keuangan yang diukur pada biaya perolehan diamortisasi/*Financial liabilities at amortized cost* | *Obligations due immediately* |
| Simpanan nasabah | Liabilitas keuangan yang diukur pada biaya perolehan diamortisasi/*Financial liabilities at amortized cost* | *Deposits from customers* |
| Simpanan dari bank lain | Liabilitas keuangan yang diukur pada biaya perolehan diamortisasi/*Financial liabilities at amortized cost* | *Deposits from other banks* |
| Liabilitas derivatif | Liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi/*Financial liabilities mesaured at fair value through profit or loss* | *Derivative payables* |
| Bunga yang masih harus dibayar | Liabilitas keuangan yang diukur pada biaya perolehan diamortisasi/*Financial liabilities at amortized cost* | *Accrued interest expenses* |
| Liabilitas akseptasi | Liabilitas keuangan yang diukur pada biaya perolehan diamortisasi/*Financial liabilities at amortized cost* | *Acceptance payables* |
| Beban yang masih harus dibayar dan liabilitas lain-lain | Liabilitas keuangan yang diukur pada biaya perolehan diamortisasi/*Financial liabilities at amortized cost* | *Accrued expense and other liabilities* |
| Pinjaman subordinasi | Liabilitas keuangan yang diukur pada biaya perolehan diamortisasi/*Financial liabilities at amortized cost* | *Subordinated loans* |

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**d. Instrumen Keuangan (lanjutan)**

Pengakuan dan Pengukuran

i. Aset Keuangan

Aset keuangan pada awalnya diakui sebesar nilai wajarnya ditambah, dalam hal investasi yang tidak diukur pada nilai wajar melalui laba rugi, biaya transaksi yang dapat diatribusikan secara langsung. Pengukuran aset keuangan setelah pengakuan awal tergantung pada klasifikasinya.

Pembelian atau penjualan aset keuangan yang mensyaratkan penyerahan aset dalam kurun waktu yang ditetapkan oleh peraturan atau kebiasaan yang berlaku di pasar (pembelian yang lazim/reguler) diakui pada tanggal perdagangan, yaitu tanggal Bank berkomitmen untuk membeli atau menjual aset tersebut.

a) Aset keuangan pada biaya perolehan diamortisasi

Bank mengukur aset keuangan pada biaya perolehan diamortisasi, jika kedua kondisi berikut terpenuhi:

- Aset keuangan yang dikelola dalam model bisnis yang bertujuan untuk memiliki aset keuangan dalam rangka mendapatkan arus kas kontraktual.
- Arus kas kontraktual tersebut semata dari pembayaran pokok dan bunga *(solely payments of principal and interest-SPPI)* dari jumlah pokok terutang.

Detail dari kondisi ini diuraikan dibawah ini.

Pengujian SPPI

Tahap pertama dari proses klasifikasi, Bank menilai persyaratan kontraktual aset keuangan untuk mengidentifikasi apakah memenuhi pengujian SPPI.

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***d. Financial Instruments (continued)***

*Recognition and Measurement*

*i. Financial Assets*

*Financial assets are recognized initially at fair value plus, in the case of investments not at fair value through profit or loss, directly attributable transaction costs. The subsequent measurement of financial assets depends on their classification.*

*Purchases or sales of financial assets that require delivery of assets within a time frame established by regulation or convention in the market place (regular way trades) are recognized on the trade date, i.e., the date that the Bank commits to purchase or sell the assets.*

*a) Financial assets at amortized cost*

*The Bank measures financial assets at amortized cost if both of the following conditions are met:*

- *The financial asset is held within a business model with the objective to hold financial assets in order to collect contractual cash flows.*
- *The contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest (SPPI) on the principal amount outstanding.*

*The details of these conditions are outlined below.*

*SPPI test*

*The first stage of the classification process, the Bank assesses the contractual terms of financial assets to identify whether they meet the SPPI test.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**d. Instrumen Keuangan (lanjutan)**

Pengakuan dan Pengukuran (lanjutan)

i. Aset Keuangan (lanjutan)

a) Aset keuangan pada biaya perolehan diamortisasi (lanjutan)

Pengujian SPPI (lanjutan)

Pokok pinjaman untuk tujuan pengujian ini didefinisikan sebagai nilai wajar dari aset keuangan pada pengakuan awal dan dapat berubah selama umur aset keuangan (misalnya, jika ada pembayaran pokok atau amortisasi premi/diskon).

Elemen bunga yang paling signifikan dalam perjanjian kredit adalah pertimbangan atas nilai waktu uang dan risiko kredit. Dalam membuat penilaian SPPI, Bank menerapkan pertimbangan dan memperhatikan faktor-faktor yang relevan seperti mata uang dimana aset keuangan didenominasikan dan periode saat suku bunga ditetapkan.

Sebaliknya, persyaratan kontraktual yang memberikan eksposur lebih dari de minimis atas risiko atau volatilitas dalam arus kas kontraktual yang tidak terkait dengan dasar pengaturan pinjaman, tidak menimbulkan arus kas kontraktual SPPI atas jumlah saldo. Dalam kasus seperti ini, aset keuangan diharuskan untuk diukur pada FVTPL.

Penilaian model bisnis

Bank menentukan model bisnisnya berdasarkan tingkat yang paling mencerminkan pengelolaan kelompok aset keuangannya untuk mencapai tujuan bisnisnya.

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***d. Financial Instruments (continued)***

*Recognition and Measurement (continued)*

*i. Financial Assets (continued)*

*a) Financial assets at amortized cost (continued)*

*SPPI test (continued)*

*Principal for the purpose of this test is defined as the fair value of the financial asset at initial recognition and may change over the life of the financial asset (for example, if there are repayments of principal or amortization of the premium/ discount).*

*The most significant elements of interest within a lending arrangement are typically the consideration for the time value of money and credit risk. To make the SPPI assessment, the Bank applies judgment and considers relevant factors such as the currency in which the financial asset is denominated and the period for which the interest rate is set.*

*In contrast, contractual terms that introduce more exposure than de minimis to risks or volatility in the contractual cash flows that are unrelated to a basic lending arrangement, do not give rise to contractual cash flows that are SPPI on the amount outstanding. In such cases, the financial asset is required to be measured at FVTPL.*

*Business model assessment*

*The Bank determines its business model at the level that best reflects how it manages groups of financial assets to achieve its business objective.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**d. Instrumen Keuangan (lanjutan)**

Pengakuan dan Pengukuran (lanjutan)

i. Aset Keuangan (lanjutan)

a) Aset keuangan pada biaya perolehan diamortisasi (lanjutan)

Penilaian model bisnis (lanjutan)

Model bisnis Bank tidak dinilai pada instrumen demi instrumen dasar, tetapi pada tingkat portofolio secara agregat yang lebih tinggi dan didasarkan pada faktor-faktor yang dapat diamati seperti:

- Bagaimana kinerja model bisnis dan aset keuangan yang dimiliki dalam model bisnis tersebut dievaluasi dan dilaporkan kepada personel manajemen kunci;
- Risiko yang mempengaruhi kinerja model bisnis (dan aset keuangan yang dimiliki dalam model bisnis tersebut) dan, khususnya, bagaimana cara risiko tersebut dikelola; dan
- Bagaimana manajer bisnis dikompensasi (misalnya, apakah kompensasi didasarkan pada nilai wajar dari aset yang dikelola atau pada arus kas kontraktual yang tertagih).

Penilaian model bisnis didasarkan pada skenario yang diharapkan secara wajar tanpa mempertimbangkan skenario "*worst case*" atau "*stress case*". Jika arus kas setelah pengakuan awal direalisasikan dengan cara yang berbeda dari yang awal diharapkan, Bank tidak mengubah klasifikasi aset keuangan dimiliki yang tersisa dalam model bisnis tersebut, tetapi memasukkan informasi tersebut dalam melakukan penilaian atas aset keuangan yang baru atau yang baru dibeli selanjutnya.

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***d. Financial Instruments (continued)***

*Recognition and Measurement (continued)*

*i. Financial Assets (continued)*

*a) Financial assets at amortized cost (continued)*

*Business model assessment (continued)*

*The Bank's business model is not assessed on an instrument-by-instrument basis, but at a higher level of aggregated portfolios and is based on observable factors such as:*

- *How the performance of the business model and the financial assets held within that business model are evaluated and reported to the entity's key management personnel;*
- *The risk that affect the performance of the business model (and the financial assets held within that business model) and, in particular the way those risks are managed; and*
- *How managers of the business are compensated (for example, whether the compensation is based on the fair value of the assets managed or on the contractual cash flows collected).*

*The business model assessment is based on reasonably expected scenarios without taking "worst case" or "stress case" scenarios into account. If cash flows after initial recognition are realized in a way that is different from the Bank's original expectations, the Bank does not change the classification of the remaining financial assets held in that business model, but incorporates such information when assessing newly originated or newly purchased financial assets going forward.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**d. Instrumen Keuangan (lanjutan)**

Pengakuan dan Pengukuran (lanjutan)

i. Aset Keuangan (lanjutan)

b) Aset keuangan pada nilai wajar melalui penghasilan komprehensif lain (FVOCI)

Bank menerapkan klasifikasi berdasarkan PSAK 71 untuk aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain ketika kedua kondisi berikut terpenuhi:

- Instrumen dimiliki dalam model bisnis, yang tujuannya dicapai dengan mengumpulkan arus kas kontraktual dan menjual aset keuangan; dan
- Ketentuan kontrak dari aset keuangan yang memenuhi pengujian SPPI.

Aset keuangan pada nilai wajar melalui penghasilan komprehensif lain, selanjutnya diukur pada nilai wajar dimana keuntungan dan kerugian yang timbul karena perubahan nilai wajar diakui dalam penghasilan komprehensif lain. Pendapatan bunga dan keuntungan dan kerugian selisih kurs diakui dalam laba rugi dengan cara yang sama seperti pada aset keuangan yang diukur pada biaya perolehan diamortisasi. Perhitungan kerugian kredit ekspektasian untuk aset keuangan pada nilai wajar melalui penghasilan komprehensif lain dijelaskan dalam Catatan 2k.

Pada penghentian pengakuan, keuntungan atau kerugian kumulatif yang sebelumnya telah diakui dalam penghasilan komprehensif lain direklasifikasi dari penghasilan komprehensif lain ke laba rugi untuk instrumen utang.

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***d. Financial Instruments (continued)***

*Recognition and Measurement (continued)*

*i. Financial Assets (continued)*

*b) Financial assets at fair value through other comprehensive income (FVOCI)*

*The Bank applies the classification under PSAK 71 on financial assets measured at fair value through other comprehensive income when both of the following conditions are met:*

- *The instrument is held within a business model, the objective of which is achieved by both collecting contractual cash flows and selling financial assets; and*
- *The contractual terms of the financial asset meet the SPPI test.*

*Financial assets at fair value through other comprehensive income are subsequently measured at fair value with gains and losses arising due to changes in fair value recognized in other comprehensive income. Interest income and foreign exchange gains and losses are recognized in profit or loss in the same manner as for financial assets measured at amortized cost. The expected credit loss calculation for financial assets at fair value through other comprehensive income is explained in Note 2k.*

*On derecognition, cumulative gains or losses previously recognized in other comprehensive income are reclassified from other comprehensive income to profit or loss for debt instrument.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**d. Instrumen Keuangan (lanjutan)**

Pengakuan dan Pengukuran (lanjutan)

i. Aset Keuangan (lanjutan)

c) Aset keuangan pada nilai wajar melalui laba rugi (FVTPL)

Setelah pengukuran awal, aset keuangan yang dikelompokkan dalam kategori ini diukur sebesar nilai wajarnya. Keuntungan atau kerugian yang belum direalisasi akibat perubahan nilai wajar instrumen keuangan tersebut diakui dalam laba rugi sebagai "Keuntungan yang telah direalisasi dan belum direalisasi atas efek-efek yang terjual dan perubahan nilai wajar efek-efek yang diperdagangkan - neto".

Aset keuangan pada nilai wajar melalui laba rugi adalah aset dimiliki untuk diperdagangkan dan telah ditentukan oleh manajemen pada saat pengakuan awal atau diharuskan untuk diukur pada nilai wajar berdasarkan PSAK 71.

Manajemen menetapkan instrumen pada nilai wajar melalui laba rugi setelah pengakuan awal ketika salah satu kriteria berikut terpenuhi:

- Penetapan ini menghilangkan, atau mengurangi secara signifikan, perlakuan tidak konsisten yang akan timbul dari pengukuran aset atau liabilitas atau pengakuan keuntungan atau kerugian pada aset atau liabilitas dengan dasar yang berbeda; atau
- Aset dan liabilitas yang merupakan bagian dari kelompok aset keuangan, liabilitas keuangan, atau keduanya yang dikelola dan kinerjanya dievaluasi berdasarkan nilai wajar, sesuai dengan dokumentasi manajemen risiko atau strategi investasi; atau
- Aset dan liabilitas mengandung satu atau lebih derivatif melekat, kecuali jika tidak secara signifikan mengubah arus kas secara kontrak, atau jelas dengan sedikit atau tanpa analisis, ketika instrumen serupa dipertimbangkan pertama kali bahwa pemisahan atas derivatif melekat dilarang.

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***d. Financial Instruments (continued)***

*Recognition and Measurement (continued)*

*i. Financial Assets (continued)*

*c) Financial assets at fair value through profit or loss (FVTPL)*

*After initial recognition, the financial assets included in this category are measured at fair value. The unrealized gains or losses resulting from changes in fair value are recognized in profit or loss as "Realized and unrealized gain on securities sold and from changes in fair value of trading securities - net".*

*Financial assets at fair value through profit or loss are those that are held for trading and have been either designated by management upon initial recognition or are mandatorily required to be measured at fair value under PSAK 71.*

*Management designates an instrument at fair value through profit or loss upon initial recognition when one of the following criteria are met:*

- *The designation eliminates, or significantly reduces, the inconsistent treatment that would otherwise arise from measuring the assets or liabilities or recognizing gains or losses on them on a different basis; or*
- *The assets and liabilities are part of a group of financial assets, financial liabilities, or both which are managed and their performance evaluated on a fair value basis, in accordance with a documented risk management or investment strategy; or*
- *The assets and liabilities containing one or more embedded derivatives, unless they do not significantly modify the cash flows that would otherwise be required by the contract, or it is clear with little or no analysis when a similar instrument is first considered that separation of the embedded derivative is prohibited.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**d. Instrumen Keuangan (lanjutan)**

Pengakuan dan Pengukuran (lanjutan)

ii. Liabilitas keuangan

a) Liabilitas keuangan yang diukur pada nilai wajar melalui laporan laba rugi

Liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi terdiri dari dua sub-kategori, yaitu liabilitas keuangan diklasifikasikan sebagai diperdagangkan dan liabilitas keuangan yang pada saat pengakuan awal telah ditetapkan oleh Bank untuk diukur pada nilai wajar melalui laba rugi.

Liabilitas keuangan diklasifikasikan sebagai diperdagangkan jika diperoleh terutama untuk tujuan dijual atau dibeli kembali dalam waktu dekat atau jika merupakan portofolio instrumen keuangan tertentu yang dikelola bersama dan terdapat bukti mengenai pola ambil untung dalam jangka pendek yang terkini.

Setelah pengakuan awal, liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi, dicatat sebesar nilai wajar.

Keuntungan dan kerugian yang timbul dari perubahan nilai wajar liabilitas yang diklasifikasikan sebagai diperdagangkan dan yang diukur pada nilai wajar melalui laba rugi dicatat dalam laba rugi.

b) Liabilitas keuangan yang diukur berdasarkan biaya perolehan diamortisasi

Liabilitas keuangan yang diukur berdasarkan biaya perolehan diamortisasi merupakan liabilitas keuangan yang selain atau tidak diukur pada nilai wajar melalui laba rugi.

Setelah pengakuan awal, Bank mengukur seluruh liabilitas keuangan yang diukur dengan biaya perolehan yang diamortisasi dengan menggunakan metode suku bunga efektif.

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***d. Financial Instruments (continued)***

*Recognition and Measurement (continued)*

*ii. Financial liabilities*

*a) Financial liabilities measured at profit or loss*

*Financial liabilities are measured at fair value through profit or loss consist of two sub-categories, financial liabilities classified as held for trading and financial liabilities designated by the Bank as at fair value through profit or loss upon initial recognition.*

*A financial liability is classified as held for trading if it is acquired or incurred principally for the purpose of selling or repurchasing it in the near term or if it is part of portfolio of identified financial instrument that are managed together and for which there is evidence of a recent actual pattern of short-term profit taking.*

*After initial recognition, the financial liabilities at fair value through profit or loss, are recorded at fair value.*

*Gains and losses arising from changes in fair value of financial liabilities classified held for trading and designated as at fair value through profit or loss are recorded in profit or loss.*

*b) Financial liabilities measured at amortized cost*

*Financial liabilities measured at amortized cost are financial liabilities that are not classified as at fair value through profit or loss.*

*After initial recognition, the Bank measures all financial liabilities at amortized cost using the effective interest rate method.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**d. Instrumen Keuangan (lanjutan)**

Penghentian Pengakuan

i. Aset Keuangan

Suatu aset keuangan, atau yang mana bagian dari aset keuangan yang berlaku atau bagian dari kelompok aset keuangan sejenis, dihentikan pengakuannya pada saat:

(a) Hak kontraktual atas arus kas yang berasal dari aset keuangan tersebut berakhir; atau

(b) Bank mentransfer hak kontraktual untuk menerima arus kas yang berasal dari aset keuangan atau menanggung kewajiban untuk membayar arus kas yang diterima tanpa penundaan yang material kepada pihak ketiga melalui suatu kesepakatan penyerahan dan (i) secara substansial mentransfer seluruh risiko dan manfaat atas kepemilikan aset keuangan tersebut, atau (ii) secara substansial tidak mentransfer dan tidak memiliki seluruh risiko dan manfaat atas kepemilikan aset keuangan tersebut, namun telah mentransfer pengendalian atas aset keuangan tersebut.

Ketika Bank telah mentransfer hak untuk menerima arus kas dari aset atau telah menandatangani kesepakatan penyerahan *(pass-through arrangement)*, secara substansial tidak mentransfer dan tidak memiliki seluruh risiko dan manfaat atas aset keuangan, maupun mentransfer pengendalian atas aset, aset tersebut diakui sejauh keterlibatan berkelanjutan Bank terhadap aset keuangan tersebut.

Keterlibatan berkelanjutan yang berbentuk pemberian jaminan atas aset yang ditransfer diukur sebesar jumlah terendah dari jumlah tercatat aset dan jumlah maksimal dari pembayaran yang diterima yang mungkin harus dibayar kembali oleh Bank.

Dalam hal ini, Bank juga mengakui liabilitas terkait. Aset yang ditransfer dan liabilitas terkait diukur dengan dasar yang mencerminkan hak dan kewajiban yang masih dimiliki Bank.

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***d. Financial Instruments (continued)***

*Derecognition*

*i. Financial Asset*

*A financial asset, or where applicable part of a financial asset or part of a group of similar financial assets, is derecognized when:*

*(a) The contractual rights to receive cash flows from the financial asset have expired; or*

*(b) The Bank has transferred its contractual rights to receive cash flows from the financial asset or has assumed an obligation to pay them in full without material delay to a third party under a pass-through arrangement and either (i) has transferred substantially all the risks and rewards of the financial asset, or (ii) has neither transferred nor retained substantially all the risks and rewards of the financial asset, but has transferred control of the financial asset.*

*When the Bank has transferred its rights to receive cash flows from an asset or has entered into a pass-through arrangement, and has neither transferred nor retained substantially all of the risks and rewards of the asset nor transferred control of the asset, the asset is recognized to the extent of the Bank's continuing involvement in the financial asset.*

*Continuing involvement that takes the form of a guarantee over the transferred asset is measured at the lower of the original carrying amount of the asset and the maximum amount of consideration that the Bank could be required to repay.*

*In that case, the Bank also recognizes an associated liability. The transferred asset and the associated liability are measured on a basis that reflects the rights and obligations that the Bank has retained.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**d. Instrumen Keuangan (lanjutan)**

Penghentian Pengakuan (lanjutan)

i. Aset Keuangan (lanjutan)

Pada saat penghentian pengakuan atas aset keuangan secara keseluruhan, maka selisih antara nilai tercatat dan jumlah dari (i) pembayaran yang diterima, termasuk setiap aset baru yang diperoleh dikurangi setiap liabilitas baru yang harus ditanggung; dan (ii) setiap keuntungan atau kerugian kumulatif yang telah diakui secara langsung dalam ekuitas harus diakui dalam laba rugi.

ii. Liabilitas Keuangan

Liabilitas keuangan dihentikan pengakuannya ketika liabilitas yang ditetapkan dalam kontrak dihentikan atau dibatalkan atau kedaluwarsa.

Ketika liabilitas keuangan saat ini digantikan dengan yang lain dari pemberi pinjaman yang sama dengan persyaratan yang berbeda secara substansial atau modifikasi secara substansial atas ketentuan liabilitas keuangan yang saat ini ada, maka pertukaran atau modifikasi tersebut dicatat sebagai penghapusan liabilitas keuangan awal dan pengakuan liabilitas keuangan baru, dan selisih antara nilai tercatat liabilitas keuangan tersebut diakui sebagai laba rugi.

Saling Hapus dari Instrumen Keuangan

Aset keuangan dan liabilitas keuangan saling hapus, nilai bersihnya dilaporkan dalam laporan posisi keuangan jika dan hanya jika, terdapat hak yang berkekuatan hukum untuk melakukan saling hapus atas jumlah yang telah diakui dari aset keuangan dan liabilitas keuangan tersebut dan terdapat intensi untuk menyelesaikan dengan menggunakan dasar neto, atau untuk merealisasikan aset dan menyelesaikan liabilitasnya secara bersamaan.

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***d. Financial Instruments (continued)***

*Derecognition (continued)*

*i. Financial Asset (continued)*

*On derecognition of a financial asset in its entirety, the difference between the carrying amount and the sum of (i) the consideration received, including any new asset obtained less any new liability assumed; and (ii) any cumulative gain or loss that has been recognized directly in equity is recognized in profit or loss.*

*ii. Financial Liabilities*

*A financial liability is derecognized when the obligation specified in the contract is discharged or cancelled or has expired.*

*When an existing financial liability is replaced by another from the same lender on substantially different terms or the terms of an existing liability are substantially modified, such an exchange or modification is treated as a derecognition of the original liability and the recognition of a new liability, and the difference in the respective carrying amounts is recognized in profit or loss.*

*Offsetting of Financial Instruments*

*Financial assets and financial liabilities are offset, the net amount reported in the statement of financial position if and only if, there is a currently enforceable legal right 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.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**d. Instrumen Keuangan (lanjutan)**

Reklasifikasi Instrumen Keuangan

Bank mereklasifikasi aset keuangan jiika dan hanya jika, model bisnis untuk pengelolaan aset keuangan berubah.

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 laba rugi.

Reklasifikasi aset keuangan dari klasifikasi biaya perolehan yang diamortisasi ke klasifikasi nilai wajar melalui penghasilan komprehensif lain dicatat sebesar nilai wajarnya.

Reklasifikasi aset keuangan dari klasifikasi nilai wajar melalui penghasilan komprehensif lain ke klasifikasi nilai wajar melalui laba rugi dicatat pada nilai wajarnya. Keuntungan atau kerugian yang belum direalisasi direklasifikasi ke laba rugi.

Reklasifikasi aset keuangan dari klasifikasi nilai wajar melalui penghasilan komprehensif lain ke klasifikasi biaya perolehan yang diamortisasi dicatat pada nilai wajarnya pada tanggal reklasifikasi. Keuntungan atau kerugian yang belum direalisasi dihapus dari ekuitas dan disesuaikan terhadap nilai wajar.

Reklasifikasi aset keuangan dari klasifikasi nilai wajar melalui laba rugi ke klasifikasi nilai wajar melalui penghasilan komprehensif lain dicatat pada nilai wajar.

Reklasifikasi aset keuangan dari klasifikasi nilai wajar melalui laba rugi ke klasifikasi biaya perolehan yang diamortisasi dicatat pada nilai wajar.

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***d. Financial Instruments (continued)***

*Reclassification of Financial Instruments*

*The Bank reclassifies financial assets if and only if, the business model for managing financial assets changes.*

*Reclassifications of financial assets from amortized cost classifications to fair value through profit or loss are recorded at fair value. The difference between the recorded value and fair value is recognized in profit or loss on the statement of profit or loss and other comprehensive income.*

*Reclassifications of financial assets from amortized cost classifications to fair value classifications through other comprehensive are recorded at their fair values.*

*Reclassification of financial assets from fair value through other comprehensive income to fair value through profit or loss is recorded at fair value. Unrealized gains or losses are reclassified to profit or loss.*

*Reclassification of financial assets from fair value through other comprehensive income to the amortized cost is recorded at fair value at the date of reclassification. Unrealized gains or losses is removed from equity and is adjusted against the fair value.*

*Reclassifications on financial assets from fair value through profit or loss to fair value through other comprehensive income are recorded at fair value.*

*Reclassification of financial assets from fair value through profit or loss to amortized cost classification is recorded at fair value.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**d. Instrumen Keuangan (lanjutan)**

Nilai Wajar Instrumen Keuangan

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 mengasumsikan bahwa transaksi untuk menjual aset atau mengalihkan liabilitas terjadi:

a) Di pasar utama untuk aset atau liabilitas tersebut; atau
b) Jika tidak terdapat pasar utama, di pasar yang paling menguntungkan untuk aset atau liabilitas tersebut.

Nilai wajar suatu aset atau liabilitas diukur menggunakan asumsi yang akan digunakan pelaku pasar ketika menentukan harga aset dan liabilitas tersebut dengan asumsi bahwa pelaku pasar bertindak dalam kepentingan ekonomis terbaiknya.

Pengukuran nilai wajar aset non-keuangan memperhitungkan kemampuan pelaku pasar untuk menghasilkan manfaat ekonomis dengan menggunakan aset dalam penggunaan tertinggi dan terbaiknya atau dengan menjualnya kepada pelaku pasar lain yang akan menggunakan aset tersebut dalam penggunaan tertinggi dan terbaiknya.

Bank menggunakan teknik penilaian yang sesuai dalam keadaan dan dimana data yang memadai tersedia untuk mengukur nilai wajar, memaksimalkan penggunaan *input* yang dapat diobservasi yang relevan dan meminimalkan penggunaan *input* yang tidak dapat diobservasi.

Bank mengklasifikasikan pengukuran nilai wajar dengan menggunakan hierarki nilai wajar yang mencerminkan signifikansi *input* yang digunakan dalam melakukan pengukuran. Hierarki nilai wajar memiliki tingkat sebagai berikut:

a) Harga kuotasian (tidak disesuaikan) dalam pasar aktif untuk aset dan liabilitas yang identik (*Level* 1);

b) *Input* selain harga kuotasian yang termasuk dalam *Level* 1 yang dapat diobservasi untuk aset dan liabilitas baik secara langsung (misalnya, harga) atau secara tidak langsung (misalnya, derivasi dari harga) (*Level* 2); dan

c) *Input* untuk aset dan liabilitas yang bukan berdasarkan data pasar yang dapat diobservasi (*input* yang tidak dapat diobservasi) (*Level* 3).

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***d. Financial Instruments (continued)***

*Fair Value of Financial Instruments*

*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:*

*a) In the principal market for the asset or liability; or*
*b) In the absence of a principal market, in the most advantageous market for the asset or liability.*

*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 best economic interest.*

*A fair value measurement of a non-financial asset takes into account a market participant's ability to generate economic benefits by using the asset in its highest and best use or by selling it to another market participant that would use the asset in its highest and best use.*

*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.*

*The Bank classifies fair value measurements using a fair value hierarchy that reflects the significance of the inputs used in making the measurements. The fair value hierarchy shall have the following levels:*

*a) Quoted prices (unadjusted) in active markets for identical assets or liabilities (Level 1);*

*b) Inputs other than quoted prices included within Level 1 that are observable for the asset or liability either directly (example, price) or indirectly (example, derived from prices) (Level 2); and*

*c) Inputs for the asset and liability that are not based on observable market data (unobservable inputs) (Level 3).*

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**d. Instrumen Keuangan (lanjutan)**

Nilai Wajar Instrumen Keuangan (lanjutan)

Untuk pengukuran nilai wajar yang diakui dalam laporan posisi keuangan untuk setiap kelompok instrumen keuangan, Bank mengungkapkan:

a) *Level* pada hierarki nilai wajar dimana pengukuran nilai wajar dikategorikan secara keseluruhan, memisahkan pengukuran nilai wajar sesuai *level* yang ditentukan di atas.

b) Setiap pemindahan signifikan antara *Level* 1 dan *Level* 2 pada hierarki nilai wajar dan alasannya. Pemindahan ke dalam setiap *level* diungkapkan dan dijelaskan secara terpisah dari pemindahan keluar dari setiap *level*.

Risiko Pasar - Analisis Sensitivitas

Bank mengungkapkan:

a) Analisis sensitivitas untuk setiap jenis risiko pasar dimana entitas terekspos pada akhir periode pelaporan yang menunjukkan bagaimana laba rugi dan ekuitas mungkin terpengaruh oleh perubahan pada variabel risiko yang relevan yang mungkin dapat terjadi pada tanggal tersebut;

b) Metode dan asumsi yang digunakan dalam menyusun analisis sensitivitas; dan

c) Perubahan metode dan asumsi yang digunakan tahun sebelumnya dan alasan perubahannya.

**e. Kas dan Setara Kas**

Kas adalah mata uang kertas dan logam, baik Rupiah dan mata uang asing yang masih berlaku sebagai alat pembayaran yang sah. Kas yang telah ditentukan penggunaannya atau kas yang tidak dapat digunakan secara bebas tidak diklasifikasikan dalam kas. Pengertian kas termasuk kas besar, kas kecil, kas dalam perjalanan dan mata uang yang ditarik dari peredaran dan yang masih dalam masa tenggang untuk penukaran ke Bank Indonesia.

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***d. Financial Instruments (continued)***

*Fair Value of Financial Instruments (continued)*

*For fair value measurements recognized in the statement of financial position for each class of financial instruments, the Bank discloses:*

*a) The level in the fair value hierarchy into which the fair value measurements are categorized in their entirety, segregating fair value measurements in accordance with the levels defined above.*

*b) Any significant transfers between Level 1 and Level 2 of the fair value hierarchy and the reasons for those transfers. Transfer into each levels is disclosed and discussed separately from transfers out of each level.*

*Market Risk - Sensitivity Analysis*

*The Bank discloses:*

*a) A sensitivity analysis for each type of market risk to which the entity is exposed at the end of reporting period, showing how profit or loss and equity would have been affected by changes in the relevant risk variable that were reasonably possible at that date;*

*b) The methods and assumptions used in preparing the sensitivity analysis; and*

*c) Changes from the previous year in the methods and assumptions used and the reasons for such changes.*

***e. Cash and Cash Equivalents***

*Cash represents currency bills and coins, both in Rupiah and foreign currencies which are valid as legal instruments of payment. Appropriated cash or restricted cash that cannot be used freely cannot be classified as cash. Cash also includes cash in vault, petty cash, cash in transit and currency withdrawn from circulation and still within the grace period for exchange with Bank Indonesia.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**f. Giro pada Bank Indonesia dan Bank Lain**

Giro pada Bank Indonesia dan bank lain setelah pengakuan awal dinilai sebesar biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif dikurangi cadangan kerugian penurunan nilai. Cadangan kerugian penurunan nilai diukur bila terdapat indikasi penurunan nilai dengan menggunakan metodologi penurunan nilai sebagaimana diungkapkan dalam Catatan 2k.

Giro pada Bank Indonesia dan bank lain dinyatakan sebesar biaya perolehan diamortisasi menggunakan metode suku bunga efektif dikurangi cadangan kerugian penurunan nilai.

**g. Penempatan pada Bank Indonesia dan Bank Lain**

Penempatan pada Bank Indonesia dan bank lain merupakan penempatan dana pada Bank Indonesia dalam bentuk *deposit facility*, serta penempatan dana pada bank lain dalam bentuk *interbank call money*, deposito berjangka dan tabungan.

Penempatan pada Bank Indonesia dinyatakan sebesar saldo penempatan dikurangi dengan pendapatan bunga yang ditangguhkan.

Pada awal transaksi penempatan pada bank lain dinilai berdasarkan nilai wajar ditambah biaya transaksi yang dapat diatribusikan secara langsung, jika ada, dan selanjutnya diukur sebesar biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif. Cadangan kerugian penurunan nilai diukur bila terdapat indikasi penurunan nilai dengan menggunakan metodologi penurunan nilai sebagaimana diungkapkan dalam Catatan 2k.

**h. Efek-efek**

Efek-efek terdiri dari Sertifikat Bank Indonesia, Obligasi Korporasi, Obligasi Pemerintah, Obligasi Retail Indonesia, Surat Utang Jangka Menengah (*Medium Term Notes*) dan efek lainnya yang diperdagangkan di bursa efek.

Efek-efek diklasifikasikan sebagai aset keuangan dalam kelompok yang diukur pada nilai wajar melalui penghasilan komprehensif lain dan nilai wajar melalui laba rugi.

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***f. Current Accounts with Bank Indonesia and Other Banks***

*Subsequent to initial recognition, current accounts with Bank Indonesia and other banks are measured at their amortized cost using effective interest rate method less the allowance for impairment losses. Allowance for impairment losses is assessed if there is an indication of impairment using the impairment methodology as disclosed in Note 2k.*

*Current accounts with Bank Indonesia and other banks are stated at amortized cost using the effective interest method less impairment losses.*

***g. Placements with Bank Indonesia and Other Banks***

*Placements with Bank Indonesia and other banks represent placements of funds in Bank Indonesia in the form of deposit facility and placements with other banks in the form of interbank call money, time deposits and saving deposits.*

*Placements with Bank Indonesia are stated at the outstanding balances less unearned interest income.*

*Placements with other banks are initially measured at fair value plus directly attributable transaction costs, if any, and subsequently measured at their amortized cost using the effective interest rate method. Allowance for impairment losses is assessed if there is an indication of impairment using the impairment methodology as disclosed in Note 2k.*

***h. Marketable Securities***

*Marketable securities consist of Certificates of Bank Indonesia, Corporate Bonds, Government Bonds, Indonesian Retail Bonds, Medium Term Notes and other debt marketable securities traded in stock exchanges.*

*Marketable securities are classified as financial assets at fair value through other comprehensive income and at fair value through profit or loss.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**h. Efek-efek (lanjutan)**

Lihat Catatan 2d mengenai instrumen keuangan yang menjelaskan kebijakan akuntansi aset dan liabilitas keuangan.

Cadangan kerugian penurunan nilai diukur dengan menggunakan metodologi penurunan nilai sebagaimana diungkapkan dalam Catatan 2k.

**i. Instrumen Keuangan Derivatif**

Dalam melakukan usaha bisnisnya, Bank melakukan transaksi instrumen keuangan derivatif untuk mata uang. Setiap kontrak derivatif dicatat sebagai aset apabila memiliki nilai wajar positif dan sebagai liabilitas apabila memiliki nilai wajar negatif.

Keuntungan atau kerugian dari kontrak derivatif yang tidak ditujukan untuk lindung nilai (atau tidak memenuhi kriteria untuk dapat diklasifikasikan sebagai lindung nilai) diakui dalam laba rugi.

Instrumen derivatif melekat dipisahkan dari kontrak utama non-derivatif dan diperlakukan sebagai instrumen derivatif jika seluruh kriteria berikut terpenuhi:

1. Karakteristik ekonomi dan risiko dari derivatif melekat tidak secara erat berhubungan dengan karakteristik ekonomi dan risiko kontrak utama;

2. Instrumen terpisah dengan kondisi yang sama dengan instrumen derivatif melekat memenuhi definisi dari derivatif; dan

3. Instrumen hibrid (kombinasi) tidak diukur pada nilai wajar melalui laba rugi (dalam hal ini derivatif melekat di dalam aset keuangan atau liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi tidak dipisahkan).

Seluruh instrumen derivatif (termasuk transaksi valuta asing untuk tujuan pendanaan dan perdagangan) dicatat dalam laporan posisi keuangan berdasarkan nilai wajarnya. Nilai wajar tersebut ditentukan berdasarkan harga pasar, kurs *Reuters* pada tanggal laporan posisi keuangan, diskonto arus kas, model penentu harga opsi atau harga yang diberikan oleh *broker* (*quoted price*) atas instrumen lainnya yang memiliki karakteristik serupa.

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***h. Marketable Securities (continued)***

*Refer to Note 2d regarding financial instrument explaining the accounting policies of financial assets and liabilities.*

*Allowance for impairment losses is assessed using the impairment methodology as disclosed in Note 2k.*

***i. Derivative Financial Instruments***

*In conducting its business, the Bank conducts transactions of derivative financial instruments to manage exposure on market risks such as currency risk. All derivative contracts are recorded as assets when fair value is positive and as liabilities when fair value is negative.*

*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 profit or loss.*

*Embedded derivatives instrument are separated from their host non-derivative contract and accounted for as a derivative instrument if all of the following criteria are met:*

1. *The economic characteristics and risks of the embedded derivative are not closely related to those of economic characteristic and risk of the main contract;*

2. *A separate instrument with the same terms as the embedded derivative would meet the definition of a derivative; and*

3. *The hybrid (combined) instrument is not measured at fair value through profit or loss (i.e. a derivative that is embedded in a financial asset or financial liability at fair value through profit or loss is not separated).*

*All derivatives instruments (including foreign exchange transactions for financing and trading) are recorded in the statement of financial position at fair value. The fair value is based on the market rate, Reuters exchange rate at statement of financial position date, discounted cash flows, option pricing models or broker quoted price on other instruments with similar characteristics.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**j. Pinjaman yang Diberikan**

Pinjaman yang diberikan diukur pada biaya perolehan diamortisasi menggunakan metode suku bunga efektif, dikurangi dengan cadangan kerugian penurunan nilai. Biaya perolehan diamortisasi dihitung dengan memperhitungkan diskonto atau premi pada saat akuisisi dan biaya transaksi yang merupakan bagian tidak terpisahkan dari suku bunga efektif. Amortisasi tersebut diakui dalam laba rugi. Cadangan kerugian penurunan nilai diukur dengan menggunakan metodologi penurunan nilai sebagaimana diungkapkan dalam Catatan 2k.

Pinjaman yang diberikan dengan perjanjian penerusan pinjaman diakui sebesar porsi pinjaman yang risikonya ditanggung oleh Bank.

Restrukturisasi pinjaman dilakukan terhadap debitur yang mengalami kesulitan untuk memenuhi kewajibannya, yang dilakukan melalui modifikasi persyaratan pinjaman seperti perpanjangan jangka waktu pembayaran, penurunan suku bunga pinjaman dan ketentuan pinjaman yang baru. Setelah restrukturisasi, semua penerimaan kas masa depan yang ditetapkan dalam persyaratan baru dicatat sebagai pengembalian pokok pinjaman yang diberikan dan pendapatan bunga sesuai dengan syarat-syarat restrukturisasi.

Kerugian yang timbul dari restrukturisasi pinjaman yang berkaitan dengan modifikasi persyaratan pinjaman diakui bila nilai sekarang dari jumlah penerimaan kas yang akan datang yang telah ditentukan dalam persyaratan pinjaman yang baru, termasuk penerimaan yang diperuntukkan sebagai bunga maupun pokok, adalah lebih kecil dari nilai pinjaman yang diberikan yang tercatat sebelum restrukturisasi.

Kerugian yang mungkin timbul dari restrukturisasi pinjaman merupakan bagian dari cadangan kerugian penurunan nilai.

Pinjaman yang diberikan dihapusbukukan ketika tidak terdapat prospek yang realistis mengenai pengembalian di masa datang dan semua jaminan telah direalisasi atau sudah diambil alih. Pinjaman yang tidak dapat dilunasi dihapusbukukan dengan mendebet cadangan kerugian penurunan nilai.

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***j. Loans***

*Loans are measured at amortized cost using the effective interest rate method, less allowance for impairment losses. Amortized cost is calculated by discounted or premium on acquisition and transaction costs that are an integral part of effective interest rate. The amortization is recognized in profit or loss. Allowance for impairment losses is using assessed the impairment methodology as disclosed in Note 2k.*

*Loans under channeling agreement are recognized at the portion of loans in which the risks are covered by the Bank.*

*Loan restructuring is performed for debtors who are facing financial difficulties in fulfilling their obligations, through a modification of the terms of the loan such as the extension of payment terms, interest rate discount and definitions of the new loan. After restructuring, all future cash receipts under the new terms are accounted for as the recovery of principal loan and interest income, in accordance with the restructuring scheme.*

*Losses on loan restructuring in respect of modification of the terms of the loans are recognized only if the present value of total future cash receipts specified by the new terms of the loans, including both receipts designated as interest and those designated as loan principal, are less than the carrying amount of loans before restructuring.*

*The possible losses from loan restructuring are part of the allowance for impairment losses.*

*Loans are written-off when there are no realistic prospects of future recovery and all collateral have been realized or have been foreclosed. When loans are deemed uncollectible, they are written-off against the related allowance for impairment losses.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**j. Pinjaman yang Diberikan (lanjutan)**

Penerimaan kembali atas pokok pinjaman yang diberikan yang telah dihapusbukukan dikreditkan dengan menyesuaikan akun cadangan kerugian penurunan nilai. Penerimaan bunga atas pinjaman yang telah dihapusbukukan dicatat sebagai pendapatan operasional lainnya. Penerimaan denda atas pinjaman yang telah dihapusbukukan dicatat sebagai pendapatan non-operasional.

**k. Penurunan Nilai Aset Keuangan dan Non-Keuangan**

Cadangan kerugian diakui sebesar kerugian kredit ekspektasian 12 (dua belas) bulan atau kerugian kredit ekspektasian sepanjang umur aset keuangan (*lifetime Expected Credit Loss/*ECL*)*. *Lifetime* ECL adalah kerugian kredit ekspektasian yang berasal dari semua kemungkinan kejadian gagal bayar sepanjang umur ekspektasian suatu instrumen keuangan, sedangkan ECL 12 (dua belas) bulan adalah porsi dari kerugian kredit ekspektasian yang berasal dari kemungkinan kejadian gagal bayar dalam 12 (dua belas) bulan setelah tanggal pelaporan.

ECL diakui untuk seluruh instrumen keuangan utang, komitmen pinjaman dan jaminan keuangan yang diklasifikasikan sebagai *held to collect/held to collect and sell* dan memiliki arus kas (SPPI). Kerugian kredit ekspektasian tidak diakui untuk instrumen ekuitas yang ditetapkan sebagai FVOCI.

Penilaian secara individual dilakukan atas aset keuangan yang signifikan yang mengalami penurunan nilai. Aset keuangan yang tidak signifikan dimasukan dalam kelompok aset keuangan yang memiliki karakteristik risiko kredit yang sejenis dan dilakukan penilaian secara kolektif.

Cadangan kerugian penurunan nilai secara individual atas aset keuangan dihitung dengan menggunakan metode diskonto arus kas (*discounted cash flows method*).

Bank menggunakan model yang kompleks yang menggunakan *Matriks Probability of Default* (PD), *Loss Given Default* (LGD) dan *Exposure at Default* (EAD), yang didiskontokan menggunakan suku bunga efektif dalam menghitung cadangan kerugian penurunan nilai secara kolektif.

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***j. Loans (continued)***

*Subsequent recoveries of written-off loans are credited by adjusting the allowance for impairment losses account. Interest received on loans previously written-off are recorded as other operating income. Penalties received on loans previously written-off are recorded as non-operating income.*

***k. Impairment of Financial and Non-Financial Assets***

*A loss allowance is recognized at an amount equal to either 12 (twelve) months or lifetime expected credit loss (ECL). Lifetime ECL are the ECL that result from all possible default events over the expected life of a financial instrument, whereas 12 (twelve) months ECL are the portion of ECL that result from default events that are possible within the 12 (twelve) months after reporting date.*

*ECL are recognized for all financial debt instruments, loan commitments and financial guarantees that are classified as held to collect/held to collect and sell and have cash flows that are solely payments of principal and interest (SPPI). Expected credit losses are not recognized for equity instruments designated at FVOCI.*

*Individual valuation is carried out on significant financial assets that are impaired. Insignificant financial assets are included in a group of financial assets that have similar credit risk characteristics and are assessed collectively.*

*Individual allowances for impairment losses on financial assets are calculated using the discounted cash flows method.*

*The Bank primarily uses sophisticated models that utilize the Probability of Default (PD), Loss Given Default (LGD) and Exposure at Default (EAD) metrics, discounted using the effective interest rate in calculating the collective allowance for impairment losses.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**k. Penurunan Nilai Aset Keuangan dan Non-Keuangan (lanjutan)**

- *Probability of Default* (PD)

  Probabilitas yang timbul di suatu waktu dimana debitur mengalami gagal bayar, disesuaikan sampai dengan periode 12 (dua belas) bulan dari tanggal laporan (tahap 1) atau sepanjang umur (tahap 2 dan 3) dan digabungkan pada dampak asumsi ekonomi masa depan yang memiliki risiko kredit. PD diestimasikan pada *point in time* dimana hal ini berfluktuasi sejalan dengan siklus ekonomi.

- *Loss Given Default* (LGD)

  Kerugian yang diperkirakan akan timbul dari debitur yang mengalami gagal bayar dengan menggabungkan dampak dari asumsi ekonomi masa depan yang relevan (jika ada), dimana hal ini mewakili perbedaan antara arus kas kontraktual yang akan jatuh tempo dengan arus kas yang diharapkan untuk diterima. Bank mengestimasi LGD berdasarkan data historis dari tingkat pemulihan dan memperhitungkan pemulihan yang berasal dari jaminan terhadap aset keuangan dengan mempertimbangkan asumsi ekonomi di masa depan jika relevan.

- *Exposure at Default* (EAD)

  Perkiraan nilai eksposur neraca pada saat gagal bayar dengan mempertimbangkan perubahan ekspektasi yang diharapkan selama masa eksposur. Hal ini menggabungkan dampak penarikan fasilitas yang *committed*, pembayaran pokok dan bunga, amortisasi dan pembayaran dipercepat, bersama dengan dampak asumsi ekonomi masa depan jika relevan.

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***k. Impairment of Financial and Non-Financial Assets (continued)***

- *Probability of Default (PD)*

  *The probability at a point in time that a debtors will default, calibrated over up to 12 (twelve) months from the reporting date (stage 1) or over the lifetime of the product (stage 2 and 3) and incorporating the impact of forward-looking economic assumptions that have an effect on credit risk. PD is estimated at a point in time that means it will fluctuate in line with the economic cycle.*

- *Loss Given Default (LGD)*

  *The loss that is expected to arise on default, incorporating the impact of relevant forward looking economic assumptions (if any), which represents the difference between the contractual cash flows due and those that the Bank expects to receive. The Bank estimates LGD based on the historical recovery rates and considers the recovery of any collateral that is integral to the financial assets, taking into account forward looking economic assumptions if relevant.*

- *Exposure at Default (EAD)*

  *The expected balance sheet exposure at the time of default, taking into account that expected change in exposure over the lifetime of the exposure. This incorporates the impact of drawdowns of committed facilities, repayments of principal and interest, amortization and prepayments, together with the impact of forward looking economic assumptions where relevant.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**k. Penurunan Nilai Aset Keuangan dan Non-Keuangan (lanjutan)**

Pengukuran kerugian kredit ekspektasian

Model "tiga-tahap" untuk penurunan nilai berdasarkan perubahan kualitas kredit sejak pengakuan awal seperti dibawah ini:

i. Tahap 1

Kerugian kredit ekspektasian diakui pada saat pengakuan awal instrumen keuangan dan merepresentasikan kekurangan kas sepanjang umur aset yang timbul dari kemungkinan gagal bayar di masa yang akan datang dalam kurun waktu dua belas bulan sejak tanggal pelaporan. Kerugian kredit ekspektasian terus ditentukan oleh dasar ini sampai timbul peningkatan risiko kredit yang signifikan pada instrumen tersebut atau instrumen tersebut telah mengalami penurunan nilai kredit. Jika suatu instrumen tidak lagi dianggap menunjukkan peningkatan risiko kredit yang signifikan, maka kerugian kredit ekspektasian dihitung kembali berdasarkan basis 12 (dua belas) bulan.

ii. Tahap 2

Jika aset keuangan mengalami peningkatan risiko kredit yang signifikan (SICR) sejak pengakuan awal, kerugian kredit ekspektasian diakui atas kejadian gagal bayar yang mungkin terjadi sepanjang umur aset. Peningkatan signifikan dalam risiko kredit dinilai dengan membandingkan risiko gagal bayar atas eksposur pada tanggal pelaporan dengan risiko gagal bayar saat pengakuan awal (setelah memperhitungkan perjalanan waktu dari instrumen tersebut). Signifikan tidak berarti signifikan secara statistik, juga tidak dinilai dalam konteks perubahan dalam cadangan kerugian kredit ekspektasian. Perubahan atas risiko gagal bayar dinilai signifikan atau tidak, dinilai menggunakan sejumlah faktor kuantitatif dan kualitatif, yang bobotnya bergantung pada tipe produk dan pihak lawan. Aset keuangan dengan tunggakan 30 (tiga puluh) hari atau lebih dan tidak mengalami penurunan nilai akan selalu dianggap telah mengalami peningkatan risiko kredit yang signifikan.

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***k. Impairment of Financial and Non-Financial Assets (continued)***

*Expected credit loss measurement*

*The "three-stage" model impairment based on changes in credit quality since initial recognition is as follows:*

*i. Stage 1*

*Expected credit losses are recognized at the time of initial recognition of a financial instrument and represent the lifetime cash shortfalls arising from possible default events up to twelve months into the future from the reporting date. Expected credit losses continue to be determined on this basis until there is either a significant increase in the credit risk of an instrument or the instrument becomes credit impaired. If an instrument is no longer considered to exhibit a significant increase in credit risk, expected credit losses will revert to being determined on a 12 (twelve) months basis.*

*ii. Stage 2*

*If a financial asset experiences a significant increase in credit risk (SICR) since initial recognition, an expected credit loss provisions is recognized for default events that may occur over the lifetime of the asset. Significant increase in credit risk is assessed by comparing the risk of default of an exposure at the reporting date to the risk of default at origination (after taking into account the passage of time). Significant does not mean statistically significant nor is assessed in the context of changes in expected credit loss. Whether a change in the risk of default is significant or not is assessed using a number of quantitative and qualitative factors, the weight of which depends on the type of product and counterparty. Financial assets that are 30 (thirty) or more days past due and not credit-impaired will always be considered to have experienced a significant increase in credit risk.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**k. Penurunan Nilai Aset Keuangan dan Non-Keuangan (lanjutan)**

Pengukuran kerugian kredit ekspektasian (lanjutan)

Model "tiga-tahap" untuk penurunan nilai berdasarkan perubahan kualitas kredit sejak pengakuan awal seperti dibawah ini: (lanjutan)

iii. Tahap 3

Aset keuangan yang mengalami penurunan nilai (atau gagal bayar) merupakan aset yang setidaknya telah memiliki tunggakan lebih dari 90 (sembilan puluh) hari atas pokok dan/atau bunga. Aset keuangan juga dianggap mengalami penurunan nilai kredit dimana debitur kemungkinan besar tidak akan membayar dengan terjadinya satu atau lebih kejadian yang teramati yang memiliki dampak menurunkan jumlah estimasi arus kas masa depan dari aset keuangan tersebut. Cadangan kerugian penurunan nilai terhadap aset keuangan yang mengalami penurunan nilai ditentukan berdasarkan penilaian terhadap arus kas yang dapat dipulihkan berdasarkan sejumlah skenario, termasuk realisasi jaminan yang dimiliki jika memungkinkan. ECL akan mencerminkan rata-rata tertimbang dari skenario berdasarkan probabilitas dari skenario yang relevan untuk terjadi. Cadangan kerugian penurunan nilai merupakan selisih antara nilai sekarang dari arus kas yang diperkirakan akan dipulihkan, didiskontokan pada suku bunga efektif awal sebelum penurunan nilai kredit dan nilai tercatat bruto instrumen keuangan.

Periode yang diperhitungkan ketika mengukur kerugian kredit ekspektasian adalah periode yang lebih pendek antara umur ekspektasian dan periode kontrak aset keuangan. Umur ekspektasian dapat dipengaruhi oleh pembayaran dimuka dan periode kontrak maksimum melalui opsi perpanjangan kontrak. Untuk portofolio *revolving* tertentu, termasuk kartu kredit, umur ekspektasian dinilai sepanjang periode dimana Bank terekspos dengan risiko kredit (berdasarkan durasi waktu yang dibutuhkan untuk fasilitas kredit ditarik) bukan sepanjang periode kontrak.

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***k. Impairment of Financial and Non-Financial Assets (continued)***

*Expected credit loss measurement (continued)*

*The "three-stage" model impairment based on changes in credit quality since initial recognition is as follows: (continued)*

*iii. Stage 3*

*Financial assets that are credit impaired (or in default) represent those that are at least 90 (ninety) days past due in respect of principal and/or interest. Financial assets are also considered to be credit impaired where the debtors are unlikely to pay on the occurrence of one or more observable events that have a detrimental impact on the estimated future cash flows of the financial asset. Loss provisions against credit impaired financial assets are determined based on an assessment of the recoverable cash flows under a range of scenarios, including the realization of any collateral held where appropriate. The ECL will reflect weighted average of the scenarios based on the probability of the relevant scenario to occur. The loss provisions held represent the difference between the present value of the cash flows expected to be recovered, interest rate, and the gross carrying value of the instrument prior to any credit impairment.*

*The period considered when measuring expected credit loss is the shorter of the expected life and the contractual term of the financial asset. The expected life may be impacted by prepayments and the maximum contractual term by extension options. For certain revolving portfolios, including credit cards, the expected life is assessed over the period that the Bank is exposed to credit risk (which is based on the length of time it takes for credit facilities to be withdrawn) rather than the contractual term.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**k. Penurunan Nilai Aset Keuangan dan Non-Keuangan (lanjutan)**

Pengukuran kerugian kredit ekspektasian (lanjutan)

Model "tiga-tahap" untuk penurunan nilai berdasarkan perubahan kualitas kredit sejak pengakuan awal seperti dibawah ini: (lanjutan)

iii. Tahap 3 (lanjutan)

Untuk aset yang diukur pada biaya perolehan diamortisasi, saldo di laporan posisi keuangan mencerminkan aset bruto dikurangi kerugian kredit ekspektasian. Untuk instrumen utang dalam kategori FVOCI, saldo di laporan posisi keuangan mencerminkan nilai wajar dari instrumen, dengan cadangan kerugian kredit ekspektasian dibukukan terpisah sebagai cadangan pada penghasilan komprehensif lain.

Untuk menentukan kerugian kredit ekspektasian, komponen-komponen ini akan diperhitungkan secara bersama-sama dan didiskontokan ke tanggal laporan keuangan menggunakan suku bunga efektif sebagai tingkat diskonto.

Cadangan kerugian penurunan nilai tahap 3 ini adalah selisih antara jumlah pinjaman yang tercatat dan probabilitas tertimbang nilai sekarang dari estimasi arus kas masa depan yang telah dihitung menggunakan minimum tiga skenario (antara lain dari hasil penyelesaian terbaik, terburuk atau yang paling mungkin) dimana Bank akan memberikan bobot probabilitas individu untuk setiap skenario pemulihan yang diidentifikasi berdasarkan rencana *workout* untuk masing-masing debitur individu. Proyeksi arus kas juga mencakup jaminan yang dapat direalisasi, nilai-nilai yang digunakan akan memperhitungkan dampak dari informasi ekonomi di masa mendatang *(forward looking).*

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***k. Impairment of Financial and Non-Financial Assets (continued)***

*Expected credit loss measurement (continued)*

*The "three-stage" model impairment based on changes in credit quality since initial recognition is as follows: (continued)*

*iii. Stage 3 (continued)*

*For assets measured at amortized cost, the amount stated in the statement of financial position reflects the gross asset less the expected credit losses. For debt instruments held at FVOCI, the amount stated in the statement of financial position reflects the fair value, with expected credit loss allowance held as a separate reserve within other comprehensive income.*

*To determine the expected credit loss, these components are multiplied together and discounted to the balance sheet date using the effective interest rate as the discount rate.*

*This stage 3 provision is the difference between the loan carrying amount and the probability weighted present value of estimated future cash flows, reflecting minimum three scenarios (among others typically the best, worst or most likely recovery outcomes) where the Bank assigns individual probability weighting for each recovery scenario that has been identified based on the workout plan for each individual debtors. The cash flows projection include realizable collateral, the values used will incorporate the impact of forward looking economic information.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**k. Penurunan Nilai Aset Keuangan dan Non-Keuangan (lanjutan)**

Pengukuran kerugian kredit ekspektasian (lanjutan)

Model "tiga-tahap" untuk penurunan nilai berdasarkan perubahan kualitas kredit sejak pengakuan awal seperti dibawah ini: (lanjutan)

iii. Tahap 3 (lanjutan)

Kerugian kredit ekspektasian atas komitmen kredit yang diberikan dan jaminan keuangan diakui pada liabilitas lain-lain. Jika instrumen keuangan mencakup komponen aset keuangan dan komitmen yang belum ditarik dan tidak dapat dipisahkan atas kerugian kredit ekspektasian pada komponen ini, jumlah kerugian kredit atas komitmen tersebut diakui bersamaan dengan kerugian kredit atas aset keuangan. Dalam kondisi jumlah kerugian kredit ekspektasian gabungan melebihi jumlah tercatat bruto dari aset keuangan, maka kerugian kredit ekspektasian diakui sebagai liabilitas lain-lain.

Kriteria yang digunakan oleh Bank untuk menentukan bukti objektif dari penurunan nilai diantaranya adalah sebagai berikut:

a) Kesulitan keuangan signifikan yang dialami penerbit atau pihak peminjam;

b) Pelanggaran kontrak, seperti terjadinya wanprestasi atau tunggakan pembayaran pokok atau bunga;

c) Pihak pemberi pinjaman, dengan alasan ekonomi atau hukum sehubungan dengan kesulitan keuangan yang dialami pihak peminjam, memberikan keringanan (konsesi) pada pihak peminjam yang tidak mungkin diberikan jika pihak peminjam tidak mengalami kesulitan keuangan tersebut;

d) Terdapat kemungkinan bahwa pihak peminjam akan dinyatakan pailit atau melakukan reorganisasi keuangan lainnya;

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***k. Impairment of Financial and Non-Financial Assets (continued)***

*Expected credit loss measurement (continued)*

*The "three-stage" model impairment based on changes in credit quality since initial recognition is as follows: (continued)*

*iii. Stage 3 (continued)*

*Expected credit loss on loan commitments and financial guarantees is recognized as other liabilities. Where a financial instrument includes both financial asset and an undrawn commitment and it is not possible to separately identify the expected credit loss on these components, expected credit loss amounts on the loan commitment are recognized together with expected credit loss amounts on the financial asset. To the extent the combined expected credit loss exceeds the gross carrying amount of the financial asset, the expected credit loss is recognized as other liabilities.*

*The criteria that the Bank uses to determine the objective evidence of impairment loss include:*

*a) Significant financial difficulties of the issuer or obligor;*

*b) Breach of contract, such as a default or delinquency in interest or principal payments;*

*c) The lender, with economic or legal reasons related to the financial difficulties experienced by the debtor, provide relief (concessions) to the debtor that can not be provided if the debtor is not experiencing those financial difficulties;*

*d) It is probable that the debtor will declare bankruptcy or other financial reorganization;*

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**k. Penurunan Nilai Aset Keuangan dan Non-Keuangan (lanjutan)**

Penurunan Nilai Aset Keuangan (lanjutan)

Kriteria yang digunakan oleh Bank untuk menentukan bukti objektif dari penurunan nilai diantaranya adalah sebagai berikut: (lanjutan)

e) Hilangnya pasar aktif dari aset keuangan akibat kesulitan keuangan; atau

f) Data yang dapat diobservasi mengindikasikan adanya penurunan yang dapat diukur atas estimasi arus kas masa datang dari kelompok aset keuangan sejak pengakuan awal aset dimaksud, meskipun penurunannya belum dapat diidentifikasi terhadap aset keuangan secara individual dalam kelompok aset tersebut, termasuk:

1) Memburuknya status pembayaran pihak peminjam dalam kelompok tersebut; dan

2) Kondisi ekonomi nasional atau lokal yang berkorelasi dengan wanprestasi atas aset dalam kelompok tersebut.

Penurunan Nilai Aset Non-Keuangan

Pada setiap akhir periode pelaporan, Bank menilai apakah terdapat indikasi suatu aset mengalami penurunan nilai.

Suatu aset mengalami penurunan nilai jika nilai tercatat aset lebih besar daripada nilai yang dapat dipulihkan. Nilai tercatat dari aset non-keuangan, kecuali aset pajak tangguhan, ditelaah setiap periode, untuk menentukan apakah terdapat indikasi penurunan nilai. Jika terdapat indikasi penurunan nilai, maka Bank akan melakukan estimasi jumlah nilai yang dapat dipulihkan.

Pengujian penurunan nilai atas aset takberwujud yang memiliki masa manfaat yang tidak terbatas dilakukan secara tahunan pada saat yang sama, dengan membandingkan nilai tercatatnya dengan jumlah yang dapat dipulihkan.

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***k. Impairment of Financial and Non-Financial Assets (continued)***

*Impairment of Financial Assets (continued)*

*The criteria that the Bank uses to determine the objective evidence of impairment loss include: (continued)*

*e) The disappearance of an active market for the financial asset because of financial difficulties; or*

*f) Observable data indicating that there is a measurable decrease in the estimated future cash flows from a group of financial assets since the initial recognition of the asset, although the decrease can not yet be identified to the individual financial assets in the asset group, including:*

*1) Deterioration in the payment status of debtors in the group; and*

*2) National or local economic conditions that correlate with defaults on assets in the group.*

*Impairment of Non-Financial Assets*

*The Bank assesses at the end of each reporting period whether there is an indication that an asset may be impaired.*

*Assets are considered as impaired when the carrying value of assets exceeded the recoverable amount. The carrying amount of non-financial assets, except for deferred tax assets, are reviewed at each period to determine whether there is any indication of impairment. If any such indication exists, the assets recoverable amount is estimated.*

*The testing of impairment of intangible assets that have indefinite useful lives or that are not yet available for use, is performed annually at the same time, by comparing the carrying amount with the recoverable amount.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**k. Penurunan Nilai Aset Keuangan dan Non-Keuangan (lanjutan)**

Penurunan Nilai Aset Non-Keuangan (lanjutan)

Jumlah yang dapat dipulihkan dari suatu aset atau Unit Penghasil Kas (UPK) adalah sebesar jumlah yang lebih tinggi antara nilai pakainya dan nilai wajar aset atau UPK dikurangi biaya untuk menjual. Dalam menentukan nilai pakai, estimasi arus kas masa depan didiskontokan ke nilai sekarang dengan menggunakan tingkat diskonto sebelum pajak yang mencerminkan penilaian pasar saat ini terhadap nilai kas kini dan risiko spesifik terhadap aset tersebut.

Untuk tujuan pengujian penurunan nilai, aset yang tidak dapat diuji secara individual akan digabungkan dengan kelompok yang lebih kecil yang memberikan arus kas masuk dari penggunaan berkelanjutan yang sebagian besar independen terhadap arus kas masuk atas aset lainnya atau UPK.

Penyisihan penurunan nilai diakui jika nilai tercatat dari suatu aset atau UPK melebihi nilai yang dapat diperoleh kembali. Penyisihan penurunan nilai diakui pada laba rugi.

Penyisihan penurunan nilai diakui pada periode sebelumnya dinilai pada setiap tanggal pelaporan untuk melihat adanya indikasi bahwa kerugian telah menurun atau tidak ada lagi. Kerugian penurunan nilai dipulihkan jika terdapat perubahan estimasi yang digunakan dalam menentukan nilai yang dapat dipulihkan.

**l. Tagihan dan Liabilitas Akseptasi**

Dalam kegiatan aktivitas bisnisnya, Bank memberikan jaminan keuangan, seperti *letters of credit*, bank garansi dan akseptasi.

Tagihan akseptasi diukur pada biaya perolehan diamortisasi menggunakan metode suku bunga efektif, dikurangi dengan cadangan kerugian penurunan nilai. Liabilitas akseptasi diukur pada biaya perolehan diamortisasi menggunakan metode suku bunga efektif.

Cadangan kerugian penurunan nilai dilakukan dengan menggunakan metodologi penurunan nilai sebagaimana diungkapkan dalam Catatan 2k.

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***k. Impairment of Financial and Non-Financial Assets (continued)***

*Impairment of Non-Financial Assets (continued)*

*The recoverable amount of an assets or Cash Generating Unit (CGU) is greater of its value in use and its fair value or CGU less cost to sell. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessment of the time value of money and the risk specific to the assets.*

*For the purpose of impairment testing, assets that cannot be tested individually are grouped together into the smallest group that generates cash inflows from continuing use that are largely independent of the cash inflows of other assets or CGU.*

*An impairment loss is recognized if the carrying amount of an asset or CGU exceeds its recoverable amount. Impairment losses are recognized in profit or loss.*

*Impairment losses recognized in prior period are assessed at each reporting date for any indications that the loss has decreased or no longer exists. An impairment loss is reversed if there has been changes in the estimates used to determine the recoverable amount.*

***l. Acceptance Receivables and Payables***

*In the ordinary course of business, the Bank provides financial guarantees, consisting of letters of credit, bank guarantees and acceptances.*

*Acceptance receivables are measured at amortized cost using the effective interest rate method, less allowance for impairment losses. Acceptance payables are measured at amortized cost by using the effective interest rate method.*

*Allowance of impairment losses is calculated using the impairment methodology as disclosed in Note 2k.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**m. Aset Tetap**

Tanah dan bangunan dinyatakan berdasarkan nilai revaluasi yang merupakan nilai wajar pada tanggal revaluasi dikurangi akumulasi penyusutan dan akumulasi kerugian penurunan nilai yang terjadi setelah tanggal revaluasi, kecuali tanah tidak disusutkan.

Revaluasi dilakukan dengan keteraturan yang cukup regular untuk memastikan bahwa jumlah tercatat tidak berbeda secara material dengan jumlah yang ditentukan dengan menggunakan nilai wajar pada tanggal laporan posisi keuangan. Aset yang mengalami perubahan nilai wajar secara signifikan direvaluasi secara periodik.

Kenaikan yang berasal dari revaluasi aset tetap langsung dikreditkan ke akun "Surplus revaluasi aset tetap" pada penghasilan komprehensif lain, kecuali sebelumnya penurunan revaluasi atas aset yang sama pernah diakui dalam laporan laba rugi dan penghasilan komprehensif lain, dalam hal ini kenaikan revaluasi, dikreditkan dalam laporan laba rugi dan penghasilan komprehensif lain, sebesar penurunan nilai aset akibat revaluasi tersebut. Penurunan jumlah tercatat yang berasal dari revaluasi tanah dan bangunan dibebankan dalam laporan laba rugi dan penghasilan komprehensif lain apabila penurunan tersebut melebihi saldo surplus revaluasi aset yang bersangkutan, jika ada.

Selain itu, akumulasi penyusutan pada tanggal revaluasian disajikan kembali secara proporsional dengan perubahan nilai tercatat bruto aset sehingga nilai tercatat aset setelah revaluasi sama dengan jumlah yang direvaluasi. Pada saat pelepasan, surplus revaluasi atas aset yang dijual dipindahkan ke saldo laba.

Penyusutan atas bangunan yang telah di revaluasi diakui dalam laba rugi. Tanah tidak mengalami penyusutan.

Kendaraan bermotor, perlengkapan dan peralatan kantor dicatat berdasarkan biaya perolehan setelah dikurangi akumulasi penyusutan dan akumulasi kerugian penurunan nilai.

Hak atas tanah tidak disusutkan kecuali terdapat bukti sebaliknya yang mengindikasikan bahwa perpanjangan atau pembaruan hak atas tanah kemungkinan besar atau pasti tidak diperoleh.

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***m. Fixed Assets***

*Land and buildings are stated at their revalued amounts, being the fair value at the date of revaluation, less any accumulated depreciation and accumulated impairment losses after the date of revaluation, except for land that is not depreciated.*

*Revaluation is made with sufficient regularity to ensure that the carrying amount does not differ materiality from the determined fair value as at statement of financial position reporting date. Asset with significant changes in fair value will be revalued periodically.*

*The increase arising from the revaluation of fixed assets is credited to the "Revaluation surplus on fixed assets" account in other comprehensive income, except to the extent that it reverses a revaluation decrease, for the same asset which was previously recognized in profit or loss and other comprehensive income, in which case the increase is credited to profit or loss and other comprehensive income to the extent of the decrease previously charged. A decrease in carrying amount of land and buildings revaluation is charged to the statement of profit or loss and other comprehensive income, if the decrease exceeds the assets revaluation surplus balance, if any.*

*In addition, accumulated depreciation as at the revaluation date is eliminated against the gross carrying amount of the asset and the net asset amount is restated to the revalued amount of the asset. Upon disposal, any revaluation surplus relating to the particular asset being sold is transferred to retained earnings.*

*Depreciation on revalued buildings is recognized in profit or loss. Land is not depreciated.*

*Motor vehicles, office furniture and equipment are stated at cost, less accumulated depreciation and any accumulated impairment losses.*

*Land right is not depreciated unless there is contrary evidence indicating that the extension or renewal of land right is likely or definitely not obtainable.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**m. Aset Tetap (lanjutan)**

Penyusutan dihitung dengan menggunakan metode garis lurus berdasarkan taksiran masa manfaat ekonomis aset tetap, sebagai berikut:

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***m. Fixed Assets (continued)***

*Depreciation is computed using the straight-line method over the estimated useful lives of the fixed assets as follows:*

| | **Tahun/*Years*** | |
|---|---|---|
| Bangunan | 20 | *Buildings* |
| Inventaris kantor | 4 - 8 | *Office equipment* |
| Kendaraan | 4 - 8 | *Vehicles* |

Jumlah tercatat aset tetap dihentikan pengakuannya pada saat dilepaskan atau saat tidak ada manfaat ekonomis masa depan yang diharapkan dari penggunaannya. Keuntungan atau kerugian yang timbul dari penghentian pengakuan aset diakui dalam laporan laba rugi pada tahun aset tersebut dihentikan pengakuannya.

*The carrying value of fixed assets is derecognized upon disposal or when no future economic benefits are expected from its use. Any gain or loss arising on derecognition of the assets is charged to profit or loss in the year when the assets derecognized.*

Nilai residu, estimasi masa manfaat dan metode penyusutan direviu dan disesuaikan, setiap akhir tahun, bila diperlukan.

*The residual values, estimated useful lives, and depreciation method are reviewed and adjusted, at year end, if necessary.*

Aset yang dimiliki untuk dijual diukur berdasarkan nilai yang lebih rendah antara nilai buku atau nilai wajar.

*Assets held for sale are measured at the lower of book value or fair value.*

**n. Aset Takberwujud**

Aset takberwujud yang diperoleh secara terpisah pada awalnya diakui sebesar biaya perolehan. Biaya perolehan aset takberwujud yang diperoleh dalam kombinasi bisnis adalah nilai wajar aset pada tanggal akuisisi. Setelah pengakuan awal, aset takberwujud dicatat sebesar biaya perolehan dikurangi akumulasi amortisasi dan akumulasi rugi penurunan nilai, jika ada.

***n. Intangible Assets***

*Intangible assets acquired separately are measured on initial recognition at cost. The cost of intangible assets acquired in a business combination is its fair value as of the date of acquisition. Following initial recognition, intangible assets are carried at cost less any accumulated amortization and accumulated impairment losses, if any.*

Periode amortisasi dan metode amortisasi untuk aset takberwujud dengan umur manfaat yang terbatas ditinjau setidaknya pada setiap akhir periode pelaporan.

*The amortization period and the amortization method for an intangible asset with a finite useful life is reviewed at least at the end of each reporting period.*

Keuntungan atau kerugian yang timbul dari penghentian pengakuan aset takberwujud ditentukan sebagai selisih antara hasil neto pelepasan dan jumlah tercatat aset dan diakui dalam laporan laba rugi ketika aset tersebut dihentikan pengakuannya.

*Gains or losses arising from derecognition of an intangible asset are measured as the difference between the net disposal proceeds and the carrying amount of the asset and recognized in profit or loss when the asset is derecognized.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**n. Aset Takberwujud (lanjutan)**

Aset takberwujud yang dimiliki oleh Bank berupa perangkat lunak dan lisensi. Aset takberwujud diakui jika dan hanya jika, biaya perolehan aset tersebut dapat diukur secara andal dan kemungkinan besar Bank akan memperoleh manfaat ekonomis masa depan dari aset tersebut.

Perangkat lunak yang bukan merupakan bagian integral dari perangkat keras yang terkait dicatat sebagai aset takberwujud dan dinyatakan sebesar nilai tercatat, yaitu sebesar harga perolehan dikurangi dengan akumulasi amortisasi.

Biaya perolehan perangkat lunak terdiri dari seluruh pengeluaran yang dapat dikaitkan langsung dalam persiapan perangkat lunak tersebut sehingga siap digunakan sesuai dengan tujuannya.

Pengeluaran setelah perolehan perangkat lunak dapat ditambahkan pada biaya perolehan perangkat lunak atau dikapitalisasi sebagai perangkat lunak hanya jika pengeluaran tersebut menambah manfaat ekonomis masa depan dari perangkat lunak yang bersangkutan sehingga menjadi lebih besar dari standar kinerja yang diperkirakan semula. Pengeluaran yang tidak menambah manfaat ekonomis masa depan dari perangkat lunak diakui sebagai beban pada saat terjadinya.

Perangkat lunak dengan umur terbatas diamortisasi dengan menggunakan metode garis lurus selama estimasi masa manfaat ekonomis yaitu 8 (delapan) sampai 12 (dua belas) tahun.

Amortisasi perangkat lunak diakui dalam laporan laba rugi sejak tanggal perangkat lunak tersebut tersedia untuk dipakai sampai berakhirnya masa manfaat dari perangkat lunak tersebut.

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***n. Intangible Assets (continued)***

*Intangible assets held by the Bank are softwares and licenses. Intangible assets are recognized if and only if, when their cost can be measured reliably and is probable that expected future benefits that are attributable to it will flow to the Bank.*

*Software which is not an integral part of a related hardware is recorded as intangible asset and stated at carrying amount, which is cost less accumulated amortization.*

*The cost of software consists of all expenses directly attributable to the preparation of such software, until it is ready to be used for its intended purpose.*

*Subsequent expenditure on software acquisition is capitalized to the value of software only when it increases the future economic benefits of the software, so that it becomes larger than originally expected performance standards. Expenditure with no addition of future economic benefits from the software is directly recognized as expense when incurred.*

*Software with a finite useful life is amortized using straight-line method over the estimated useful life of software, which is 8 (eight) until 12 (twelve) years.*

*Software amortization is recognized in the statement of profit or loss from the date that is available for use until the economic benefits of software ended.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**o. Agunan yang Diambil Alih**

Agunan yang diambil alih dinyatakan sebesar nilai terendah antara nilai tercatat pinjaman yang diberikan atau nilai realisasi neto dari agunan yang diambil alih. Nilai realisasi neto adalah nilai wajar agunan yang diambil alih dikurangi dengan estimasi biaya untuk menjual agunan tersebut. Selisih lebih saldo pinjaman di atas nilai realisasi neto dari agunan yang diambil alih dibebankan ke dalam akun cadangan kerugian penurunan nilai aset non-keuangan.

Selisih antara nilai agunan yang diambil alih dan hasil penjualannya diakui sebagai keuntungan atau kerugian pada saat penjualan.

Beban-beban yang berkaitan dengan pemeliharaan agunan yang diambil alih dibebankan pada laba rugi dan pada saat terjadinya.

Manajemen mengevaluasi nilai agunan yang diambil alih secara berkala. Cadangan kerugian agunan yang diambil alih dibentuk berdasarkan penurunan nilai agunan yang diambil alih.

**p. Biaya Dibayar Dimuka dan Aset Lain-lain**

Biaya dibayar dimuka merupakan pembayaran kepada pihak lain yang telah dilakukan namun belum diakui sebagai beban pada saat pembayaran dilakukan. Biaya dibayar dimuka akan digunakan untuk aktivitas Bank dimasa mendatang. Biaya dibayar dimuka akan diakui sebagai beban pada saat diamortisasi sesuai dengan masa manfaatnya.

Asuransi kredit dibayar dimuka diamortisasi berdasarkan pola manfaat ekonomik masa depan berupa pencapaian pendapatan bunga bersih yang diperkirakan dalam rencana bisnis Bank selama umur manfaatnya.

Sewa dibayar dimuka diamortisasi selama masa manfaatnya dengan menggunakan metode garis lurus.

Aset lain-lain disajikan sebesar nilai tercatat, yaitu harga perolehan setelah dikurangi dengan akumulasi amortisasi dan akumulasi penurunan nilai, jika ada.

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***o. Foreclosed Assets***

*Foreclosed assets are stated at net realizable value of those foreclosed assets or at loan outstanding amount, whichever is lower. Net realizable value is the fair value of the foreclosed assets less estimated costs of liquidating the assets. The excess of loan receivable over the net realizable value of the foreclosed assets is charged to the allowance for impairment losses of non-financial assets.*

*The difference between the value of the foreclosed assets and the proceeds from the sale of such assets is recorded as a gain or loss when the assets is sold.*

*Expenses for maintaining foreclosed assets are charged in profit or loss as incurred.*

*Management evaluates the value of foreclosed assets regularly. An allowance for impairment losses of foreclosed assets is provided based on the decline in value of foreclosed assets.*

***p. Prepaid Expenses and Other Assets***

*Prepaid expenses are payments made to other parties but have not been recognized as expense at the time of payment. Prepaid expenses will be used for the Bank's activities in the future. Prepaid expenses are recognized as expenses during the amortization in accordance with the expected period of benefit.*

*The prepaid credit insurance is amortized based on the pattern of future economic benefits in the form of achieving the estimated net interest income in the Bank's business plan for the useful life.*

*Prepaid rent is amortized over its useful life using the straight-line method.*

*Other assets are stated at carrying amount, which is cost less accumulated amortization and accumulated impairment loss, if any.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**q. Liabilitas Segera**

Liabilitas segera merupakan liabilitas Bank yang harus segera dibayarkan kepada pihak lain berdasarkan kontrak atau perintah dari pihak yang mempunyai kewenangan untuk itu. Liabilitas segera dinyatakan sebesar biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif.

**r. Simpanan Nasabah dan Simpanan dari Bank Lain**

Simpanan nasabah adalah dana yang dipercayakan oleh nasabah (di luar bank lain) kepada Bank berdasarkan perjanjian penyimpanan dana. Simpanan nasabah terdiri dari giro, tabungan dan deposito berjangka.

Simpanan dari bank lain merupakan liabilitas kepada bank lain dalam bentuk giro, tabungan dan deposito berjangka. Simpanan dari bank lain dinyatakan sebesar jumlah liabilitas kepada bank lain tersebut.

Simpanan nasabah dan simpanan dari bank lain pada awalnya diukur pada nilai wajar ditambah biaya transaksi yang dapat diatribusikan secara langsung dan setelah pengakuan awal diukur pada biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif.

**s. Pinjaman Subordinasi**

Pinjaman subordinasi diakui sebesar nilai wajar pada awalnya dan selanjutnya diukur sebesar biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif.

Biaya perolehan diamortisasi dihitung dengan memperhitungkan adanya diskonto atau premi terkait dengan pengakuan awal pinjaman subordinasi dan biaya transaksi yang merupakan bagian yang tidak terpisahkan dari suku bunga efektif.

**t. Biaya Emisi Saham**

Biaya yang terjadi sehubungan dengan Penawaran Umum Perdana Saham kepada masyarakat dan Penawaran Umum Terbatas dengan Hak Memesan Efek Terlebih Dahulu (HMETD) dikurangkan langsung dari hasil emisi dan dicatat sebagai pengurang tambahan modal disetor.

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***q. Obligations Due Immediately***

*Obligations due immediately represent the Bank's obligations to other parties based on contract or order by those having authority that have to be settled immediately. Obligations due immediately are stated at amortized cost using the effective interest rate method.*

***r. Deposits from Customers and Deposits from Other Banks***

*Deposits from customers are deposits from customers (excluding other banks) to the Bank based on deposit agreements. Deposits from customers consist of demand deposits, savings deposits and time deposits.*

*Deposits from other banks represent liabilities to other banks, in the form of demand deposits, saving deposits and time deposits. Deposits from other banks are stated at the amount due to the other banks.*

*Deposits from customers and deposits from other banks are initially measured at fair value plus directly attributable transaction costs and subsequently measured at their amortized cost using the effective interest rate method.*

***s. Subordinated Loan***

*Subordinated loan is initially recognized at fair value and subsequently measured at amortized cost using the effective interest rate method.*

*Amortized cost is calculated by taking into account any discount or premium on subordinated loan and transaction costs that are an integral part of the effective interest rate.*

***t. Shares Issuance Cost***

*Cost related to Initial Public Offering and Limited Public Offering with Pre-emptive Rights (HMETD) are deducted from the proceeds and presented as a deduction to the additional paid-in capital.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**u. Pendapatan dan Beban Bunga**

Pendapatan bunga atas aset keuangan baik yang diukur dengan nilai wajar melalui penghasilan komprehensif lain atau biaya perolehan diamortisasi dan beban bunga atas seluruh liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi, diakui pada laba rugi berdasarkan suku bunga efektif.

Pendapatan bunga atas aset keuangan yang diukur dengan nilai wajar melalui penghasilan komprehensif lain atau biaya perolehan diamortisasi yang mengalami penurunan nilai setelah pengakuan awal tahap 3 diakui berdasarkan suku bunga efektif kredit yang disesuaikan. Tingkat bunga ini dihitung dengan cara yang sama dalam perhitungan suku bunga efektif kecuali bahwa cadangan kerugian kredit ekspektasian dimasukkan dalam arus kas ekspektasian. Oleh karenanya, pendapatan bunga diakui atas aset keuangan dalam klasifikasi biaya perolehan diamortisasi termasuk kerugian kredit ekspektasian. Dalam kondisi risiko kredit atas aset keuangan tahap 3 mengalami perbaikan sehingga aset keuangan tidak lagi dipertimbangkan mengalami penurunan nilai, pengakuan pendapatan bunga dihitung berdasarkan nilai tercatat bruto aset keuangan.

**v. Pendapatan dan Beban Provisi dan Komisi**

Pendapatan dan beban provisi dan komisi yang jumlahnya material yang berkaitan langsung dengan kegiatan perolehan aset keuangan diakui sebagai bagian/pengurang dari biaya perolehan aset keuangan yang bersangkutan dan akan diakui sebagai pendapatan dengan cara diamortisasi berdasarkan metode suku bunga efektif sepanjang perkiraan umur aset atau liabilitas keuangan.

Saldo beban dan pendapatan provisi dan komisi yang ditangguhkan atas pinjaman yang diberikan yang diakhiri atau diselesaikan sebelum jatuh tempo langsung diakui sebagai pendapatan pada saat penyelesaiannya.

Provisi dan komisi yang tidak berkaitan dengan pinjaman yang diberikan atau jangka waktu pinjaman yang diberikan, atau jumlahnya tidak material diakui sebagai pendapatan atau beban pada saat terjadinya transaksi.

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***u. Interest Income and Expense***

*Interest income for financial assets held at either fair value through other comprehensive income or amortized cost and interest expense on all financial liabilities held at amortized cost are recognized in profit or loss using the effective interest method.*

*Interest income for financial assets that are either held at fair value through other comprehensive income or amortized cost that have become credit impaired subsequent to initial recognition (stage 3) is recognized using the credit adjusted effective interest rate. This rate is calculated in the same manner as the effective interest rate except that expected credit losses are included in the expected cash flows. Interest income is therefore recognized on the amortized cost of the financial asset including expected credit losses. Should the credit risk on a stage 3 financial asset improve such that the financial asset is no longer considered credit impaired, interest income recognition reverts to a computation based on the rehabilitated the carrying value of the financial asset gross.*

***v. Fees and Commission Income and Expense***

*Income and fees provision and comission that have material amount directly related with the acquisition of financial assets are recognized as part of/deduction to acquisition cost of related financial assets and will be recognized as income and amortized using effective interest rate method during the expected life of financial assets or liabilities.*

*The outstanding balances of deferred fees and income on provision and commission of loans terminated or settled prior to maturity are directly recognized as income in settlement.*

*Fees and commissions which are not related to loans or loan period, or immaterial are recognized as income or expenses at the time the transactions occur.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**w. Pendapatan dan Beban Operasional Lainnya**

Seluruh pendapatan dan beban operasional lainnya dibebankan pada laba rugi saat terjadinya transaksi.

**x. Perpajakan**

Beban pajak penghasilan terdiri dari pajak penghasilan kini dan pajak penghasilan tangguhan. Pajak tersebut diakui dalam laba rugi, kecuali apabila pajak tersebut terkait dengan transaksi atau kejadian yang langsung diakui ke ekuitas atau penghasilan komprehensif lain. Dalam hal ini, pajak tersebut diakui langsung pada ekuitas atau penghasilan komprehensif lain.

Pajak Kini

Pajak kini ditentukan berdasarkan laba kena pajak dalam periode yang bersangkutan yang dihitung berdasarkan tarif pajak dan peraturan pajak yang telah berlaku atau secara substantif telah berlaku pada tanggal pelaporan.

Aset dan liabilitas pajak kini untuk periode berjalan diukur sebesar jumlah yang diharapkan dapat direstitusi dari atau dibayarkan kepada otoritas perpajakan.

Manajemen secara periodik melakukan evaluasi atas posisi yang diambil dalam pelaporan pajak sehubungan dengan situasi dimana peraturan pajak terkait menjadi subjek interpretasi dan menetapkan provisi bila diperlukan.

Perubahan terhadap liabilitas perpajakan diakui pada saat diterimanya surat ketetapan pajak atau, jika Bank mengajukan keberatan, pada saat keputusan atas keberatan tersebut ditetapkan.

Pajak Tangguhan

Pajak tangguhan diakui dengan menggunakan metode liabilitas atas perbedaan temporer pada tanggal pelaporan antara dasar pengenaan pajak dari aset dan liabilitas dan jumlah tercatatnya untuk tujuan pelaporan keuangan pada tanggal pelaporan. Namun, liabilitas pajak tangguhan tidak diakui jika timbul dari pengakuan awal *goodwill* atau pada saat pengakuan awal suatu aset atau liabilitas yang timbul dari transaksi selain kombinasi bisnis yang pada saat transaksi tersebut tidak mempengaruhi laba rugi akuntansi maupun laba rugi kena pajak. Pajak penghasilan tangguhan ditentukan menggunakan tarif (atau peraturan) pajak yang berlaku atau yang secara substansial telah berlaku pada tanggal pelaporan dan diharapkan untuk diterapkan jika aset pajak tangguhan direalisasikan atau liabilitas pajak tangguhan diselesaikan.

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***w. Other Operating Income and Expenses***

*All other operating income and expenses are charged to profit or loss at the time the transaction occur.*

***x. Taxation***

*The income tax expense is comprised of current and deferred income tax. Tax is recognized in profit or loss, except to the extent that it relates to items recognized directly in equity or other comprehensive income. In this case, the tax is also recognized directly in equity or other comprehensive income.*

*Current Tax*

*Current tax is determined based on the taxable income for the current period and computed based on the tax rates and tax regulations that are enacted or substantively enacted as at the reporting date.*

*Current income tax assets and liabilities for the current period are measured at the amount expected to be recovered from or paid to the taxation authority.*

*Management periodically evaluates position taken in the tax returns with respect to situations in which applicable tax regulations are subject to interpretation and establishes provisions when appropriate.*

*Amendments to tax obligations are recorded when an assessment is received or, if appealed by the Bank, when the result of the appeal is determined.*

*Deferred Tax*

*Deferred tax is recognized using the liability method on temporary differences at the reporting date between the tax bases of assets and liabilities and their carrying amounts for financial reporting purposes at the reporting date. However, deferred tax liabilities are not recognized if they arise from the initial recognition of goodwill or from the initial recognition of an asset or liability in a transaction other than a business combination that at the time of the transaction affects neither accounting nor taxable profit or loss. Deferred income tax is determined using tax rates (or regulations) that have been enacted or substantially enacted at the reporting date and expected to apply when the related deferred income tax asset is realized or the deferred income tax liability is settled.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**x. Perpajakan (lanjutan)**

Pajak Tangguhan (lanjutan)

Aset pajak tangguhan diakui sepanjang kemungkinan besar laba kena pajak mendatang akan tersedia untuk dikompensasi dengan perbedaan temporer yang masih dapat digunakan.

Nilai tercatat aset pajak tangguhan ditelaah pada setiap tanggal pelaporan dan nilai tercatat aset pajak tangguhan tersebut diturunkan apabila laba fiskal mungkin tidak memadai untuk mengkompensasi sebagian atau semua manfaat aset pajak tangguhan. Pada setiap tanggal pelaporan, Bank meninjau kembali aset pajak tangguhan yang tidak diakui dan mengakui aset pajak tangguhan yang sebelumnya tidak diakui apabila besar kemungkinan bahwa laba fiskal pada masa yang akan datang akan tersedia untuk pemulihannya.

Aset pajak tangguhan dan liabilitas pajak tangguhan disalinghapuskan jika terdapat hak secara hukum untuk melakukan saling hapus antara aset pajak kini terhadap liabilitas pajak kini, atau aset dan liabilitas pajak tangguhan pada entitas yang sama, atau Bank bermaksud untuk memulihkan aset dan liabilitas pajak kini dengan dasar neto.

**y. Laba (Rugi) per Saham Dasar dan Dilusian**

Laba (rugi) per saham dasar dihitung dengan membagi laba (rugi) tahun berjalan dengan jumlah rata-rata tertimbang saham yang beredar pada tahun berjalan.

Laba per lembar saham dilusian dihitung setelah melakukan penyesuaian yang diperlukan terhadap jumlah rata-rata tertimbang saham biasa yang beredar.

**z. Imbalan Kerja**

Imbalan kerja jangka pendek

Imbalan kerja jangka pendek diakui pada saat terutang kepada karyawan berdasarkan metode akrual.

Imbalan pasca kerja

Bank memberikan imbalan pasca kerja manfaat pasti kepada karyawannya berdasarkan Perjanjian Kerja Bersama (PKB).

Bank menyelenggarakan dana pensiun untuk seluruh karyawan tetap yang memenuhi syarat yang dikelola oleh Dana Pensiun Lembaga Keuangan Sinarmas MSIG. Pembayaran kepada dana pensiun didasarkan pada iuran pasti tertentu yang ditentukan program pensiun. Iuran pensiun ditanggung oleh Bank.

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***x. Taxation (continued)***

*Deferred Tax (continued)*

*Deferred tax assets are recognized only to the extent that it is probable that future taxable profits will be available against which the temporary differences can be utilized.*

*The carrying amount of a deferred tax asset is reviewed at each reporting date and reduced to the extent that it is no longer probable that sufficient taxable profit will be available to allow all or part of the benefit of that deferred tax assets to be utilized. Unrecognized deferred tax assets are reassessed at each reporting date and recognized to the extent that it has become probable that future taxable profit will allow the deferred tax assets to be recovered.*

*Deferred tax assets and deferred tax liabilities are offset when a legally enforceable right exists to offset current tax assets against current tax liabilities, or the deferred tax assets and liabilities relate to the same taxable entity, or the Bank intends to settle its current assets and liabilities on a net basis.*

***y. Basic and Diluted Earnings (Loss) per Share***

*Basic earning (loss) per share is calculated by dividing earning (loss) for the year by the weighted-average number of shares outstanding during the year.*

*Diluted earnings per share are calculated after applying the necessary adjustments to the weighted average number of ordinary shares outstanding.*

***z. Employee Benefits***

*Short-term employee benefits*

*Short-term employee benefits are recognized when incurred to the employees on an accrual basis.*

*Post-employment benefits*

*The Bank provides defined post-employment benefits for its employees based on the Bank's Collective Labor Agreement (CLA).*

*The Bank has pension fund covering substantially all of its qualified permanent employees which is managed by Financial Institution Pension Fund Sinarmas MSIG. Payment made to pension fund is based on certain dues on pension plan. Retirement contributions are funded by the Bank.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**z. Imbalan Kerja (lanjutan)**

Imbalan pasca kerja (lanjutan)

Penyisihan dihitung dengan membandingkan imbalan yang akan diterima oleh karyawan pada usia pensiun normal melalui program pensiun dengan imbalan yang dihitung berdasarkan PKB setelah dikurangi akumulasi iuran dan hasil pengembangannya. Jika bagian iuran yang didanai oleh Bank melalui program pensiun kurang dari imbalan yang diwajibkan menurut PKB, Bank akan melakukan penyisihan atas kekurangannya.

Liabilitas imbalan pasca kerja merupakan nilai kini kewajiban imbalan pasti pada tanggal laporan posisi keuangan. Liabilitas imbalan pasca kerja dihitung setiap tahun oleh aktuaris independen menggunakan metode *Projected-Unit-Credit*. Nilai kini kewajiban imbalan pasti ditentukan dengan mendiskontokan estimasi arus kas keluar masa depan dengan menggunakan tingkat suku bunga Obligasi Pemerintah dalam mata uang yang sama dengan mata uang imbalan yang akan dibayarkan dan waktu jatuh tempo yang kurang lebih sama dengan waktu jatuh tempo pensiun yang bersangkutan.

Biaya jasa lalu yang timbul dari amendemen atau kurtailmen program diakui sebagai beban dalam laba rugi pada saat terjadinya.

Pengukuran kembali atas liabilitas (aset) imbalan pasti neto, yang diakui sebagai penghasilan komprehensif lain, terdiri dari:

i. Keuntungan atau kerugian aktuarial;
ii. Imbal hasil atas aset program, tidak termasuk jumlah yang dimasukkan dalam bunga neto atas liabilitas (aset); dan
iii. Setiap perubahan dampak batas aset, tidak termasuk jumlah yang dimasukkan dalam bunga neto atas liabilitas (aset).

Pengukuran kembali atas liabilitas (aset) imbalan pasti neto yang diakui sebagai penghasilan komprehensif lain tidak direklasifikasi ke laba rugi pada periode berikutnya.

Keuntungan atau kerugian atas kurtailmen atau penyelesaian suatu program imbalan pasti diakui ketika kurtailmen atau penyelesaian terjadi.

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***z. Employee Benefits (continued)***

*Post-employment benefits (continued)*

*The provision has been calculated by comparing the benefit that will be received by an employee at normal pension age from the pension plan with the benefit as stipulated under the CLA after deduction of accumulation of contribution and the related investment result. If the funded portion of the pension plan benefit is less than the benefit as required by the CLA, the Bank will provide for such shortage.*

*Post-employment benefits liability is the present value of defined benefits obligation at the statement of financial position date. Post-employment benefits liability is calculated annually by independent actuary 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 the terms to maturity approximating the terms of the related pension liability.*

*Past service costs arising from amendment or curtailment programs are recognized as expenses in profit or loss when incurred.*

*Remeasurement on net defined benefit liabilities (assets), recognized as other comprehensive income, consists of:*

*i. Actuarial gain or losses;*
*ii. Return on program asset, excluding amounts included in net interest on liabilities (assets); and*
*iii. Every changes in asset ceiling, excluding amounts included in net interest on liabilities (assets).*

*Remeasurement on net defined benefit liabilities (assets) recognized as other comprehensive income shall not be reclassified to profit or loss in the next periods.*

*Gains or losses on the curtailment or settlement of a defined benefit plan are recognized when the curtailment or settlement occurs.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**z. Imbalan Kerja (lanjutan)**

Imbalan pasca kerja (lanjutan)

Kurtailmen terjadi apabila salah satu dari kondisi berikut terpenuhi:

i. Menunjukkan komitmennya untuk mengurangi secara signifikan jumlah pekerja yang ditanggung oleh program; atau
ii. Mengubah ketentuan dalam program imbalan pasti yang menyebabkan bagian yang material dari jasa masa depan pekerja tidak lagi memberikan imbalan atau memberikan imbalan yang lebih rendah.

Penyelesaian program terjadi ketika Bank melakukan transaksi yang menghapuskan semua liabilitas hukum atau konstruktif atas sebagian atau seluruh imbalan dalam program imbalan pasti.

Imbalan kerja jangka panjang lainnya

Bank memberikan penghargaan layanan jangka panjang dan tunjangan cuti panjang untuk karyawan yang telah mencapai masa kerja tertentu.

Bank memberikan imbalan kerja jangka panjang lainnya - (penghargaan kerja dan cuti besar), kepada para karyawan kuncinya. Biaya untuk menyediakan imbalan ini ditetapkan dengan menggunakan metode *Projected-Unit-Credit.* Metode ini merefleksikan jasa yang diserahkan oleh karyawan hingga tanggal penilaian dan memperhitungkan asumsi terkait proyeksi gaji karyawan. Imbalan kerja jangka panjang lainnya termasuk biaya jasa kini, biaya bunga, biaya jasa lalu dan pengakuan keuntungan dan kerugian aktuarial. Keuntungan dan kerugian aktuarial dan biaya jasa lalu diakui dalam laba rugi tahun berjalan.

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***z. Employee Benefits (continued)***

*Post-employment benefits (continued)*

*A curtailment occurs when an entity either:*

*i. Demonstrably committed to make a significant reduction in the number of employees covered by a plan; or*
*ii. Amends the terms of a defined benefit plan so that a significant element of future service by current employees will no longer qualify for benefits, or will qualify only for reduced benefits.*

*A settlement occurs when the Bank enters into a transaction that eliminates all further legal or constructive obligation for part or all of the benefits provided under a defined benefit plan.*

*Other long-term service benefits*

*The Bank also provides long service award and long service leave for employees attaining a certain number of years of service.*

*The Bank provides other long-term employee benefits - (service award and long service leave), to its key employees. The cost of providing this benefit is determined using the Projected-Unit-Credit method. This method reflects service rendered by employees to the date of valuation and incorporates assumptions concerning employees projected salaries. Other long-term employee benefit expense includes current service cost, interest cost, past service costs and recognition of actuarial gains and losses. The actuarial gains and losses and past service costs are recognized immediately in the current year's profit or loss.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**aa. Sewa**

Untuk menilai apakah kontrak memberikan hak untuk mengendalikan penggunaan aset identifikasian, Bank harus menilai apakah:

(i) Bank memiliki hak untuk mendapatkan secara substansial seluruh manfaat ekonomi dari penggunaan aset identifikasian; dan

(ii) Bank memiliki hak untuk mengarahkan penggunaan aset identifikasian. Bank memiliki hak ini ketika Bank memiliki hak untuk pengambilan keputusan yang relevan tentang bagaimana dan untuk tujuan apa aset digunakan telah ditentukan sebelumnya:

- Bank memiliki hak untuk mengoperasikan aset; dan
- Bank telah mendesain aset dengan cara menetapkan sebelumnya bagaimana dan untuk tujuan apa aset akan digunakan selama periode penggunaan.

Pada tanggal permulaan sewa, Bank mengakui aset hak-guna dan liabilitas sewa. Aset hak-guna diukur pada biaya perolehan, dimana meliputi jumlah pengukuran awal liabilitas sewa yang disesuaikan dengan pembayaran sewa yang dilakukan pada atau sebelum tanggal permulaan, ditambah dengan biaya langsung awal yang dikeluarkan dan estimasi biaya yang akan dikeluarkan untuk membongkar dan memindahkan aset pendasar atau untuk merestorasi aset pendasar ke kondisi yang disyaratkan dan ketentuan sewa, dikurangi dengan insentif sewa yang diterima dan didiskontokan menggunakan suku bunga inkremental penyewa pada tanggal penerapan awal.

Liabilitas sewa diukur pada nilai kini pembayaran sewa yang belum dibayar pada tanggal permulaan, didiskontokan dengan menggunakan suku bunga implisit dalam sewa atau jika suku bunga tersebut tidak dapat ditentukan, maka menggunakan suku bunga pinjaman inkremental. Pada umumnya, Bank menggunakan suku bunga pinjaman inkremental sebagai tingkat bunga diskonto.

Pembayaran sewa dialokasikan menjadi bagian pokok dan biaya keuangan. Biaya keuangan dibebankan pada laba rugi selama periode sewa sehingga menghasilkan tingkat suku bunga periodik yang konstan atas saldo liabilitas untuk setiap periode.

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***aa. Leases***

*To assess whether a contract conveys the right to control the use of an identified asset, the Bank shall assess whether:*

*(i) The Bank has the right to obtain substantially all the economic benefits from use of the asset throughout the period of use; and*
*(ii) The Bank has the right to direct the use of the asset. The Bank has this right when it has a decision-making right that is the most relevant to changing how and for what purpose the asset is used predetermined:*

- *The Bank has the right to operate the asset; and*
- *The Bank has designed the asset in a way that predetermine how and for what purpose it will be used.*

*The Bank recognizes a right-of-use asset and a lease liability at the lease commencement date. The right-of-use asset is initially measured at cost, which comprises the initial amount of the lease liability adjusted for any lease payments made at or before the commencement date, plus any initial direct cost incurred and an estimate of costs to dismantle and remove the underlying asset or to restore the underlying asset to the condition required by the terms and conditions of the leases, less any leases incentives received and discounted using incremental borrowing rate at the date of initial application.*

*The lease liability is initially measured at the present value of the lease payments that are not paid at the commencement date, discounted using the interest rate implicit in the lease or, if that right cannot be readily determined, using incremental borrowing rate. Generally, the Bank uses its incremental borrowing rate as a discount rate.*

*Each leases payment is allocated between the liability and finance cost. The finance cost is charged to profit or loss over the lease period so as to produce a constant periodic rate of interest on the remaining balance of the liability for each period.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**aa. Sewa (lanjutan)**

Bank menyajikan aset hak-guna secara terpisah dari aset tetap dan liabilitas sewa sebagai bagian dari biaya yang masih harus dibayar di dalam laporan posisi keuangan.

Jika sewa mengalihkan kepemilikan aset pendasar kepada Bank pada akhir masa sewa atau jika biaya perolehan aset hak-guna merefleksikan Bank akan mengeksekusi opsi beli, maka Bank menyusutkan aset hak-guna dari tanggal permulaan hingga akhir umur manfaat aset pendasar. Jika tidak, maka Bank menyusutkan aset hak-guna dari tanggal permulaan hingga tanggal yang lebih awal antara akhir umur manfaat aset hak-guna atau akhir masa sewa.

**Modifikasi sewa**

Bank mencatat modifikasi sewa sebagai sewa terpisah jika:

- Modifikasi meningkatkan ruang lingkup sewa dengan menambahkan hak untuk menggunakan satu aset pendasar atau lebih;

- Imbalan sewa meningkat sebesar jumlah yang setara dengan harga tersendiri untuk peningkatan dalam ruang lingkup dan penyesuaian yang tepat pada harga tersendiri tersebut untuk merefleksikan kondisi kontrak tertentu.

**ab. Informasi Segmen**

Segmen operasi diidentifikasi berdasarkan laporan internal mengenai komponen dari Bank yang secara regular direviu oleh "pengambil keputusan operasional" dalam rangka mengalokasikan sumber daya dan menilai kinerja segmen operasi.

Segmen operasi adalah suatu komponen dari entitas:

a. Yang terlibat dalam aktivitas bisnis untuk memperoleh pendapatan dan menimbulkan beban (termasuk pendapatan dan beban terkait dengan transaksi dengan komponen lain dari entitas yang sama);

b. Yang 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. Dimana tersedia informasi keuangan yang dapat dipisahkan.

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***aa. Leases (continued)***

*The Bank presents right-of-use assets separately from fixed assets and leases liabilities as part of accrued expense in the statement of financial position.*

*If the leases transfers ownership of the underlying asset to the Bank by the end of the lease term or if the cost of the right-of-use asset reflects that the Bank will exercise a purchase option, the Bank depreciates the right-of-use asset from the commencement date to the end of the useful life of the underlying asset. Otherwise, the Bank depreciates the right-of-use asset from the commencement date to the earlier of the end of the useful life of the right-of-use asset or the end of the leases term.*

***Leases modification***

*The Bank records lease modification as a separate lease if:*

- *The modification increases the scope of the leases by adding the right to use one or more underlying assets;*

- *The consideration for the leases increases by an amount commensurate with the standalone price for the increase in scope and any appropriate adjustments to that standalone price to reflect the circumstances of the particular contract.*

***ab. Segment Information***

*Operating segments are identified on the basis of internal reports about components of the Bank that are regularly reviewed by "the chief operating decision maker" in order to allocate resources to the segments and to assess their performances.*

*An operating segment is a component of an entity:*

*a. That engages in business activities from which it may earn revenues and incurred expenses (including revenues and expenses relating to the transactions with other components of the same entity);*

*b. Whose operating results are reviewed regularly by the entity's chief operating decision maker to make decision about resources to be allocated to the segments and assess its performance; and*

*c. For which discrete financial information is available.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**ab. Informasi Segmen (lanjutan)**

Bank menyajikan segmen operasi berdasarkan laporan internal yang disajikan kepada pengambil keputusan operasional yaitu Direksi.

Segmen geografis Bank adalah komponen Bank yang dapat dibedakan dalam menghasilkan jasa pada lingkungan (wilayah) ekonomi tertentu dan komponen itu memiliki risiko dan imbalan yang berbeda dengan risiko dan imbalan pada komponen yang beroperasi pada lingkungan (wilayah) ekonomi lain. Bank melaporkan segmen geografis berdasarkan daerah Jakarta, Jawa, Sumatera, Sulawesi, Bali dan Kalimantan.

**ac. Transaksi Pihak-pihak Berelasi**

Bank menerapkan PSAK 7, "Pengungkapan Pihak-pihak Berelasi", yang mensyaratkan pengungkapan hubungan, transaksi dan saldo pihak berelasi, termasuk komitmen dalam laporan keuangan.

Pihak berelasi adalah orang atau entitas yang terkait dengan Bank (entitas pelapor), yang meliputi:

a) Orang atau anggota keluarga terdekat 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) Personil manajemen kunci entitas pelapor atau entitas induk entitas pelapor.

b) Suatu entitas berelasi dengan entitas pelapor jika memenuhi salah satu hal berikut:

   (i) Entitas dan entitas pelapor adalah anggota dari kelompok usaha yang sama (artinya entitas induk, entitas anak dan entitas anak berikutnya terkait dengan entitas lain);
   (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);

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***ab. Segment Information (continued)***

*The Bank presents operating segments based on internal reports that are presented to the operating decision maker which is the Board of Directors.*

*The Bank's geographical segment is a distinguishable component of the Bank that is engaged in providing services within a particular economic environment and that is subject to risks and returns that are different from those operating in other economic environments. The Bank reports geographical segments based on the area of Jakarta, Java, Sumatera, Sulawesi, Bali and Kalimantan.*

***ac. Transaction with Related Parties***

*The Bank applied PSAK 7, "Related Parties Disclosures", which requires disclosure of related party relationships, transactions and outstanding balances, including commitments in the financial statements.*

*A related party represents a person or an entity who is related with the Bank (the reporting entity), as follows:*

*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 over 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.*

*b) An entity is related to the reporting entity if it meets one of the following:*

   *(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 group of which the other entity is a member);*

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**ac. Transaksi Pihak-pihak Berelasi (lanjutan)**

Pihak berelasi adalah orang atau entitas yang terkait dengan Bank (entitas pelapor), yang meliputi: (lanjutan)

b) Suatu entitas berelasi dengan entitas pelapor jika memenuhi salah satu hal berikut: (lanjutan)

(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 pasca kerja 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 personil manajemen kunci entitas (atau entitas induk dari entitas); dan
(viii) Entitas yang merupakan bagian dari personil kunci manajemen kepada Bank atau induk dari Bank.

Seluruh transaksi dan saldo yang signifikan dengan pihak berelasi, baik yang dilakukan dengan syarat normal maupun tidak, sebagaimana dilakukan dengan pihak ketiga, telah diungkapkan pada catatan atas laporan keuangan.

**ad. Provisi**

Provisi diakui jika Bank memiliki liabilitas kini (baik bersifat hukum maupun bersifat konstruktif) jika, sebagai akibat peristiwa masa lalu, besar kemungkinan penyelesaian liabilitas tersebut mengakibatkan arus keluar sumber daya yang mengandung manfaat ekonomi dan jumlah liabilitas tersebut dapat diestimasi secara andal.

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***ac. Transactions with Related Parties (continued)***

*A related party represents a person or an entity who is related with the Bank (the reporting entity), as follows: (continued)*

*b) An entity is related to the reporting entity if it meets one of the following: (continued)*

*(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 from either the reporting entity or an entity related to the reporting entity. If the reporting entity in 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 a parent of the entity); and*
*(viii) The entity of which it is party provides key management personnel services to the Bank or to the parent of the Bank.*

*All significant transactions and balances with related party, whether or not conducted under terms and conditions similar to those granted to third party, are disclosed in the notes to the financial statements.*

***ad. Provision***

*Provisions are recognized when the Bank has present obligations (legal or constructive) where, as a result of a past event, it is probable that 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.*

**2. IKHTISAR KEBIJAKAN AKUNTANSI PENTING (lanjutan)**

**ad. Provisi (lanjutan)**

Provisi diukur pada nilai kini dari perkiraan pengeluaran yang diperlukan untuk menyelesaikan kewajiban menggunakan tingkat diskonto sebelum pajak yang mencerminkan penilaian pasar atas nilai waktu uang dan risiko yang terkait dengan kewajiban tersebut. Peningkatan provisi ini sehubungan dengan berlalunya waktu diakui sebagai beban bunga.

Provisi ditelaah pada setiap akhir periode pelaporan dan disesuaikan untuk mencerminkan estimasi terbaik yang paling kini. Jika arus keluar sumber daya untuk menyelesaikan liabilitas kemungkinan besar tidak terjadi, maka provisi dibatalkan.

**ae. Kontinjensi**

Liabilitas kontinjensi tidak diakui melainkan diungkapkan dalam laporan keuangan, kecuali jika arus keluar sumber daya yang mengandung manfaat ekonomi kemungkinannya kecil (*remote*). Aset kontinjensi tidak diakui dalam laporan keuangan, tetapi diungkapkan jika terdapat kemungkinan besar (*probable*) arus masuk manfaat ekonomi.

**af. Peristiwa Setelah Periode Pelaporan**

Peristiwa-peristiwa yang terjadi setelah periode pelaporan yang menyediakan tambahan informasi mengenai posisi keuangan Bank pada tanggal laporan posisi keuangan (peristiwa penyesuaian), jika ada, telah tercermin dalam laporan keuangan. Peristiwa-peristiwa yang terjadi setelah periode pelaporan yang tidak memerlukan penyesuaian (peristiwa non penyesuaian), apabila jumlahnya material, telah diungkapkan dalam catatan atas laporan keuangan.

***2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***

***ad. Provision (continued)***

*Provision is measured at the present value of the expenditures expected to be required to settle the obligation using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the obligation. The increase in the provision due to the passage of time is recognized as interest expense.*

*Provisions are reviewed at the end of each reporting period and adjusted to reflect the current best estimate. If it is no longer probable that an outflow of resources embodying economic benefits will be required to settle the obligation, the provision is reversed.*

***ae. Contingencies***

*Contingent liabilities are not recognized but are disclosed in the financial statements, unless the possibility of an outflow of resources embodying economic benefits is remote. Contingent assets are not recognized in the financial statements but disclosed when an inflow of economic benefits is probable.*

***af. Events After the Reporting Period***

*Post period end events that provide additional information about the financial position of the Bank as of the statement of financial position date (adjusting events), if any, are reflected in the financial statements. Post period end events that are not adjusting events disclosed in the notes to the financial statements when material.*

## 3. PERTIMBANGAN KRITIS AKUNTANSI DAN SUMBER UTAMA KETIDAKPASTIAN

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 tahun pelaporan. Ketidakpastian mengenai asumsi dan estimasi tersebut dapat mengakibatkan penyesuaian material terhadap nilai tercatat aset dan liabilitas dalam periode pelaporan berikutnya.

**Pertimbangan**

Dalam proses penerapan kebijakan akuntansi Bank, manajemen telah membuat keputusan berikut, yang memiliki pengaruh paling signifikan atas jumlah yang diakui dalam laporan keuangan:

Kelangsungan usaha

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. Oleh karena itu, laporan keuangan telah disusun atas dasar usaha yang berkelanjutan.

Klasifikasi instrumen keuangan

Bank menetapkan klasifikasi atas aset dan liabilitas tertentu sebagai aset keuangan dan liabilitas keuangan dengan mempertimbangkan bila memenuhi definisi yang ditetapkan PSAK 71. Dengan demikian, aset keuangan dan liabilitas keuangan diakui sesuai dengan kebijakan akuntansi seperti yang diungkapkan pada Catatan 2d.

Penentuan mata uang fungsional

Mata uang fungsional dari Bank adalah mata uang dari lingkungan ekonomi primer dimana entitas beroperasi. Mata uang tersebut adalah mata uang yang mempengaruhi pendapatan dan beban dari jasa yang diberikan. Berdasarkan substansi ekonomi dari kondisi mendasari yang relevan, mata uang fungsional dan penyajian Bank adalah Rupiah.

Nilai wajar atas instrumen keuangan

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.

## *3. CRITICAL ACCOUNTING JUDGMENTS AND KEY SOURCES OF ESTIMATION UNCERTAINTY*

*The preparation of the financial statements of the Bank 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 reporting period. Uncertainty about these assumptions and estimates could result in outcome that requires material adjustment to the carrying amount of the asset and liability affected in future periods.*

***Judgments***

*In the process of applying the Bank's accounting policies, management has made the following judgement which have the most significant effects on the amounts recognized in the financial statements:*

*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 in business for the foreseeable future. Therefore, the financial statements continue to be prepared on a going concern basis.*

*Classification of the financial instruments*

*The Bank determines the classification of certain assets and liabilities as financial assets and financial liabilities by judging if they meet the definition set forth in PSAK 71. Accordingly, the financial assets and financial liabilities are accounted for in accordance with the accounting policies as disclosed in Note 2d.*

*Determination of functional currency*

*The functional currency of the Bank is the currency of the primary economic environment in which the entity operates. It is the currency that mainly influences the revenue and cost of rendering services. Based on the economic substance of the relevant underlying circumstances, the functional and presentation currency of the Bank is in Rupiah.*

*Fair value of financial instruments*

*When the fair values of financial assets and financial liabilities recorded in 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, if observable market data are not available, management's judgment is required to establish fair values.*

**3. PERTIMBANGAN KRITIS AKUNTANSI DAN SUMBER UTAMA KETIDAKPASTIAN (lanjutan)**

**Pertimbangan (lanjutan)**

Nilai wajar atas instrumen keuangan (lanjutan)

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.

Sewa

Penentuan apakah suatu perjanjian mengandung unsur sewa membutuhkan pertimbangan yang cermat untuk menilai apakah perjanjian tersebut memberikan hak untuk mendapatkan secara substansial seluruh manfaat ekonomi dari penggunaan aset identifikasian dan hak untuk mengarahkan penggunaan aset identifikasian, bahkan jika hak tersebut tidak dijabarkan secara eksplisit di perjanjian. Bank tidak dapat dengan mudah menentukan suku bunga implisit, manajemen menggunakan suku bunga inkremental sebagai tingkat diskonto.

Dalam menentukan suku bunga pinjaman inkremental, Bank mempertimbangkan faktor-faktor utama berikut; risiko kredit korporasi Bank, jangka waktu sewa, lingkungan ekonomi, dan waktu dimana sewa dimasukkan.

Dalam menentukan jangka waktu sewa, Bank mempertimbangkan semua fakta dan keadaan yang menciptakan insentif ekonomi untuk menggunakan opsi perpanjangan, atau tidak menggunakan opsi pemutusan. Opsi perpanjangan (atau periode setelah opsi pemutusan) hanya termasuk dalam jangka waktu sewa jika sewa sewajarnya dipastikan akan diperpanjang (atau tidak diakhiri).

Penilaian ditinjau jika terjadi peristiwa signifikan atau perubahan signifikan dalam situasi yang mempengaruhi penilaian ini dan itu berada dalam kendali *lessee*.

Aset hak-guna Bank dan liabilitas sewa yang terkait diungkapkan pada Catatan 16.

***3. CRITICAL ACCOUNTING JUDGMENTS AND KEY SOURCES OF ESTIMATION UNCERTAINTY (continued)***

***Judgments (continued)***

*Fair value of financial instruments (continued)*

*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.*

*Leases*

*Determining whether an arrangement is or contains a lease requires careful judgment to assess whether the arrangement conveys a right to obtain substantially all the economic benefits from use of the asset throughout the period of use and right to direct the use of the asset, even if the right is not explicitly specified in the arrangement. The Bank cannot easily determine implicit interest rates, management use incremental interest rates as discount rates.*

*In determining incremental rate, the Bank considers the following main factors; the Bank corporate credit risk, the lease term, the lease payment term, the economic environment, and the time at which the lease is entered into.*

*In determining the lease term, the Bank considers all facts and circumstances that create an economic incentive to exercise an extension option, or not exercise a termination option. Extension options (or periods after termination options) are only included in the lease term if the lease is reasonably certain to be extended (or not terminated).*

*The assessment is reviewed if a significant event or a significant change in circumstances occurs which affects this assessment and that is within the control of the lessee.*

*The Bank's right-of-use assets and related lease liabilities are disclosed in Note 16.*

**3. PERTIMBANGAN KRITIS AKUNTANSI DAN SUMBER UTAMA KETIDAKPASTIAN (lanjutan)**

**Estimasi dan Asumsi**

Beberapa estimasi dan asumsi dibuat dalam rangka penyusunan laporan keuangan dimana dibutuhkan pertimbangan manajemen dalam menentukan metodologi yang tepat untuk penilaian aset dan liabilitas.

Manajemen membuat estimasi dan asumsi yang berimplikasi pada pelaporan nilai aset dan liabilitas atas periode keuangan satu periode ke depan. Semua estimasi dan asumsi yang diharuskan oleh SAK adalah estimasi terbaik yang didasarkan standar yang berlaku. Estimasi dan pertimbangan dievaluasi secara terus-menerus dan berdasarkan pengalaman masa lalu dan faktor-faktor lain termasuk harapan atas kejadian yang akan datang.

Walaupun estimasi dan asumsi ini dibuat berdasarkan pengetahuan terbaik manajemen atas kejadian dan tindakan saat ini, hasil aktual mungkin berbeda dengan estimasi dan asumsi semula.

Cadangan kerugian penurunan nilai aset keuangan

Aset keuangan yang dicatat berdasarkan biaya perolehan diamortisasi dievaluasi penurunan nilainya sesuai dengan Catatan 2k.

Bank menelaah aset keuangan mereka pada nilai wajar melalui penghasilan komprehensif lain dan aset keuangan pada biaya diamortisasi berdasarkan PSAK 71 yang mengharuskan untuk mengakui kerugian kredit ekspektasian pada setiap tanggal pelaporan untuk mencerminkan perubahan risiko kredit selain dari aset keuangan pada nilai wajar melalui laba rugi. Bank menggabungkan informasi *forward-looking* dan historis, terkini dan yang diperkirakan ke dalam estimasi kerugian kredit ekspektasian.

Dalam melakukan peninjauan penurunan nilai, penilaian manajemen berikut diperlukan:

i. Penentuan apakah aset mengalami penurunan nilai berdasarkan indikator tertentu seperti, antara lain, kesulitan keuangan debitur, penurunan kualitas kredit; dan

ii. Penentuan umur kredit ekspektasian yang mencerminkan:

- Jumlah yang tidak bias dan probabilitas tertimbang yang ditentukan dengan mengevaluasi kemungkinan dari berbagai hasil; dan
- Nilai waktu dari uang.

***3. CRITICAL ACCOUNTING JUDGMENTS AND KEY SOURCES OF ESTIMATION UNCERTAINTY (continued)***

***Estimates and Assumptions***

*Certain estimates and assumptions are made in the preparation of the financial statements which require management judgment in determining the appropriate methodology for valuation of assets and liabilities.*

*Management makes estimates and assumptions that affect the reported amounts of assets and liabilities within the next financial period. All estimates and assumptions required in conformity with SAK are best estimates undertaken in accordance with the applicable standard. Estimates and judgments are evaluated on a continuous basis and are based on past experience and other factors, including expectations with regard to future events.*

*Although these estimates and assumptions are based on management's best knowledge of current events and activities, actual result may differ from those estimates and assumptions.*

*Allowance for impairment losses on financial assets*

*Financial assets accounted for under amortized cost are evaluated for impairment on a basis as described in Note 2k.*

*The Bank reviews its financial assets at fair value through other comprehensive income and financial assets at amortized cost under PSAK 71 which requires 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. The Bank incorporates forward-looking and historical, current and forecasted information into expected credit loss estimation.*

*In carrying out the impairment review, the following management's judgments are required:*

*i. Determination whether the assets is impaired based on certain indicators such as, amongst others, financial difficulties of the debtor's, deterioration of the credit quality of the debtor's; and*
*ii. Determination of expected credit life that reflect:*

- *An unbiased and probability-weighted amount that is determined by evaluating a range of possible outcomes; and*
- *The time value of money.*

**3. PERTIMBANGAN KRITIS AKUNTANSI DAN SUMBER UTAMA KETIDAKPASTIAN (lanjutan)**

**Estimasi dan Asumsi (lanjutan)**

Cadangan kerugian penurunan nilai aset keuangan (lanjutan)

Pada setiap tanggal pelaporan, Bank menghitung kerugian kredit ekspektasian berdasarkan estimasi dua belas bulan. Jika terjadi kenaikan risiko kredit yang signifikan sejak pengakuan awal maka estimasi kerugian kredit ekspektasian akan dihitung sepanjang umur kontrak.

Kerugian kredit ekspektasian merupakan estimasi probabilitas tertimbang dari kerugian kredit (yaitu nilai kini dari seluruh kekurangan kas) selama perkiraan umur instrumen keuangan. Kekurangan kas adalah selisih antara arus kas yang terutang kepada Bank sesuai dengan kontrak dan arus kas yang diperkirakan akan diterima oleh Bank.

Perhitungan cadangan kerugian penurunan nilai atas aset keuangan yang dinilai secara kolektif berdasarkan karakteristik risiko kredit yang sama dengan mempertimbangkan segmentasi kredit berdasarkan permodelan kerugian masa depan.

Penurunan nilai aset non-keuangan

Penurunan nilai timbul saat nilai tercatat aset atau UPK melebihi jumlah terpulihkannya, yaitu yang lebih tinggi antara nilai wajar dikurangi biaya untuk menjual dan nilai pakainya. Nilai wajar dikurangi biaya untuk menjual didasarkan pada data yang tersedia dari transaksi penjualan yang mengikat dalam transaksi normal atas aset serupa atau harga pasar yang dapat diamati dikurangi dengan biaya tambahan yang dapat diatribusikan dengan pelepasan aset. Dalam menghitung nilai pakai, estimasi arus kas masa depan neto didiskontokan ke nilai kini dengan menggunakan tingkat diskonto sebelum pajak yang menggambarkan penilaian pasar kini dari nilai waktu uang dan risiko spesifik atas aset.

Dalam menentukan nilai wajar dikurangi biaya untuk menjual, digunakan harga penawaran pasar terakhir, jika tersedia. Jika tidak terdapat transaksi tersebut, model penilaian yang sesuai digunakan untuk menentukan nilai wajar aset. Perhitungan ini dipadukan dengan penilaian berganda atau indikator nilai wajar yang tersedia. Perhitungan nilai pakai didasarkan pada model arus kas yang didiskontokan.

Manajemen berkeyakinan bahwa tidak terdapat indikasi atas kemungkinan penurunan potensial atas nilai aset non-keuangan pada tanggal 31 Desember 2021 dan 2020.

***3. CRITICAL ACCOUNTING JUDGMENTS AND KEY SOURCES OF ESTIMATION UNCERTAINTY (continued)***

***Estimates and Assumptions (continued)***

*Allowance for impairment losses on financial assets (continued)*

*At reporting date, the Bank calculates expected credit loss based on estimated twelve months. If there is a significant increase in credit risk since initial recognition, the estimated expected credit loss will be calculated throughout the life of the contract.*

*Expected credit losses are estimated weighted probabilities of credit losses (is the present value of all cash shortages) over the estimated life of the financial instrument. Cash shortages are the difference between the cash flows owed to the Bank in accordance with the contract and the cash flows that are expected to be received by the Bank.*

*Calculation of allowance for impairment losses on financial assets assessed collectively grouped based on similar credit risk characteristics and taking into account the loan segmentation based on future loss model.*

*Impairment of non-financial assets*

*An impairment exists when the carrying value of an asset or CGU exceeds its recoverable amount, which is the higher of its fair value less costs to sell and its value in use. The fair value less costs to sell calculation is based on available data from binding sales transactions in an arm's length transaction of similar assets or observable market prices less incremental costs for disposing the asset. In assessing the value in use, the estimated net future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the specific risks to the asset.*

*In determining fair value less costs to sell, recent market transactions are taken into account, if its available. If no such transactions can be identified, an appropriate valuation model is used to determine the fair value of the assets. These calculations are collaborated by valuation multiples or other available fair value indicators. The calculation of useful value is based on a discounted cash flow model.*

*Management believes that there is no indication of potential impairment in values of non-financial assets as of December 31, 2021 and 2020.*

**3. PERTIMBANGAN KRITIS AKUNTANSI DAN SUMBER UTAMA KETIDAKPASTIAN (lanjutan)**

**Estimasi dan Asumsi (lanjutan)**

Imbalan kerja

Penentuan liabilitas dan beban imbalan kerja Bank bergantung pada pemilihan asumsi yang digunakan oleh aktuaris independen dalam menghitung jumlah-jumlah tersebut. Asumsi tersebut termasuk antara lain, tingkat diskonto, tingkat kenaikan gaji tahunan, tingkat pengunduran diri karyawan tahunan, tingkat kecacatan, umur pensiun dan tingkat kematian. Seluruh asumsi ditelaah setiap akhir periode pelaporan.

Sementara Bank berkeyakinan bahwa asumsi tersebut adalah wajar dan sesuai, perbedaan signifikan pada hasil aktual atau perubahan signifikan dalam asumsi yang ditetapkan Bank dapat mempengaruhi secara material liabilitas imbalan pasca kerja dan beban imbalan kerja neto. Nilai tercatat atas liabilitas imbalan kerja Bank pada tanggal 31 Desember 2021 dan 2020 masing-masing adalah sebesar Rp 18.552 dan Rp 22.823. Penjelasan lebih lanjut diungkapkan dalam Catatan 37.

Penyusutan aset tetap

Nilai tercatat aset tetap disusutkan dengan menggunakan metode garis lurus (*straight-line method*) berdasarkan taksiran masa manfaat ekonomisnya. Manajemen mengestimasi masa manfaat ekonomis aset tetap antara 4 (empat) sampai dengan 20 (dua puluh) tahun. Ini adalah umur secara umum diharapkan dalam industri dimana Bank menjalankan bisnisnya. Setelah memperhitungkan sisa manfaat ekonomis aset tetap setelah revaluasi, penyusutan dihitung berdasarkan taksiran sisa manfaat yaitu 1 (satu) sampai dengan 20 (dua puluh) tahun.

Perubahan tingkat pemakaian dan perkembangan teknologi dapat mempengaruhi masa manfaat ekonomis dan nilai sisa aset dan karenanya biaya penyusutan masa depan mungkin direvisi. Nilai buku neto aset tetap Bank pada tanggal 31 Desember 2021 dan 2020 masing-masing adalah sebesar Rp 192.635 dan Rp 194.214. Penjelasan lebih lanjut diungkapkan dalam Catatan 14.

Revaluasi aset tetap

Revaluasi aset tetap Bank bergantung pada pemilihan asumsi yang digunakan oleh penilai independen dalam menghitung jumlah-jumlah tersebut. Asumsi tersebut termasuk antara lain, tingkat diskonto, nilai tukar, tingkat inflasi, tingkat kenaikan pendapatan dan biaya. Bank berkeyakinan bahwa asumsi tersebut adalah wajar dan sesuai, perbedaan signifikan dalam asumsi yang ditetapkan Bank dapat mempengaruhi secara material nilai aset tetap yang direvaluasi.

***3. CRITICAL ACCOUNTING JUDGMENTS AND KEY SOURCES OF ESTIMATION UNCERTAINTY (continued)***

***Estimates and Assumptions (continued)***

*Employee benefits*

*The determination of the Bank's employee benefits liability and expense depends on its selection of certain assumptions used by the independent actuary in calculating such amounts. Those assumptions include discount rates, annual salary increase rate, annual resignation rate, disability rate, retirement age and mortality rate. All assumptions are reviewed at the end of reporting period.*

*While the Bank believes that its assumptions are reasonable and appropriate, significant differences in the Bank's actual experiences or significant changes in the Bank's assumptions may materially affect its post-employment benefits liability and net post-employment benefits expense. The carrying amount of the Bank's employee benefits liability as of December 31, 2021 and 2020 were Rp 18,552 and Rp 22,823, respectively. Further details are disclosed in Note 37.*

*Depreciation of fixed assets*

*Carrying value of fixed assets is depreciated using the straight-line method over their estimated useful lives. Management estimates the useful lives of these fixed assets to be within 4 (four) up to 20 (twenty) years. These are common life expectancies applied in the industries where the Bank conducts its businesses. After considering the remaining of estimated useful lives after revaluation, depreciation is computed based on the remaining of estimated useful lives within 1 (one) until 20 (twenty) years.*

*Changes in the expected level of usage and technological development could impact the economic useful lives and the residual values of these assets and therefore future depreciation charges could be revised. The net book value of the Bank's fixed assets as of December 31, 2021 and 2020 were amounted to Rp 192,635 and Rp 194,214, respectively. Further details are disclosed in Note 14.*

*Fixed asset revaluation*

*The Bank's fixed assets revaluation depends on its selection of certain assumptions used by the independent appraisal in calculating such amounts. Those assumptions include among others, discount rate, exchange rate, inflation rate, revenue increase rate and cost. The Bank believes that its assumptions are reasonable and appropriate. Significant differences in the Bank's assumptions may materially affect the valuation of its fixed assets.*

**3. PERTIMBANGAN KRITIS AKUNTANSI DAN SUMBER UTAMA KETIDAKPASTIAN (lanjutan)**

**Estimasi dan Asumsi (lanjutan)**

Asuransi kredit dibayar dimuka

Asuransi kredit dibayar dimuka diamortisasi sampai dengan jangka waktu berlakunya polis asuransi selama 6 (enam) tahun berdasarkan asumsi pencapaian pendapatan bunga bersih yang diperkirakan akan diperoleh dalam rencana bisnis Bank selama 6 (enam) tahun ke depan.

Manajemen Bank berpendapat bahwa target pencapaian pendapatan bunga bersih sejalan dengan target pertumbuhan kredit yang dibuat dalam rencana bisnis Bank dan telah disusun dengan menggunakan asumsi pertumbuhan yang wajar dan memadai sesuai dengan kemampuan Bank dengan memperhatikan faktor internal maupun eksternal yang relevan. Manajemen berkeyakinan bahwa target yang direncanakan tersebut akan dapat terealisasi. Perbedaan signifikan dalam asumsi yang ditetapkan Bank dapat mempengaruhi target pencapaian yang direncanakan dan karenanya biaya amortisasi masa depan mungkin dapat direvisi.

Nilai tercatat asuransi kredit dibayar dimuka, yang belum diamortisasi pada tanggal 31 Desember 2021 dan 2020 masing-masing sebesar Rp 3.426.424 dan Rp 3.883.714. Penjelasan lebih lanjut diungkapkan dalam Catatan 13.

Pajak penghasilan

Estimasi signifikan dilakukan dalam menentukan provisi atas pajak penghasilan badan. Terdapat transaksi dan perhitungan tertentu yang penentuan pajak akhirnya adalah tidak pasti sepanjang kegiatan usaha normal. Bank mengakui liabilitas atas pajak penghasilan badan berdasarkan estimasi apakah akan terdapat tambahan pajak penghasilan badan. Apabila keputusan final atas pajak tersebut berbeda dari jumlah yang pada awalnya dicatat, perbedaan tersebut dicatat pada laba rugi pada periode dimana hasil tersebut dikeluarkan.

Akumulasi rugi fiskal Bank adalah masing-masing sebesar Rp 1.541.948 dan Rp 1.161.980 untuk tahun yang berakhir pada tanggal 31 Desember 2021 dan 2020. Penjelasan lebih lanjut diungkapkan dalam Catatan 36b.

***3. CRITICAL ACCOUNTING JUDGMENTS AND KEY SOURCES OF ESTIMATION UNCERTAINTY (continued)***

***Estimates and Assumptions (continued)***

*Prepaid credit insurance*

*Prepaid credit insurance are amortized until maturity period of the insurance policy during 6 (six) years based on the assumption of achieving net interest income that is expected to be obtained in the Bank's business plan for the next 6 (six) years.*

*The Bank's management believes that the target of achieving net interest income in line with the target of credit growth made in the Bank's business plan that has been prepared using reasonable and adequate growth assumptions in accordance with the Bank's ability by taking into account relevant internal and external factors. Management believes that the planned target achievement will be realized. Significant differences in assumptions set by the Bank could impact the planned targets achievement and therefore future amortization costs could be revised.*

*The carrying amount of the prepaid credit insurance, which has not been amortized as of December 31, 2021 and 2020, amounting to Rp 3,426,424 and Rp 3,883,714, respectively. Further details are disclosed in Note 13.*

*Income tax*

*Significant estimate is involved in determining the provision for corporate income tax. There are certain transactions and computations for which the ultimate tax determination is uncertain during the ordinary course of business. The Bank recognizes liabilities for expected corporate income tax issues based on estimates of whether additional corporate income tax will be due. Where the final tax outcome of those matters is different from the amounts that were initially recorded, such differences will be recorded in the profit or loss in the period in which such determination is made.*

*The accumulated fiscal loss of the Bank to amounting to Rp 1,541,948 and Rp 1,161,980 for the years ended December 31, 2021 and 2020, respectively. Further details are disclosed in Note 36b.*

**3. PERTIMBANGAN KRITIS AKUNTANSI DAN SUMBER UTAMA KETIDAKPASTIAN (lanjutan)**

**Estimasi dan Asumsi (lanjutan)**

Aset pajak tangguhan

Aset pajak tangguhan diakui atas seluruh perbedaan temporer yang dapat dikurangkan, sepanjang besar kemungkinannya bahwa penghasilan kena pajak akan tersedia sehingga perbedaan temporer tersebut dapat digunakan. Estimasi signifikan oleh manajemen disyaratkan dalam menentukan jumlah aset pajak tangguhan yang dapat diakui, berdasarkan saat penggunaan dan tingkat penghasilan kena pajak serta strategi perencanaan pajak masa depan. Penjelasan lebih lanjut diungkapkan dalam Catatan 36b.

Tuntutan hukum

Bank sedang menghadapi kasus-kasus hukum. Sampai dengan tanggal 31 Desember 2021, proses hukum terhadap pihak-pihak antara lain seperti investor yang membeli produk investasi milik PT Antaboga Delta Sekuritas Indonesia, nasabah, debitur, Direksi, pihak ketiga dan manajemen lama dan pemegang saham semasa sebelum Bank diambilalih oleh LPS, sebagian sudah mendapat putusan tetap dan/atau peninjauan kembali.

Bank akan membukukan kerugian atas tuntutan hukum tersebut pada saat hasil keputusan final atas status hukum tersebut diperoleh dan akan dicatat pada laba rugi pada periode dimana hasil putusan final tersebut diterbitkan.

***3. CRITICAL ACCOUNTING JUDGMENTS AND KEY SOURCES OF ESTIMATION UNCERTAINTY (continued)***

***Estimates and Assumptions (continued)***

*Deferred tax assets*

*Deferred tax assets are recognized for all deductible temporary differences, to the extent that it is probable that taxable profit will be available against which the deductible temporary differences. Significant estimates by management are required to determine the amount of deferred tax assets that can be recognized, based upon the likely timing and the level of the future taxable profits together with future tax planning strategies. Further details are disclosed in Note 36b.*

*Legal cases*

*The Bank is facing legal cases. Up to December 31, 2021, legal proceedings against parties such as investors who bought investment products issued by PT Antaboga Delta Sekuritas Indonesia, customers, debtors, Board of Directors, third parties, and former management and shareholders before the Bank was taken over by LPS, some cases of which already have the final decision and/or judicial review.*

*The Bank will recognize the loss on lawsuit when the result of the final decision from those cases are awarded and the loss will be recorded in profit or loss in the period in which such final legal decision is determined.*

**4. KAS** / ***4. CASH***

| | 2021 | 2020 | |
|---|---|---|---|
| Rupiah | 99.951 | 93.320 | *Rupiah* |
| Mata uang asing (Catatan 40) | | | *Foreign currencies (Note 40)* |
| Dolar Amerika Serikat | 8.173 | 5.319 | *United States Dollar* |
| Mata uang asing lainnya | 11.014 | 20.323 | *Other foreign currencies* |
| Sub-total | 19.187 | 25.642 | *Sub-total* |
| **Total** | **119.138** | **118.962** | ***Total*** |

Saldo mata uang Rupiah termasuk uang pada mesin ATM (Anjungan Tunai Mandiri) sebesar Rp 5.101 dan Rp 5.297 masing-masing pada tanggal 31 Desember 2021 dan 2020.

Kas dalam mata uang asing lainnya terdiri dari Poundsterling Inggris, Euro Eropa, Dinar Bahrain, Dolar Australia, Dolar Singapura, Dolar Selandia Baru, Dolar Kanada, Dolar Hongkong, Ringgit Malaysia, Franc Swiss, Peso Filipina, Riyal Arab Saudi, Yuan Cina, Yen Jepang, dan Won Korea.

*Balance in Rupiah includes cash in ATM (Automated Teller Machine) amounting to Rp 5,101 and Rp 5,297 as of December 31, 2021 and 2020, respectively.*

*Cash in other foreign currencies are denominated in Great Britain Poundsterling, European Euro, Bahrain Dinar, Australian Dollar, Singapore Dollar, New Zealand Dollar, Canadian Dollar, Hong Kong Dollar, Malaysian Ringgit, Swiss Franc, Philippine Peso, Saudi Arabian Riyal, Chinese Yuan, Japanese Yen and Korean Won.*

## 5. GIRO PADA BANK INDONESIA / *5. CURRENT ACCOUNTS WITH BANK INDONESIA*

| | 2021 | 2020 | |
|---|---|---|---|
| Rupiah | 49.676 | 44.212 | *Rupiah* |
| Dolar Amerika Serikat (Catatan 40) | 196.506 | 36.326 | *United States Dollar (Note 40)* |
| **Total** | **246.182** | **80.538** | ***Total*** |

Bank dipersyaratkan untuk memiliki Giro Wajib Minimum (GWM) dalam mata uang Rupiah dalam kegiatannya sebagai bank umum dan GWM dalam mata uang asing dalam kegiatannya melakukan transaksi mata uang asing.

*The Bank is required to maintain Minimum Statutory Reserves (GWM) in Rupiah for conventional banking and Minimum Statutory Reserves in foreign currencies for foreign exchange transactions.*

Pada tanggal 31 Desember 2021 dan 2020, Giro Wajib Minimum Bank telah sesuai dengan Peraturan Bank Indonesia (PBI) No. 15/15/PBI/2013 tanggal 24 Desember 2013 tentang Giro Wajib Minimum Bank Umum Dalam Rupiah dan Valuta Asing Bagi Bank Umum Konvensional sebagaimana telah diubah beberapa kali dengan Peraturan Anggota Dewan Gubernur (PADG) No. 22/10/PADG/2020 tanggal 30 April 2020 dan No. 23/27/PADG/2021 tanggal 21 Desember 2021 yang masing-masing sebesar:

*As of December 31, 2021 and 2020, the Bank's Minimum Statutory Reserve complies with Bank Indonesia (BI) Regulation No. 15/15/PBI/2013 dated December 24, 2013 which is last amended by Regulation of Members of the Board of Governors (PADG) No. 22/10/PADG/2020 dated April 30, 2020 and No. 23/27/PADG/2021 dated December 21, 2021 concerning Minimum Statutory Reserve of Commercial Banks with BI in Rupiah and foreign currency, are as follows:*

| | 2021 | 2020 | |
|---|---|---|---|
| Rupiah | | | *Rupiah* |
| GWM Primer | 3,50% | 3,50% | *Primary GWM* |
| Harian | 0,50% | 0,50% | *Daily* |
| Rata-rata | 3,00% | 3,00% | *Average* |
| Penyangga Likuiditas Makroprudensial | 6,00% | 6,00% | *Macroprudential Liquidity Buffer* |
| Mata uang asing | 4,00% | 4,00% | *Foreign currencies* |

GWM Primer adalah simpanan minimum yang wajib dipelihara oleh Bank dalam bentuk saldo Rekening Giro pada Bank Indonesia (BI). GWM Penyangga Likuiditas Makroprudensial (PLM) adalah cadangan minimum yang wajib dipelihara oleh Bank berupa SBI, Surat Utang Negara (SUN), Surat Berharga Syariah Negara (SBSN) dan/atau *excess reserve* yang merupakan kelebihan saldo Rekening Giro Rupiah Bank dari GWM Primer, GWM *Loan to Funding Ratio (LFR)* dan Rasio Intermediasi Makroprudensial (RIM). GWM LFR dan RIM adalah tambahan simpanan minimum yang wajib dipelihara oleh Bank dalam bentuk saldo Rekening Giro pada Bank Indonesia, jika LFR dan RIM Bank dibawah minimum LFR dan RIM target BI (84%) atau jika di atas maksimum LFR dan RIM target BI (94%) dan Kewajiban Penyediaan Modal Minimum (KPMM) Bank lebih kecil dari KPMM Insentif BI sebesar 14%.

*Primary GWM is a minimum reserve that should be maintained by the Bank in Current Accounts with Bank Indonesia (BI). Macroprudential Liquidity Buffer (PLM) is the minimum reserve that should be maintained by the Bank which comprised of Certificates of Bank Indonesia (SBI), Government Debenture Debt (SUN), Sharia Government Securities (SBSN), and/or excess reserve which represent the excess reserve of the Bank's Current Accounts in Rupiah over the Primary GWM, GWM on Loan to Funding Ratio (LFR) and Macroprudential Intermediation Ratio (RIM). GWM on LFR and RIM are the additional reserves that should be maintained by the Bank in the form of Current Accounts with BI, if the Bank's LFR and RIM are below the minimum of LFR and RIM targeted by BI (84%) or if the Bank's LFR and RIM are above the maximum of LFR and RIM targeted by BI (94%) and the Capital Adequacy Ratio (CAR) is below than BI requirement of 14%.*

## 5. GIRO PADA BANK INDONESIA (lanjutan) / *5. CURRENT ACCOUNTS WITH BANK INDONESIA (continued)*

Rasio GWM Bank pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut:

*The Bank's GWM ratios as of December 31, 2021 and 2020 are as follows:*

| | 2021 | 2020 | |
|---|---|---|---|
| Rupiah | | | *Rupiah* |
| GWM Primer | 29,82% | 15,49% | *Primary GWM* |
| Harian | 19,88% | 10,33% | *Daily* |
| Rata-rata | 9,94% | 5,16% | *Average* |
| PLM | 7,00% | 16,26% | *PLM* |
| Mata Uang Asing | 4,29% | 5,40% | *Foreign Currency* |

## 6. GIRO PADA BANK LAIN / *6. CURRENT ACCOUNTS WITH OTHER BANKS*

a. Berdasarkan pihak, mata uang dan bank / *a. By parties, currencies and banks*

| | 2021 | 2020 | |
|---|---|---|---|
| **Pihak ketiga** | | | ***Third parties*** |
| Rupiah | | | *Rupiah* |
| PT Bank Central Asia Tbk | 17.803 | 18.095 | *PT Bank Central Asia Tbk* |
| PT Bank Negara Indonesia (Persero) Tbk | 9.114 | 6.004 | *PT Bank Negara Indonesia (Persero) Tbk* |
| PT Bank Mandiri (Persero) Tbk | 548 | 541 | *PT Bank Mandiri (Persero) Tbk* |
| PT Bank CIMB Niaga Tbk | - | 9 | *PT Bank CIMB Niaga Tbk* |
| Sub-total | 27.465 | 24.649 | *Sub-total* |
| Mata uang asing (Catatan 40) | | | *Foreign currencies (Note 40)* |
| PT Bank Central Asia Tbk | 66.201 | 100.221 | *PT Bank Central Asia Tbk* |
| PT Bank Rakyat Indonesia (Persero) Tbk, New York | 64.519 | 53.173 | *PT Bank Rakyat Indonesia (Persero) Tbk, New York* |
| United Overseas Bank (UOB), Singapura | 48.885 | 34.655 | *United Overseas Bank (UOB), Singapore* |
| Sumitomo Mitsui Banking Corporation, Tokyo | 46.712 | 106.705 | *Sumitomo Mitsui Banking Corporation, Tokyo* |
| PT Bank Mandiri (Persero) Tbk | 26.973 | 15.537 | *PT Bank Mandiri (Persero) Tbk* |
| PT Bank Maybank Indonesia Tbk | 21.860 | 21.480 | *PT Bank Maybank Indonesia Tbk* |
| KB Kookmin Bank, Korea Selatan | 15.018 | 910 | *KB Kookmin Bank, South Korea* |
| PT Bank Permata Tbk | 14.435 | 14.195 | *PT Bank Permata Tbk* |
| Australia and New Zealand Bank (ANZ), Melbourne | 8.387 | 8.872 | *Australia and New Zealand Bank (ANZ), Melbourne* |
| PT Bank CIMB Niaga Tbk | 3.372 | 2.615 | *PT Bank CIMB Niaga Tbk* |
| Standard Chartered Bank, Hong Kong | 928 | 920 | *Standard Chartered Bank, Hong Kong* |
| Indonesische Overzeese Bank N.V. (Indover), Belanda | 769 | 822 | *Indonesische Overzeese Bank N.V. (Indover), Netherlands* |
| Australia and New Zealand Bank, Wellington | 212 | 1.215 | *Australia and New Zealand Bank, Wellington* |
| Industrial and Commercial Bank of China, Jakarta | 183 | 562 | *Industrial and Commercial Bank of China, Jakarta* |
| Industrial and Commercial Bank of China, Hong Kong | 77 | 310 | *Industrial and Commercial Bank of China, Hong Kong* |
| Sub-total | 318.531 | 362.192 | *Sub-total* |
| Total | 345.996 | 386.841 | *Total* |
| Cadangan kerugian penurunan nilai | (1.042) | (1.228) | *Allowance for impairment losses* |
| **Neto** | **344.954** | **385.613** | ***Net*** |

## 6. GIRO PADA BANK LAIN (lanjutan) / *6. CURRENT ACCOUNTS WITH OTHER BANKS (continued)*

b. Perubahan cadangan kerugian penurunan nilai adalah sebagai berikut:

*b. The changes in allowance for impairment losses are as follows:*

| | 2021 | 2020 | |
|---|---|---|---|
| Saldo awal tahun | 1.228 | 743 | *Balance at beginning of the year* |
| Pembentukan (pemulihan) tahun berjalan (Catatan 32) | (133) | 426 | *Provision (reversal) during the year (Note 32)* |
| Selisih perbedaan kurs | (53) | 59 | *Exchange rate differences* |
| **Saldo akhir tahun** | **1.042** | **1.228** | ***Balance at end of the year*** |

| | 2021 | | | | |
|---|---|---|---|---|---|
| | Tahap/ *Stage 1* | Tahap/ *Stage 2* | Tahap/ *Stage 3* | Total | |
| Saldo awal tahun | 406 | - | 822 | 1.228 | *Balance at beginning of the year* |
| Pemulihan tahun berjalan (Catatan 32) | (133) | - | - | (133) | *Reversal during the year (Note 32)* |
| Selisih perbedaan kurs | - | - | (53) | (53) | *Exchange rate differences* |
| **Saldo akhir tahun** | **273** | **-** | **769** | **1.042** | ***Balance at end of the year*** |

| | 2020 | | | | |
|---|---|---|---|---|---|
| | Tahap/ *Stage 1* | Tahap/ *Stage 2* | Tahap/ *Stage 3* | Total | |
| Saldo awal tahun | - | - | 743 | 743 | *Balance at beginning of the year* |
| Pembentukan tahun berjalan (Catatan 32) | 426 | - | - | 426 | *Provision during the year (Note 32)* |
| Selisih perbedaan kurs | (20) | - | 79 | 59 | *Exchange rate differences* |
| **Saldo akhir tahun** | **406** | **-** | **822** | **1.228** | ***Balance at end of the year*** |

Pada tanggal 31 Desember 2021 dan 2020, seluruh rekening giro pada bank lain, kecuali rekening giro pada Indover, dikategorikan lancar. Bank telah membentuk cadangan kerugian penurunan nilai atas rekening giro pada Indover sehubungan dengan telah dibekukannya operasional bank tersebut pada tanggal 7 Oktober 2008.

*As of December 31, 2021 and 2020, all current accounts with other banks, except the current accounts with Indover, are classified as current. The Bank has provided allowance for impairment losses for current accounts with Indover due to the suspension of the banking operations on October 7, 2008.*

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai untuk giro pada bank lain telah memadai.

*Management believes that allowance for impairment losses on current accounts with other banks is adequate.*

c. Tingkat suku bunga rata-rata per tahun adalah sebagai berikut:

*c. The average interest rates per annum are as follows:*

| | 2021 | 2020 | |
|---|---|---|---|
| Rupiah | 1,06% | 1,05% | *Rupiah* |
| Mata uang asing | 0,31% | 0,30% | *Foreign currencies* |

d. Pada tanggal 31 Desember 2021 dan 2020, saldo pada Indover masing-masing adalah sebesar EUR 47.700 (ekuivalen Rp 769 dan Rp 822).

*d. The outstanding balance in Indover as of December 31, 2021 and 2020 amounted to EUR 47,700 (equivalent to Rp 769 and Rp 822, respectively).*

## 7. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN / *7. PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS*

a. Berdasarkan jenis, mata uang dan bank / *a. By type, currency and bank*

| | 2021 | 2020 | |
|---|---|---|---|
| Rupiah | | | *Rupiah* |
| Fasilitas Deposito | | | *Deposit Facility* |
| Bank Indonesia | 2.474.622 | 1.249.688 | *Bank Indonesia* |
| *Interbank Call Money* | | | *Interbank Call Money* |
| PT BPD Banten Tbk | 100.000 | 10.000 | *PT BPD Banten Tbk* |
| PT Bank Victoria Internasional Tbk | 90.000 | - | *PT Bank Victoria Internasional Tbk* |
| PT Bank Capital Indonesia Tbk | - | 20.000 | *PT Bank Capital Indonesia Tbk* |
| PT BPR Artharindo | - | 10.000 | *PT BPR Artharindo* |
| Deposito Berjangka | | | *Time Deposits* |
| PT Bank MNC Internasional Tbk | - | 150.000 | *PT Bank MNC Internasional Tbk* |
| PT Bank Amar Indonesia Tbk | - | 20.000 | *PT Bank Amar Indonesia Tbk* |
| Total | 2.664.622 | 1.459.688 | *Total* |
| Cadangan kerugian penurunan nilai | (151) | (221) | *Allowances for impairment losses* |
| **Neto** | **2.664.471** | **1.459.467** | ***Net*** |

b. Berdasarkan jatuh tempo / *b. By maturity period*

| | 2021 | 2020 | |
|---|---|---|---|
| Rupiah | | | *Rupiah* |
| Kurang dari 1 bulan | 2.664.622 | 1.439.688 | *Less than 1 month* |
| 1 - 12 bulan | - | 20.000 | *1 - 12 months* |
| Total | 2.664.622 | 1.459.688 | *Total* |
| Cadangan kerugian penurunan nilai | (151) | (221) | *Allowances for impairment losses* |
| **Neto** | **2.664.471** | **1.459.467** | ***Net*** |

c. Tingkat suku bunga rata-rata per tahun adalah sebagai berikut: / *c. The average annual interest rates were as follows:*

| | 2021 | 2020 | |
|---|---|---|---|
| Rupiah | | | *Rupiah* |
| Fasilitas deposito Bank Indonesia | 2,75% | 3,00% | *Bank Indonesia deposit facility* |
| *Interbank call money* | 4,60% | 4,45% | *Interbank call money* |
| Deposito berjangka | - | 7,50% | *Time deposits* |

d. Cadangan kerugian penurunan nilai / *d. Allowances for impairment losses*

Perubahan cadangan kerugian penurunan nilai untuk penempatan pada bank lain adalah sebagai berikut: / *The changes in allowance for impairment losses of placement to other banks are as follows:*

| | 2021 | 2020 | |
|---|---|---|---|
| Saldo awal tahun | 221 | - | *Balance at beginning of the year* |
| Penyisihan (pemulihan) tahun berjalan (Catatan 32) | (70) | 221 | *Provision (reversal) during the year (Note 32)* |
| **Saldo akhir tahun** | **151** | **221** | ***Balance at end of the year*** |

## 7. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN (lanjutan)

d. Cadangan kerugian penurunan nilai (lanjutan)

## *7. PLACEMENTS WITH BANK INDONESIA AND OTHER BANKS (continued)*

*d. Allowances for impairment losses (continued)*

| | 2021 | | | | |
|---|---|---|---|---|---|
| | Tahap/ *Stage* 1 | Tahap/ *Stage* 2 | Tahap/ *Stage* 3 | Total | |
| Saldo awal tahun | 221 | - | - | 221 | *Balance at beginning of the year* |
| Pemulihan tahun berjalan (Catatan 32) | (70) | - | - | (70) | *Reversal during the year (Note 32)* |
| **Saldo akhir tahun** | **151** | **-** | **-** | **151** | ***Balance at end of the year*** |

| | 2020 | | | | |
|---|---|---|---|---|---|
| | Tahap/ *Stage* 1 | Tahap/ *Stage* 2 | Tahap/ *Stage* 3 | Total | |
| Saldo awal tahun | - | - | - | - | *Balance at beginning of the year* |
| Penyisihan tahun berjalan (Catatan 32) | 221 | - | - | 221 | *Provision during the year (Note 32)* |
| **Saldo akhir tahun** | **221** | **-** | **-** | **221** | ***Balance at end of the year*** |

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai untuk penempatan pada Bank Indonesia dan pada bank lain telah memadai.

*Management believes that allowance for impairment losses on placements with Bank Indonesia and other banks is adequate.*

## 8. EFEK-EFEK

a. Berdasarkan tujuan, jenis dan mata uang

Rincian dari masing-masing kategori tersebut diatas adalah sebagai berikut:

## *8. MARKETABLE SECURITIES*

*a. By purpose, type and currencies*

*The details for each category mentioned above are as follows:*

| | 2021 | | | | | |
|---|---|---|---|---|---|---|
| | Nilai perolehan/ *Acquisition amount* | Saldo yang belum diamortisasi/ *Unamortized amount* *) | Keuntungan (kerugian) belum direalisasi/ *Unrealized gain (loss)* | Total | Lancar/ *Current* | |
| **Nilai wajar melalui penghasilan komprehensif lain** | | | | | | ***Fair value through other comprehensive income*** |
| Rupiah | | | | | | *Rupiah* |
| Obligasi Pemerintah | 953.668 | 47.274 | (4.994) | 995.948 | 995.948 | *Government Bonds* |
| *Medium Term Notes* | 1.043.800 | (1.820) | 1.215 | 1.043.195 | 1.043.195 | *Medium Term Notes* |
| Obligasi lainnya | 1.390.500 | 2.664 | 19.440 | 1.412.604 | 1.412.604 | *Other bonds* |
| Sub-total | 3.387.968 | 48.118 | 15.661 | 3.451.747 | 3.451.747 | *Sub-total* |
| Mata uang asing (Catatan 40) | | | | | | *Foreign currency (Note 40)* |
| Obligasi Pemerintah | 28.505 | 1.559 | (689) | 29.375 | 29.375 | *Government Bonds* |
| Sub-total | 3.416.473 | 49.677 | 14.972 | 3.481.122 | 3.481.122 | *Sub-total* |
| Cadangan kerugian penurunan nilai | | | | | (630) | *Allowance for impairment losses* |
| **Neto** | | | | | **3.480.492** | ***Net*** |

## 8. EFEK-EFEK (lanjutan) / *8. MARKETABLE SECURITIES (continued)*

a. Berdasarkan tujuan, jenis dan mata uang (lanjutan) / *a. By purpose, type and currencies (continued)*

| | 2020 | | | | | |
|---|---|---|---|---|---|---|
| | Nilai perolehan/ *Acquisition amount* | Saldo yang belum diamortisasi/ *Unamortized amount* *) | Keuntungan belum direalisasi/ *Unrealized gain* | Total | Lancar/ *Current* | |
| **Nilai wajar melalui penghasilan komprehensif lain** | | | | | | ***Fair value through other comprehensive income*** |
| Rupiah | | | | | | *Rupiah* |
| Obligasi Pemerintah | 1.288.511 | 57.074 | 3.979 | 1.349.564 | 1.349.564 | *Government Bonds* |
| *Medium Term Notes* | 87.000 | - | 2.275 | 89.275 | 89.275 | *Medium Term Notes* |
| Obligasi lainnya | 472.000 | 2.199 | 2.341 | 476.540 | 476.540 | *Other bonds* |
| Sub-total | 1.847.511 | 59.273 | 8.595 | 1.915.379 | 1.915.379 | *Sub-total* |
| **Nilai wajar melalui laba rugi** | | | | | | ***Fair value through profit or loss*** |
| Rupiah | | | | | | *Rupiah* |
| Obligasi Pemerintah | 311 | - | - | 311 | 311 | *Government Bonds* |
| Total | 1.847.822 | 59.273 | 8.595 | 1.915.690 | 1.915.690 | *Total* |
| Cadangan kerugian penurunan nilai | | | | | (174) | *Allowance for impairment losses* |
| **Neto** | | | | | **1.915.516** | ***Net*** |

*) Saldo yang belum diamortisasi terdiri dari nilai premi/(diskonto) yang belum diamortisasi.

*) *Unamortized amount consists of unamortized premium/(discount).*

Efek-efek dalam mata uang asing adalah dalam Dolar Amerika Serikat.

*Marketable securities in foreign currency are denominated in United States Dollar.*

b. Berdasarkan golongan penerbit efek / *b. By issuer*

| | 2021 | 2020 | |
|---|---|---|---|
| Rupiah | | | *Rupiah* |
| Korporasi | 2.340.832 | 97.537 | *Corporates* |
| Pemerintah | 995.948 | 1.349.875 | *Government* |
| Bank-bank | 114.967 | 468.278 | *Banks* |
| Sub-total | 3.451.747 | 1.915.690 | *Sub-total* |
| Mata uang asing (Catatan 40) | | | *Foreign currency (Note 40)* |
| Pemerintah | 29.375 | - | *Government* |
| Total | 3.481.122 | 1.915.690 | *Total* |
| Cadangan kerugian penurunan nilai | (630) | (174) | *Allowances for impairment losses* |
| **Neto** | **3.480.492** | **1.915.516** | ***Net*** |

## 8. EFEK-EFEK (lanjutan) / *8. MARKETABLE SECURITIES (continued)*

c. Berdasarkan peringkat efek-efek / *c. By rating of marketable securities*

| | Pemeringkat/ *Rating agency* | 2021 Nilai wajar/ *Fair value* | 2021 Peringkat/ *Rating* | 2020 Nilai wajar/ *Fair value* | 2020 Peringkat/ *Rating* | |
|---|---|---|---|---|---|---|
| **Nilai wajar melalui penghasilan komprehensif lain** | | | | | | ***Fair value through other comprehensive income*** |
| **Rupiah** | | | | | | ***Rupiah*** |
| Obligasi lainnya | | | | | | *Others bonds* |
| Obligasi Berkelanjutan II Sarana Multi Infrastruktur Tahap V Tahun 2020 Seri B | Pefindo | 103.522 | idAAA | 100.050 | idAAA | *Continuous Bond II Sarana Multi Infrastruktur Phase V Year 2020 Series B* |
| Obligasi Ketrosden Triasmitra I Tahun 2021 Seri A | Pefindo | 100.976 | idAAA | - | - | *Bond Ketrosden Triasmitra I Year 2021 Series A* |
| Obligasi Berkelanjutan II Pupuk Indonesia Tahap II 2021 Seri B | Pefindo | 97.983 | idAAA | - | - | *Continuous Bond II Pupuk Indonesia Phase II 2021 Series B* |
| Obligasi Berkelanjutan IV Tower Bersama Infrastructure Tahap III Tahun 2021 Seri B | Pefindo | 86.709 | idBBB- | - | - | *Continuous Bonds IV Tower Bersama Infrastructure Phase III Year 2021 Series B* |
| Obligasi Berkelanjutan II Barito Pasific Tahap I Tahun 2021 Seri A | Pefindo | 83.746 | idA | - | - | *Continuous Bonds II Barito Pasific Phase I Year 2021 Series A* |
| Obligasi Berkelanjutan IV Pegadaian Tahap IV Tahun 2021 Seri B | Pefindo | 79.858 | idAAA | - | - | *Continuous Bonds IV Pegadaian Phase IV Year 2021 Series B* |
| Obligasi Berkelanjutan III PT PP Tahap I Tahun 2021 Seri B | Pefindo | 60.364 | idA | - | - | *Continuous Bonds III PTPP Phase I Year 2021 Series B* |
| Obligasi Berkelanjutan BFI Multi Finance Tahap V 2021 Seri B | Pefindo | 59.805 | idA- | - | - | *Continuous Bond BFI Multi Finance Phase V Year 2021 Series B* |
| Obligasi Berkelanjutan V Mandiri Tunas Finance Tahap II Tahun 2021 Seri A | Pefindo | 51.724 | idAA+ | - | - | *Continuous Bonds V Mandiri Tunas Finance Phase II 2021 Series A* |
| Obligasi Berkelanjutan V Astra Sedaya Finance Tahap III Tahun 2021 Seri B | Pefindo | 50.643 | idAAA | - | - | *Continuous Bonds V Astra Sedaya Finance Phase III Year 2021 Series B* |
| Obligasi Berkelanjutan I Angkasa Pura I Tahun 2021 Seri B | Pefindo | 50.628 | idAA+ | - | - | *Continuous Bonds I Angkasa Pura I Year 2021 Series B* |
| Obligasi Berkelanjutan II Merdeka Copper Gold Tahap II Tahun 2021 Seri A | Pefindo | 50.040 | idA | - | - | *Continuous Bonds II Merdeka Copper Gold Phase II Year 2021 Series A* |
| Obligasi Berkelanjutan II Protelindo Tahap II Tahun 2021 Seri C | Pefindo | 41.261 | idAAA | - | - | *Continuous Bonds II Protelindo Phase II Year 2021 Series C* |
| Obligasi Berkelanjutan I Bank Negara Indonesia Tahap I Tahun 2017 | Pefindo | 35.697 | idAAA | 35.350 | idA- | *Continuous Bond I Bank Negara Indonesia Phase I Year 2017* |
| Obligasi Berkelanjutan II Aneka Gas Industri Tahap III Tahun 2021 Seri B | Pefindo | 35.109 | idA- | - | - | *Continuous Bonds II Aneka Gas Industri Phase III Year 2021 Series B* |
| Obligasi Berkelanjutan I Bank Mandiri Taspen Pos Tahun 2021 Seri B | Pefindo | 30.783 | idAA+ | - | - | *Continuous Bonds I Bank Mandiri Taspen Pos Year 2021 Series B* |
| Obligasi Berkelanjutan III Bank Sulselbar Tahap I Seri A Tahun 2021 | Pefindo | 29.700 | idA+ | - | - | *Continuous Bonds III Bank Sulselbar Phase I Year 2021 Series A* |
| Obligasi Berkelanjutan III Chandra Asri Petrochemical Tahap IV Tahun 2021 Seri A | Pefindo | 27.596 | - | - | - | *Continuous Bonds III Chandra Asri Petrochemical Phase IV Year 2021 Series A* |
| Obligasi Berkelanjutan II Bank Mandiri Tahap I Tahun 2020 Seri B | Pefindo | 26.865 | idAAA | 25.948 | idAAA | *Continuous Bonds II Bank Mandiri Phase I Year 2020 Series B* |
| Obligasi Berkelanjutan I Bank Jabar Tahap I 2019 Seri A | Pefindo | 21.621 | idAA- | 21.348 | idAA- | *Continuous Bond I Bank Jabar Phase I 2019 Series A* |
| Obligasi Berkelanjutan Sarana Multigriya Finansial Tahap V Tahun 2021 Seri B | Pefindo | 21.374 | idAAA | - | - | *Continuous Bonds V Sarana Multigriya Financial Phase V Year 2021 Series B* |
| Obligasi Berkelanjutan V Federal International Finance Tahap I Tahun 2021 Seri B | Pefindo | 20.774 | idAAA | - | - | *Continuous Bonds V Federal International Finance Phase I Year 2021 Series B* |
| Obligasi Berkelanjutan I Serasi Autoraya Tahap I Tahun 2018 Seri C | Pefindo | 20.550 | idA+ | 20.677 | idA+ | *Continuous Bonds I Serasi Autoraya Phase I Year 2018 Series C* |
| Obligasi Berkelanjutan III Lautan Luas Tahap II Tahun 2021 Seri B | Pefindo | 20.418 | idA- | - | - | *Continuous Bonds III Lautan Luas Phase II Year 2021 Series B* |
| Obligasi Berkelanjutan IV Indomobil Finance Indonesia Tahap II Tahun 2021 Seri B | Pefindo | 19.828 | idA | - | - | *Continuous Bonds IV Indomobil Finance Indonesia Phase II Year 2021 Series B* |
| Obligasi Berkelanjutan II Indah Kiat Pulp & Paper Tahap I Tahun 2021 Seri B | Pefindo | 17.535 | idA+ | - | - | *Continuous Bond II Indah Kiat Pulp & Paper Phase I Year 2021 Series B* |
| Obligasi II Kereta Api Indonesia Tahun 2019 Seri B | Pefindo | 10.740 | idBBB+ | 14.820 | idAAA | *Bonds II Kereta Api Indonesia Year 2019 Series B* |
| Obligasi Berkelanjutan II Adhi Karya Tahap III Tahun 2020 | Pefindo | 10.052 | idA- | - | - | *Continuous Bond II Adhi Karya Phase III Year 2020* |
| Obligasi Berkelanjutan IV FIF Tahap II Tahun 2020 Seri B | Pefindo | 5.259 | idAAA | 5.005 | idAAA | *Continuous Bonds IV FIF Phase II Year 2020 Series B* |
| Obligasi Berkelanjutan III Smart Tahap II Tahun 2021 Seri B | Pefindo | 30.000 | idA+ | - | - | *Continuous Bonds III Smart Phase II Year 2021 Series B* |
| Tahap I Tahun 2021 Seri B | Pefindo | 14.866 | idA+ | - | - | *Phase I Year 2021 Series B* |
| Obligasi Berkelanjutan VI Sarana Multigriya Financial Tahap I Tahun 2021 Seri A | Pefindo | 25.215 | idAAA | - | - | *Continuous Bonds VI Sarana Multigriya Financial Phase I Year 2021 Series A* |
| Tahap I Tahun 2021 Seri B | Pefindo | 71.364 | idAAA | - | - | *Phase I Year 2021 Series B* |
| Obligasi Berkelanjutan III Adhi Karya Tahap I Tahun 2020 | Pefindo | - | - | 100.714 | idA- | *Continuous Bonds III Adhi Karya Phase I Year 2020* |
| Obligasi Berkelanjutan I Mediloka Hermina Tahap I Tahun 2020 Seri A | Pefindo | - | - | 15.227 | idAA- | *Continuous Bonds I Mediloka Hermina Phase I Year 2020 Series A* |
| Obligasi Berkelanjutan I Bank Victoria Tahap I Tahun 2017 Seri B | Pefindo | - | - | 14.890 | idA- | *Continuous Bonds I Bank Victoria Phase I Year 2017 Series B* |
| Obligasi Berkelanjutan I PT Mayora Indah Tbk Tahap I Tahun 2018 | Pefindo | - | - | 5.820 | idAA | *Continuous Bond I PT Mayora Indah Tbk Phase I Year 2018* |
| Obligasi Berkelanjutan I Wijaya Karya Tahap II Tahun 2020 Seri A | Pefindo | - | - | 20.009 | idA | *Continuous Bonds I Wijaya Karya Phase II Year 2020 Series A* |
| Tahap II Tahun 2020 Seri B | Pefindo | - | - | 30.003 | idA | *Phase II Year 2020 Series B* |
| Obligasi Berkelanjutan II Jasa Marga Tahap I Tahun 2020 Seri B | Pefindo | - | - | 29.114 | idAA- | *Continuous Bonds II Jasa Marga Phase I Year 2020 Series B* |
| Tahap I Tahun 2020 Seri C | Pefindo | - | - | 21.891 | idAA- | *Phase I Year 2020 Series C* |
| Tahap I Tahun 2020 Seri D | Pefindo | - | - | 15.674 | idAA- | *Phase I Year 2020 Series D* |

## 8. EFEK-EFEK (lanjutan) / *8. MARKETABLE SECURITIES (continued)*

c. Berdasarkan peringkat efek-efek (lanjutan) / *c. By rating of marketable securities (continued)*

| | Pemeringkat/ *Rating agency* | 2021 Nilai wajar/ *Fair value* | 2021 Peringkat/ *Rating* | 2020 Nilai wajar/ *Fair value* | 2020 Peringkat/ *Rating* | |
|---|---|---|---|---|---|---|
| **Nilai wajar melalui penghasilan komprehensif lain (lanjutan)** | | | | | | ***Fair value through other comprehensive income (continued)*** |
| **Rupiah (lanjutan)** | | | | | | ***Rupiah (continued)*** |
| Obligasi Pemerintah | | | | | | *Government bonds* |
| FR0086-086 | - | 152.272 | - | 223.619 | - | *FR0086-086* |
| FR0081-086 | - | 126.499 | - | 126.223 | - | *FR0081-086* |
| FR0082-086 | - | 114.103 | - | 64.606 | - | *FR0082-086* |
| FR0078-086 | - | 111.455 | - | 114.875 | - | *FR0078-086* |
| FR0087-086 | - | 100.687 | - | - | - | *FR0087-086* |
| FR0077-086 | - | 99.813 | - | 45.784 | - | *FR0077-086* |
| FR0070-086 | - | 54.410 | - | - | - | *FR0070-086* |
| PBS027-086 | - | 51.734 | - | - | - | *PBS027-086* |
| FR0063-086 | - | 51.275 | - | - | - | *FR0063-086* |
| SR11-087 | - | 50.476 | - | 52.369 | - | *SR11-087* |
| FR0065-086 | - | 45.231 | - | 45.900 | - | *FR0065-086* |
| FR0061-086 | - | 20.270 | - | 20.838 | - | *FR0061-086* |
| FR0075-086 | - | 17.723 | - | 18.428 | - | *FR0075-086* |
| PBS026-086 | - | - | - | 262.923 | - | *PBS026-086* |
| PBS017-086 | - | - | - | 134.385 | - | *PBS017-086* |
| PBS014-086 | - | - | - | 111.188 | - | *PBS014-086* |
| SR13-087 | - | - | - | 87.444 | - | *SR13-087* |
| FR0053-086 | - | - | - | 40.982 | - | *FR0053-086* |
| MTN | | | | | | *MTN* |
| MTN City Retail Developments I | | | | | | *MTN City Retail Developments I* |
| Tahun 2021 | Pefindo | 260.175 | idBBB+ | - | - | *Year 2021* |
| MTN Capital Financial Indonesia | | | | | | *MTN Capital Financial Indonesia* |
| Tahun 2021 | Pefindo | 250.893 | idA | - | - | *Year 2021* |
| MTN Metro Healthcare Indonesia | | | | | | *MTN Metro Healthcare Indonesia* |
| Tahun 2021 | Pefindo | 248.062 | idBBB+ | - | - | *Year 2021* |
| MTN Bintang Oto Global I | | | | | | *MTN Bintang Oto Global I* |
| Tahun 2021 | Pefindo | 193.813 | idBBB+ | - | - | *Year 2021* |
| MTN PT PN Pengelola Assets I | | | | | | *MTN PT PN Pengelola Assets I* |
| Tahun 2019 | Pefindo | 90.251 | idAA | 89.275 | idA | *Year 2019* |
| Sub-total | | 3.451.747 | | 1.915.379 | | *Sub-total* |
| Mata uang asing (Catatan 40) | | | | | | *Foreign currency (Note 40)* |
| INDOIS30-086 | - | 29.375 | - | - | - | *INDOIS30-086* |
| **Nilai wajar melalui laba rugi** | | | | | | ***Fair value through profit or loss*** |
| **Rupiah** | | | | | | ***Rupiah*** |
| ORI15-087 | - | - | - | 206 | - | *ORI15-087* |
| SR11-087 | - | - | - | 105 | - | *SR11-087* |
| Sub-total | | - | | 311 | | *Sub-total* |
| Total | | 3.481.122 | | 1.915.690 | | *Total* |
| Cadangan kerugian penurunan nilai | | (630) | | (174) | | *Allowance for impairment losses* |
| **Neto** | | **3.480.492** | | **1.915.516** | | ***Net*** |

## 8. EFEK-EFEK (lanjutan) / *8. MARKETABLE SECURITIES (continued)*

d. Berdasarkan tanggal jatuh tempo / *d. By maturity*

| | 2021 | 2020 | |
|---|---|---|---|
| Rupiah | | | *Rupiah* |
| Kurang dari 1 tahun | 268.355 | 152.377 | *Less than 1 year* |
| 1 sampai dengan 5 tahun | 2.455.151 | 1.087.500 | *1 up to 5 years* |
| 5 sampai dengan 10 tahun | 665.287 | 611.486 | *5 up to 10 years* |
| Lebih dari 10 tahun | 62.954 | 64.327 | *More than 10 years* |
| Sub-total | 3.451.747 | 1.915.690 | *Sub-total* |
| Mata uang asing (Catatan 40) | | | *Foreign currency (Note 40)* |
| 5 sampai dengan 10 tahun | 29.375 | - | *5 up to 10 years* |
| Total | 3.481.122 | 1.915.690 | *Total* |
| Cadangan kerugian penurunan nilai | (630) | (174) | *Allowance for impairment losses* |
| **Neto** | **3.480.492** | **1.915.516** | ***Net*** |

e. Tingkat suku bunga rata-rata per tahun adalah sebagai berikut: / *e. The average interest rates per annum are as follows:*

| | 2021 | 2020 | |
|---|---|---|---|
| Obligasi Pemerintah | 6,90% | 6,76% | *Government Bonds* |
| *Medium Term Notes* | 9,26% | 10,30% | *Medium Term Notes* |
| Obligasi lainnya | 7,18% | 8,41% | *Other bonds* |

f. Perubahan keuntungan (kerugian) yang belum direalisasi dari perubahan nilai wajar efek-efek yang diukur pada FVOCI tahun 2021 dan 2020 adalah sebagai berikut: / *f. The changes in unrealized gains (losses) on changes in fair value of marketable securities measured at FVOCI in 2021 and 2020 are as follows:*

| | 2021 | 2020 | |
|---|---|---|---|
| Saldo awal tahun - sebelum pajak penghasilan tangguhan | 8.595 | 11.188 | *Balance at beginning of year - before deferred income tax* |
| Keuntungan yang belum direalisasi tahun berjalan - neto | 10.895 | 13.429 | *Unrealized gain during year - net* |
| Keuntungan yang direalisasi atas penjualan selama tahun berjalan - neto | (4.516) | (16.022) | *Realized gain from sale during year - net* |
| Neto sebelum pajak penghasilan tangguhan | 14.974 | 8.595 | *Net before deferred income tax* |
| Pajak penghasilan tangguhan (Catatan 36b) | (3.294) | (1.891) | *Deferred income tax (Note 36b)* |
| **Saldo akhir tahun** | **11.680** | **6.704** | ***Balance at end of year*** |

**8. EFEK-EFEK (lanjutan)**

g. Perubahan cadangan kerugian penurunan nilai untuk efek-efek adalah sebagai berikut:

***8. MARKETABLE SECURITIES (continued)***

*g. The changes in allowance for impairment losses of marketable securities are as follows:*

| | 2021 | 2020 | |
|---|---|---|---|
| Saldo awal tahun | 174 | 713 | *Balance at beginning of the year* |
| Pembentukan (pemulihan) tahun berjalan (Catatan 32) | 456 | (539) | *Provision (reversal) during the year (Note 32)* |
| **Saldo akhir tahun** | **630** | **174** | ***Balance at end of the year*** |

| | 2021 | | | | |
|---|---|---|---|---|---|
| | **Tahap/ *Stage* 1** | **Tahap/ *Stage* 2** | **Tahap/ *Stage* 3** | **Total** | |
| Saldo awal tahun | 174 | - | - | 174 | *Balance at beginning of the year* |
| Pembentukan tahun berjalan (Catatan 32) | 456 | - | - | 456 | *Provision during the year (Note 32)* |
| **Saldo akhir tahun** | **630** | - | - | **630** | ***Balance at end of the year*** |

| | 2020 | | | | |
|---|---|---|---|---|---|
| | **Tahap/ *Stage* 1** | **Tahap/ *Stage* 2** | **Tahap/ *Stage* 3** | **Total** | |
| Saldo awal tahun | 713 | - | - | 713 | *Balance at beginning of the year* |
| Pemulihan tahun berjalan (Catatan 32) | (539) | - | - | (539) | *Reversal during the year (Note 32)* |
| **Saldo akhir tahun** | **174** | - | - | **174** | ***Balance at end of the year*** |

Manajemen berpendapat bahwa cadangan kerugian penurunan nilai efek-efek yang dibentuk telah memadai pada tanggal 31 Desember 2021 dan 2020.

*Management believes that the allowance for impairment losses on marketable securities provided is adequate as of December 31, 2021 and 2020.*

Keuntungan (kerugian) penjualan efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain (FVOCI) untuk tahun yang berakhir pada tanggal 31 Desember 2021 dan 2020 masing-masing sebesar Rp 11.154 dan Rp (55.342) (Catatan 30).

*Gains (losses) on sale of securities at fair value through other comprehensive income (FVOCI) for the years ended December 31, 2021 and 2020 amounted to Rp 11,154 and Rp (55,342), respectively (Note 30).*

Keuntungan (kerugian) atas perubahan nilai wajar melalui laba rugi (FVPL) untuk tahun yang berakhir pada tanggal 31 Desember 2021 dan 2020 masing-masing sebesar Rp (838) dan Rp 13.308 (Catatan 30).

*Gains (losses) on changes in fair value of profit or loss (FVPL) for the years ended December 31, 2021 and 2020 amounted to Rp (838) and Rp 13,308, respectively (Note 30).*

## 9. TAGIHAN DAN LIABILITAS DERIVATIF

Bank melakukan transaksi derivatif berupa kontrak berjangka mata uang asing dengan pihak lain yang memungkinkan Bank atau pihak lain mengurangi risiko atas pengaruh fluktuasi kurs mata uang asing.

Kontrak berjangka mata uang asing merupakan komitmen untuk menjual sejumlah mata uang tertentu kepada pembeli atau untuk membeli sejumlah mata uang tertentu dari penjual pada suatu tanggal di masa yang akan datang dengan harga yang telah ditentukan terlebih dahulu.

## *9. DERIVATIVE RECEIVABLES AND PAYABLES*

*The Bank entered into derivative transactions of forward contracts with other parties which enables the Bank or other parties to reduce the fluctuation risk of foreign currency.*

*Foreign currency forward contract is a commitment to sell a number of foreign currency to a buyer or to buy a number of foreign currency from seller at a certain date in the future at a predetermined price.*

Berdasarkan pihak dan mata uang: / *By parties and currency:*

| | 2021 | | | |
|---|---|---|---|---|
| | **Nilai nosional (kontrak)/ *Notional amount (contract)*** | **Tagihan derivatif/ *Derivative receivables*** | **Liabilitas derivatif/ *Derivative payables*** | |
| **Pihak ketiga** | | | | ***Third parties*** |
| *Forward* mata uang asing (Catatan 40) | | | | *Forward foreign currency (Note 40)* |
| *Forward* - jual | | | | *Forward - sell* |
| Dolar Amerika Serikat | 228.199 | 1.360 | - | *United States Dollar* |
| *Spot* mata uang asing | | | | *Spot foreign currency* |
| *Spot* - jual | | | | *Spot - sell* |
| Dolar Amerika Serikat | 28.464 | - | - | *United States Dollar* |
| **Total** | | **1.360** | **-** | ***Total*** |

| | 2020 | | | |
|---|---|---|---|---|
| | **Nilai nosional (kontrak)/ *Notional amount (contract)*** | **Tagihan derivatif/ *Derivative receivables*** | **Liabilitas derivatif/ *Derivative payables*** | |
| **Pihak ketiga** | | | | ***Third parties*** |
| *Forward* mata uang asing (Catatan 40) | | | | *Forward foreign currency (Note 40)* |
| *Forward* - jual | | | | *Forward - sell* |
| Dolar Amerika Serikat | 70.167 | 843 | - | *United States Dollar* |
| Yen Jepang | 68.066 | 259 | - | *Japanese Yen* |
| *Spot* mata uang asing | | | | *Spot foreign currency* |
| *Spot* - jual | | | | *Spot - sell* |
| Dolar Amerika Serikat | 7.014 | 29 | - | *United States Dollar* |
| *Spot* - beli | | | | *Spot - buy* |
| Dolar Amerika Serikat | 28.107 | - | 227 | *United States Dollar* |
| **Total** | | **1.131** | **227** | ***Total*** |

Pada tanggal 31 Desember 2021, kontrak *forward* valuta asing dilakukan dengan PT Bank Maybank Indonesia Tbk, sedangkan kontrak dilakukan dengan PT Bank Bukopin Tbk dan PT Bank Mega Tbk pada tanggal 31 Desember 2020.

*As of December 31, 2021, foreign currency forward contracts were conducted with PT Bank Maybank Indonesia Tbk, while those were conducted with PT Bank Bukopin Tbk and PT Bank Mega Tbk as of December 31, 2020.*

Pada tanggal 31 Desember 2021 dan 2020, kontrak derivatif tidak ditujukan untuk akuntansi lindung nilai.

*As of December 31, 2021 and 2020, derivative contracts were not designated for hedge accounting.*

## 10. PINJAMAN YANG DIBERIKAN / *10. LOANS*

a. Berdasarkan jenis, mata uang dan kolektibilitas / *a. By type, currency and collectibility*

| | 2021 | | | | | | |
|---|---|---|---|---|---|---|---|
| | Lancar/ *Current* | Dalam perhatian khusus/ *Special mention* | Kurang lancar/ *Sub-standard* | Diragukan/ *Doubtful* | Macet/ *Loss* | Total | |
| **Rupiah** | | | | | | | ***Rupiah*** |
| **Pihak berelasi (Catatan 39)** | | | | | | | ***Related parties (Note 39)*** |
| Kredit modal kerja | 25.989 | - | - | - | - | 25.989 | *Working capital loans* |
| Kredit pemilikan rumah | 2.443 | - | - | - | - | 2.443 | *Housing loans* |
| Kredit rekening koran | 1.433 | - | - | - | - | 1.433 | *Current account loans* |
| Kredit kendaraan bermotor | 262 | - | - | - | - | 262 | *Vehicle loans* |
| Sub-total | 30.127 | - | - | - | - | 30.127 | *Sub-total* |
| **Pihak ketiga** | | | | | | | ***Third parties*** |
| Kredit modal kerja | 2.890.871 | 20.497 | - | - | 54.566 | 2.965.934 | *Working capital loans* |
| Kredit investasi | 2.363.046 | 4.782 | - | - | 87.503 | 2.455.331 | *Investment loans* |
| Kredit kendaraan bermotor | 775.450 | 93.613 | 72 | - | 47.087 | 916.222 | *Vehicle loans* |
| Kredit ekspor impor | 827.663 | - | - | - | - | 827.663 | *Export import loans* |
| Kredit rekening koran | 694.170 | 3.000 | - | 4.200 | 59.531 | 760.901 | *Current account loans* |
| Kredit pemilikan rumah | 98.904 | 6.060 | - | 430 | 6.139 | 111.533 | *Housing loans* |
| Lain-lain | 827.460 | 11.109 | 1.235 | 4.022 | 125.437 | 969.263 | *Others* |
| Sub-total | 8.477.564 | 139.061 | 1.307 | 8.652 | 380.263 | 9.006.847 | *Sub-total* |
| Sub-total - Rupiah | 8.507.691 | 139.061 | 1.307 | 8.652 | 380.263 | 9.036.974 | *Sub-total - Rupiah* |
| **Mata uang asing (Catatan 40)** | | | | | | | ***Foreign currency (Note 40)*** |
| **Pihak ketiga** | | | | | | | ***Third parties*** |
| Kredit modal kerja | 503.633 | | - | - | - | 503.633 | *Working capital loans* |
| Kredit investasi | 408.493 | - | - | - | - | 408.493 | *Investment loans* |
| Kredit rekening koran | 49.599 | - | - | - | - | 49.599 | *Current account loans* |
| Kredit ekspor impor | 16.918 | - | - | - | - | 16.918 | *Export import loans* |
| Sub-total - mata uang asing | 978.643 | - | - | - | - | 978.643 | *Sub-total - foreign curency* |
| Total | 9.486.334 | 139.061 | 1.307 | 8.652 | 380.263 | 10.015.617 | *Total* |
| Cadangan kerugian penurunan nilai | (38.072) | (15.389) | (756) | (4.903) | (152.577) | (211.697) | *Allowance for impairment losses* |
| **Neto** | **9.448.262** | **123.672** | **551** | **3.749** | **227.686** | **9.803.920** | ***Net*** |

| | 2020 | | | | | | |
|---|---|---|---|---|---|---|---|
| | Lancar/ *Current* | Dalam perhatian khusus/ *Special mention* | Kurang lancar/ *Sub-standard* | Diragukan/ *Doubtful* | Macet/ *Loss* | Total | |
| **Rupiah** | | | | | | | ***Rupiah*** |
| **Pihak berelasi (Catatan 39)** | | | | | | | ***Related parties (Note 39)*** |
| Kredit modal kerja | 326.102 | - | - | - | - | 326.102 | *Working capital loans* |
| Kredit rekening koran | 12.570 | - | - | - | - | 12.570 | *Current account loans* |
| Kredit pemilikan rumah | 2.126 | - | - | - | - | 2.126 | *Housing loans* |
| Kredit kendaraan bermotor | 396 | - | - | - | - | 396 | *Vehicle loans* |
| Sub-total | 341.194 | - | - | - | - | 341.194 | *Sub-total* |
| **Pihak ketiga** | | | | | | | ***Third parties*** |
| Kredit modal kerja | 2.074.869 | 4.996 | - | - | 69.435 | 2.149.300 | *Working capital loans* |
| Kredit investasi | 1.707.915 | 2.725 | - | 29 | 17.158 | 1.727.827 | *Investment loans* |
| Kredit kendaraan bermotor | 1.015.565 | 154.509 | 9.925 | 12.293 | 61.679 | 1.253.971 | *Vehicle loans* |
| Kredit rekening koran | 555.139 | 4.675 | - | - | 63.477 | 623.291 | *Current account loans* |
| Kredit pemilikan rumah | 111.511 | 8.536 | 1.620 | 1.041 | 5.141 | 127.849 | *Housing loans* |
| Lain-lain | 538.478 | 75.405 | 109.819 | 1.706 | 11.895 | 737.303 | *Others* |
| Sub-total | 6.003.477 | 250.846 | 121.364 | 15.069 | 228.785 | 6.619.541 | *Sub-total* |
| Sub-total - Rupiah | 6.344.671 | 250.846 | 121.364 | 15.069 | 228.785 | 6.960.735 | *Sub-total - Rupiah* |
| **Mata uang asing (Catatan 40)** | | | | | | | ***Foreign currency (Note 40)*** |
| **Pihak ketiga** | | | | | | | ***Third parties*** |
| Kredit modal kerja | 261.859 | - | - | - | - | 261.859 | *Working capital loans* |
| Kredit investasi | 66.403 | - | - | - | - | 66.403 | *Investment loans* |
| Kredit rekening koran | 51.818 | - | - | - | - | 51.818 | *Current account loans* |
| Kredit ekspor impor | 9.835 | - | - | - | - | 9.835 | *Export import loans* |
| Sub-total - mata uang asing | 389.915 | - | - | - | - | 389.915 | *Sub-total - foreign curency* |
| Total | 6.734.586 | 250.846 | 121.364 | 15.069 | 228.785 | 7.350.650 | *Total* |
| Cadangan kerugian penurunan nilai | (35.696) | (21.807) | (19.818) | (9.612) | (135.673) | (222.606) | *Allowance for impairment losses* |
| **Neto** | **6.698.890** | **229.039** | **101.546** | **5.457** | **93.112** | **7.128.044** | ***Net*** |

## 10. PINJAMAN YANG DIBERIKAN (lanjutan) / *10. LOANS (continued)*

b. Berdasarkan sektor ekonomi / *b. By economic sector*

| | 2021 | | | | | | |
|---|---|---|---|---|---|---|---|
| | Lancar/ *Current* | Dalam perhatian khusus/ *Special mention* | Kurang lancar/ *Sub-standard* | Diragukan/ *Doubtful* | Macet/ *Loss* | Total | |
| **Rupiah** | | | | | | | ***Rupiah*** |
| **Pihak berelasi (Catatan 39)** | | | | | | | ***Related parties (Note 39)*** |
| Perantara keuangan | 27.422 | - | - | - | - | 27.422 | *Financial agent* |
| Rumah tangga | 2.705 | - | - | - | - | 2.705 | *Household* |
| Sub-total | 30.127 | - | - | - | - | 30.127 | *Sub-total* |
| **Pihak ketiga** | | | | | | | ***Third parties*** |
| Perantara keuangan | 2.468.883 | 2.387 | - | - | 575 | 2.471.845 | *Financial agent* |
| Industri pengolahan | 1.804.995 | 7.306 | - | - | 26.654 | 1.838.955 | *Processing industry* |
| Perdagangan besar dan eceran | 1.714.534 | 18.586 | - | 4.200 | 80.629 | 1.817.949 | *Wholesaler and retailer* |
| Rumah tangga | 1.340.781 | 110.782 | 1.307 | 4.452 | 70.872 | 1.528.194 | *Household* |
| *Real estate,* usaha persewaan dan jasa perusahaan | 444.229 | - | - | - | 617 | 444.846 | *Real estate, rental and services* |
| Pertanian, perburuan dan kehutanan | 232.546 | - | - | - | - | 232.546 | *Agribusiness, hunting and forestry* |
| Transportasi, pergudangan dan komunikasi | 194.788 | - | - | - | - | 194.788 | *Transportation, warehousing and communications* |
| Penyediaan akomodasi, makanan dan minuman | 86.881 | - | - | - | 107.404 | 194.285 | *Supply of accommodation, food and beverages* |
| Konstruksi | 168.781 | - | - | - | 17.676 | 186.457 | *Construction* |
| Perikanan | 14.815 | - | - | - | - | 14.815 | *Fishery* |
| Jasa kemasyarakatan, sosial budaya, hiburan dan perorangan lainnya | 2.286 | - | - | - | 4.169 | 6.455 | *Lifestyle, social cultural, entertainment and other individuals* |
| Pertambangan | 3.730 | - | - | - | - | 3.730 | *Mining* |
| Listrik, gas dan air | 315 | - | - | - | - | 315 | *Electricity, gas, and water* |
| Lain-lain | - | - | - | - | 71.667 | 71.667 | *Others* |
| Sub-total | 8.477.564 | 139.061 | 1.307 | 8.652 | 380.263 | 9.006.847 | *Sub-total* |
| Sub-total - Rupiah | 8.507.691 | 139.061 | 1.307 | 8.652 | 380.263 | 9.036.974 | *Sub-total - Rupiah* |
| **Mata uang asing (Catatan 40)** | | | | | | | ***Foreign currency (Note 40)*** |
| **Pihak ketiga** | | | | | | | ***Third parties*** |
| Industri pengolahan | 479.379 | - | - | - | - | 479.379 | *Processing industry* |
| Pertambangan | 319.568 | - | - | - | - | 319.568 | *Mining* |
| Perdagangan besar dan eceran | 90.172 | - | - | - | - | 90.172 | *Wholesaler and retailer* |
| *Real estate,* usaha persewaan dan jasa perusahaan | 59.603 | - | - | - | - | 59.603 | *Real estate, rental and services* |
| Pertanian, perburuan dan kehutanan | 29.921 | - | - | - | - | 29.921 | *Agriculture, hunting and forestry* |
| Sub-total - mata uang asing | 978.643 | - | - | - | - | 978.643 | *Sub-total - foreign currency* |
| Total | 9.486.334 | 139.061 | 1.307 | 8.652 | 380.263 | 10.015.617 | *Total* |
| Cadangan kerugian penurunan nilai | (38.072) | (15.389) | (756) | (4.903) | (152.577) | (211.697) | *Allowance for impairment losses* |
| **Neto** | **9.448.262** | **123.672** | **551** | **3.749** | **227.686** | **9.803.920** | ***Net*** |

## 10. PINJAMAN YANG DIBERIKAN (lanjutan) / *10. LOANS (continued)*

b. Berdasarkan sektor ekonomi (lanjutan) / *b. By economic sector (continued)*

| | 2020 | | | | | | |
|---|---|---|---|---|---|---|---|
| | Lancar/ *Current* | Dalam perhatian khusus/ *Special mention* | Kurang lancar/ *Sub-standard* | Diragukan/ *Doubtful* | Macet/ *Loss* | Total | |
| **Rupiah** | | | | | | | ***Rupiah*** |
| **Pihak berelasi (Catatan 39)** | | | | | | | ***Related parties (Note 39)*** |
| *Real estate,* usaha persewaan dan jasa perusahaan | 300.000 | - | - | - | - | 300.000 | *Real estate, rental and services* |
| Perantara keuangan | 38.672 | - | - | - | - | 38.672 | *Financial agent* |
| Rumah tangga | 2.522 | - | - | - | - | 2.522 | *Household* |
| Sub-total | 341.194 | - | - | - | - | 341.194 | *Sub-total* |
| **Pihak ketiga** | | | | | | | ***Third parties*** |
| Perantara keuangan | 1.912.884 | 844 | - | - | - | 1.913.728 | *Financial agent* |
| Rumah tangga | 1.423.446 | 166.783 | 13.960 | 15.040 | 78.329 | 1.697.558 | *Household* |
| Perdagangan besar dan eceran | 920.942 | 4.521 | - | 29 | 136.233 | 1.061.725 | *Wholesaler and retailer* |
| Industri pengolahan | 939.424 | - | - | - | 6.654 | 946.078 | *Processing industry* |
| Konstruksi | 329.557 | 2.000 | - | | 5.518 | 337.075 | *Construction* |
| *Real estate,* usaha persewaan dan jasa perusahaan | 240.048 | - | - | - | 616 | 240.664 | *Real estate, rental and services* |
| Penyediaan akomodasi, makanan dan minuman | 88.189 | - | 107.404 | - | - | 195.593 | *Supply of accommodation, food and beverages* |
| Transportasi, pergudangan dan komunikasi | 121.022 | 4.996 | - | - | 1.338 | 127.356 | *Transportation, warehousing and communications* |
| Perikanan | 14.975 | - | - | - | - | 14.975 | *Fishery* |
| Pertambangan | 7.101 | - | - | - | - | 7.101 | *Mining* |
| Jasa kemasyarakatan, sosial budaya, hiburan dan perorangan lainnya | 5.530 | 33 | - | - | 97 | 5.660 | *Lifestyle, social cultural, entertainment and other individuals* |
| Pertanian, perburuan dan kehutanan | 199 | - | - | - | - | 199 | *Agribusiness, hunting and forestry* |
| Jasa kesehatan dan kegiatan sosial | 160 | - | - | - | - | 160 | *Healthcare services and social activities* |
| Lain-lain | - | 71.669 | - | - | - | 71.669 | *Others* |
| Sub-total | 6.003.477 | 250.846 | 121.364 | 15.069 | 228.785 | 6.619.541 | *Sub-total* |
| Sub-total - Rupiah | 6.344.671 | 250.846 | 121.364 | 15.069 | 228.785 | 6.960.735 | *Sub-total - Rupiah* |
| **Mata uang asing (Catatan 40)** | | | | | | | ***Foreign currency (Note 40)*** |
| **Pihak ketiga** | | | | | | | ***Third parties*** |
| Industri pengolahan | 206.567 | - | - | - | - | 206.567 | *Processing industry* |
| *Real estate,* usaha persewaan dan jasa perusahaan | 85.226 | - | - | - | - | 85.226 | *Real estate, rental and services* |
| Perdagangan besar dan eceran | 58.261 | - | - | - | - | 58.261 | *Wholesaler and retailer* |
| Pertanian, perburuan dan kehutanan | 39.861 | - | - | - | - | 39.861 | *Agriculture, hunting and forestry* |
| Sub-total - mata uang asing | 389.915 | - | - | - | - | 389.915 | *Sub-total - foreign currency* |
| Total | 6.734.586 | 250.846 | 121.364 | 15.069 | 228.785 | 7.350.650 | *Total* |
| Cadangan kerugian penurunan nilai | (35.696) | (21.807) | (19.818) | (9.612) | (135.673) | (222.606) | *Allowance for impairment losses* |
| **Neto** | **6.698.890** | **229.039** | **101.546** | **5.457** | **93.112** | **7.128.044** | ***Net*** |

## 10. PINJAMAN YANG DIBERIKAN (lanjutan) / *10. LOANS (continued)*

c. Berdasarkan periode pinjaman dan sisa umur jatuh tempo / *c. By loan period and maturity*

Golongan jangka waktu pinjaman yang diberikan berdasarkan periode pinjaman sebagaimana yang tercantum dalam perjanjian pinjaman dan waktu yang tersisa sampai dengan saat jatuh temponya adalah sebagai berikut:

*The classification of loans is based on loan period as stated in the loan agreements and the remaining period until maturity were as follows:*

| | 2021 | | 2020 | | |
|---|---|---|---|---|---|
| | Berdasarkan periode perjanjian kredit/ *Based on loan period* | Berdasarkan sisa umur jatuh tempo/ *Based on remaining period until maturity* | Berdasarkan periode perjanjian kredit/ *Based on loan period* | Berdasarkan sisa umur jatuh tempo/ *Based on remaining period until maturity* | |
| **Biaya perolehan diamortisasi** | | | | | ***Amortized cost*** |
| **Rupiah** | | | | | ***Rupiah*** |
| Kurang dari 1 tahun | 3.680.358 | 4.602.499 | 2.658.809 | 3.320.280 | *Less than 1 year* |
| 1 sampai dengan 2 tahun | 809.243 | 725.529 | 530.932 | 800.827 | *1 up to 2 years* |
| 2 sampai dengan 5 tahun | 2.848.723 | 2.748.325 | 2.660.567 | 2.382.594 | *2 up to 5 years* |
| Lebih dari 5 tahun | 1.698.650 | 960.621 | 1.110.427 | 457.034 | *More than 5 years* |
| Sub-total | 9.036.974 | 9.036.974 | 6.960.735 | 6.960.735 | *Sub-total* |
| **Mata uang asing (Catatan 40)** | | | | | ***Foreign currency (Note 40)*** |
| Kurang dari 1 tahun | 508.879 | 575.023 | 212.007 | 342.290 | *Less than 1 year* |
| 1 sampai dengan 2 tahun | 760 | 18.538 | 23.836 | - | *1 up to 2 years* |
| 2 sampai dengan 5 tahun | 248.948 | 188.445 | 113.106 | 47.625 | *2 up to 5 years* |
| Lebih dari 5 tahun | 220.056 | 196.637 | 40.966 | - | *More than 5 years* |
| Sub-total | 978.643 | 978.643 | 389.915 | 389.915 | *Sub-total* |
| **Total** | **10.015.617** | **10.015.617** | **7.350.650** | **7.350.650** | ***Total*** |

d. Cadangan kerugian penurunan nilai / *d. Allowance for impairment losses*

Perubahan cadangan kerugian penurunan nilai untuk pinjaman yang diberikan untuk kelompok individual dan kolektif adalah sebagai berikut:

*The changes in allowance for impairment losses of loans to individual and collective groups are as follows:*

| | 2021 | 2020 | |
|---|---|---|---|
| Saldo awal tahun | 222.606 | 255.514 | *Balance at beginning of the year* |
| Penyisihan (pemulihan) tahun berjalan (Catatan 32) | 39.677 | (4.935) | *Provision (reversal) during the year (Note 32)* |
| Penghapusbukuan pinjaman | (37.475) | (20.898) | *Written-off loans* |
| Pemulihan yang timbul dari *unwinding interest* | (13.045) | (10.833) | *Reversal arising from unwinding interest* |
| Selisih perbedaan kurs | (66) | 3.758 | *Exchange rate differences* |
| **Saldo akhir tahun** | **211.697** | **222.606** | ***Balance at end of the year*** |

## 10. PINJAMAN YANG DIBERIKAN (lanjutan) / *10. LOANS (continued)*

d. Cadangan kerugian penurunan nilai (lanjutan) / *d. Allowance for impairment losses (continued)*

| | 2021 | | | | |
|---|---|---|---|---|---|
| | Tahap/ *Stage* 1 | Tahap/ *Stage* 2 | Tahap/ *Stage* 3 | Total | |
| Saldo awal tahun | 36.534 | 31.889 | 154.183 | 222.606 | *Balance at beginning of the year* |
| Transfer ke kerugian kredit ekspektasian 12 bulan (*Stage* 1) | 334 | (264) | (70) | - | *Transfer to 12 month expected credit losses (Stage 1)* |
| Transfer ke kerugian kredit ekspektasian sepanjang umurnya (*Stage* 2) | (7.623) | 7.730 | (107) | - | *Transfer to lifetime expected credit losses (Stage 2)* |
| Transfer ke kredit yang mengalami penurunan nilai (*Stage* 3) | (40.663) | (25.567) | 66.230 | - | *Transfer to credit impaired (Stage 3)* |
| Penyisihan (pemulihan) tahun berjalan (Catatan 32) | 44.355 | 2.746 | (7.424) | 39.677 | *Provision (reversal) during the year (Note 32)* |
| Penghapusbukuan pinjaman | (9) | (18) | (37.448) | (37.475) | *Written-off loans* |
| Pemulihan yang timbul dari *unwinding interest* | - | - | (13.045) | (13.045) | *Reversal arising from unwinding interest* |
| Selisih perbedaan kurs | 10.423 | (6.402) | (4.087) | (66) | *Exchange rate differences* |
| **Saldo akhir tahun** | **43.351** | **10.114** | **158.232** | **211.697** | ***Balance at end of the year*** |

| | 2020 | | | | |
|---|---|---|---|---|---|
| | Tahap/ *Stage* 1 | Tahap/ *Stage* 2 | Tahap/ *Stage* 3 | Total | |
| Saldo awal tahun | 155.477 | 43.739 | 56.298 | 255.514 | *Balance at beginning of the year* |
| Transfer ke kerugian kredit ekspektasian 12 bulan (*Stage* 1) | 317 | (233) | (84) | - | *Transfer to 12 month expected credit losses (Stage 1)* |
| Transfer ke kerugian kredit ekspektasian sepanjang umurnya (*Stage* 2) | (14.357) | 14.373 | (16) | - | *Transfer to lifetime expected credit losses (Stage 2)* |
| Transfer ke kredit yang mengalami penurunan nilai (*Stage* 3) | (68.097) | (34.613) | 102.710 | - | *Transfer to credit impaired (Stage 3)* |
| Penyisihan (pemulihan) tahun berjalan (Catatan 32) | (4.599) | (2.551) | 2.215 | (4.935) | *Provision (reversal) during the year (Note 32)* |
| Penghapusbukuan pinjaman | (28) | (105) | (20.765) | (20.898) | *Written-off loans* |
| Pemulihan yang timbul dari *unwinding interest* | - | - | (10.833) | (10.833) | *Reversal arising from unwinding interest* |
| Selisih perbedaan kurs | (32.179) | 11.279 | 24.658 | 3.758 | *Exchange rate differences* |
| **Saldo akhir tahun** | **36.534** | **31.889** | **154.183** | **222.606** | ***Balance at end of the year*** |

Manajemen berpendapat bahwa cadangan kerugian penurunan nilai pinjaman yang dibentuk adalah cukup untuk menutup kerugian yang mungkin timbul akibat tidak tertagihnya pinjaman.

*Management believes that allowance for impairment losses on loans provided is adequate to cover impairment losses that might arise from uncollectible loans.*

**10. PINJAMAN YANG DIBERIKAN (lanjutan)** / ***10. LOANS (continued)***

e. Perubahan pinjaman yang dihapusbukukan adalah sebagai berikut: / *e. The changes in the balance of loans that have been written-off are as follows:*

| | 2021 | 2020 | |
|---|---|---|---|
| Saldo awal tahun | 105.685 | 104.693 | *Balance at beginning of the year* |
| Penghapusbukuan pinjaman yang diberikan tahun berjalan | 37.475 | 20.898 | *Written-off loans during the year* |
| Hapus tagih pinjaman yang diberikan tahun berjalan | (15.204) | (19.906) | *Claims written-off during the year* |
| **Saldo akhir tahun** | **127.956** | **105.685** | ***Balance at end of year*** |

f. Tingkat suku bunga rata-rata per tahun / *f. The average interest rates per annum*

| | 2021 | 2020 | |
|---|---|---|---|
| Rupiah | 12,21% | 11,98% | *Rupiah* |
| Mata uang asing | 5,23% | 5,06% | *Foreign currency* |

g. Informasi penting lainnya / *g. Other important information*

1. Restrukturisasi pinjaman Bank dilakukan sesuai dengan POJK No. 40/POJK.03/2019 tanggal 19 Desember 2019 tentang Penilaian Kualitas Aset bagi Bank Umum. Pada Desember 2021 dan 2020, total pinjaman yang direstrukturisasi masing-masing sebesar Rp 454.497 dan Rp 212.821. Skema restrukturisasi umumnya dilakukan dengan perpanjangan masa pelunasan kredit dan penjadwalan kembali bunga yang tertunggak.

   Bagi debitur yang terdampak Covid-19, Bank telah memberikan relaksasi pinjaman berdasarkan Peraturan OJK No. 17/POJK.03/2021, Peraturan OJK No. 11/POJK.03/2020 dan POJK No. 48/POJK.03/2020 tentang Stimulus Perekonomian Nasional sebagai Kebijakan *Countercyclical* Dampak Wabah virus Covid-19. Pada tanggal 31 Desember 2021 dan 2020, total pinjaman yang direstrukturisasi sesuai dengan peraturan tersebut masing-masing sebesar Rp 1.053.841 dan Rp 1.799.211. Restrukturisasi pinjaman yang diberikan adalah upaya perbaikan yang dilakukan Bank dalam kegiatan perkreditan terhadap debitur yang mengalami kesulitan untuk memenuhi kewajibannya, yang antara lain berupa penurunan suku bunga kredit, perpanjangan jangka waktu kredit, pengurangan tunggakan bunga kredit dan pengurangan pembayaran pokok kredit.

*1. The Bank's loan restructuring is in accordance with POJK No. 40/POJK.03/2019 dated December 19, 2019 concerning Asset Quality Assessment for Commercial Banks. As of December 31, 2021 and 2020, total restructured loans amounted to Rp 454,497 and Rp 212,821, respectively. The restructuring scheme is generally carried out by extending the repayment period of the loan and rescheduling the outstanding interest.*

*For debtors affected by Covid-19, the Bank has provided loan relaxation based on OJK Regulation No. 17/POJK.03/2021, OJK Regulation No. 11/POJK.03/2020 and POJK No. 48/POJK.03/2020 concerning National Economic Stimulus as a Countercyclical Policy for the Impact of Covid-19 Virus Disease outbreak. As of December 31, 2021 and 2020, total loans restructured in accordance with these regulations amounted to Rp 1,053,841 and Rp 1,799,211. Loan restructuring is an effort made by the Bank in lending activities for debtors who experience difficulties in fulfilling their obligations, which include lowering loan interest rates, extending credit terms, reducing arrears in loan interest and reducing loan principal payments.*

**10. PINJAMAN YANG DIBERIKAN (lanjutan)**

g. Informasi penting lainnya (lanjutan)

2. Jaminan pemberian kredit pada umumnya berupa harta berwujud (tanah, bangunan, mesin, peralatan, kendaraan, tagihan piutang, persediaan, giro, deposito berjangka, *personal guarantee* dan *corporate guarantee*). Jumlah deposito berjangka yang dijadikan sebagai jaminan tunai untuk pinjaman yang diberikan pada tanggal 31 Desember 2021 dan 2020 masing-masing adalah sebesar Rp 1.078.129 dan Rp 336.299 (Catatan 20c dan 21a). Jumlah tabungan yang dijadikan sebagai jaminan tunai untuk pinjaman yang diberikan pada tanggal 31 Desember 2021 dan 2020 masing-masing adalah sebesar Rp 11.421 dan Rp 4.865 (Catatan 20b). Jumlah giro yang dijadikan sebagai jaminan tunai untuk pinjaman yang diberikan pada tanggal 31 Desember 2021 dan 2020 masing-masing adalah sebesar Rp 151.943 dan Rp 19.807 (Catatan 20a).

3. Rasio pinjaman bermasalah

***10. LOANS (continued)***

*g. Other important information (continued)*

*2. Collateral of loans is generally in the form of tangible assets (land, buildings, machinery, equipment, vehicles, receivables collections, inventories, demand deposits, time deposits, personal guarantee and corporate guarantee). Total time deposits pledged as cash collateral for loans granted as of December 31, 2021 and 2020 amounted to Rp 1,078,129 and Rp 336,299, respectively (Notes 20c and 21a). Savings deposits which are pledged as collateral on loans as of December 31, 2021 and 2020 amounted to Rp 11,421 and Rp 4,865, respectively (Note 20b). Demand deposits which are pledged as collateral on loans as of December 31, 2021 and 2020 amounted to Rp 151,943 and Rp 19,807, respectively (Note 20a).*

*3. Non-performing loan (NPL) ratios*

| | 2021 | | 2020 | | |
|---|---|---|---|---|---|
| | Bruto/ *Gross* | Neto/ *Net* | Bruto/ *Gross* | Neto/ *Net* | |
| Pinjaman bermasalah | 3,90% | 2,32% | 4,97% | 2,72% | *Non-performing loan* |

4. Rasio pinjaman bermasalah terhadap aset produktif pada tanggal 31 Desember 2021 dan 2020 masing-masing adalah sebesar 2,36% dan 3,71%.

*4. Non performing loans ratios to earnings assets as of December 31, 2021 and 2020 were 2.36% and 3.71%, respectively.*

5. Rasio pinjaman usaha kecil dan mikro terhadap pinjaman yang diberikan masing-masing adalah sebesar 0,17% dan 1,34% pada tanggal 31 Desember 2021 dan 2020.

*5. Ratio of small and micro business loans to total loans were 0.17% and 1.34% as of December 31, 2021 and 2020, respectively.*

6. Pada tanggal 31 Desember 2021 dan 2020, Bank tidak memiliki debitur yang telah melampaui Batas Maksimum Pemberian Kredit (BMPK).

*6. As of December 31, 2021 and 2020, the Bank does not have debtor which exceeded the Legal Lending Limit (LLL), respectively.*

7. Pada tahun 2021 dan 2020, Bank melakukan hapus buku serta hapus tagih masing-masing untuk 11 debitur dengan jumlah Rp 15.204 dan 17 (tujuh belas) debitur dengan jumlah Rp 19.906. Pada tahun 2021 dan 2020, Bank melakukan hapus buku tetapi tidak hapus tagih masing-masing untuk 12 (dua belas) dan 8 (delapan) debitur dengan jumlah keseluruhan sebesar Rp 22.271 dan Rp 992. Hapus buku kredit telah mendapatkan persetujuan dari manajemen Bank.

*7. In 2021 and 2020, the Bank has written-off loans and there is no collection effort for 11 (eleven) debtors totaling Rp 15,204 and 17 (seventeen) debtors totaling Rp 19,906, respectively. In 2021 and 2020, the Bank has written-off loans but did not write-off the bills for 12 (twelve) and 8 (eight) debtors totaling Rp 22,271 and Rp 992, respectively. The loans written-off have been approved by the Bank's management.*

## 11. TAGIHAN DAN LIABILITAS AKSEPTASI / *11. ACCEPTANCE RECEIVABLES AND PAYABLES*

a. Berdasarkan pihak dan mata uang / *a. By party and currency*

| | 2021 | | 2020 | | |
|---|---|---|---|---|---|
| | **Tagihan akseptasi/ *Acceptance receivables*** | **Liabilitas akseptasi/ *Acceptance payables*** | **Tagihan akseptasi/ *Acceptance receivables*** | **Liabilitas akseptasi/ *Acceptance payables*** | |
| **Pihak ketiga** | | | | | ***Third parties*** |
| Rupiah | | | | | *Rupiah* |
| Nasabah | 25.163 | 25.163 | 2.630 | 2.629 | *Debtors* |
| Mata uang asing (Catatan 40) | | | | | *Foreign currency (Note 40)* |
| Nasabah | - | - | 10.041 | 2.134 | *Debtors* |
| Total | 25.163 | 25.163 | 12.671 | 4.763 | *Total* |
| Cadangan kerugian penurunan nilai | (6) | - | (9) | - | *Allowance for impairment losses* |
| **Neto** | **25.157** | **25.163** | **12.662** | **4.763** | ***Net*** |

b. Berdasarkan jatuh tempo / *b. By maturity*

| | 2021 | | 2020 | | |
|---|---|---|---|---|---|
| | **Tagihan akseptasi/ *Acceptance receivables*** | **Liabilitas akseptasi/ *Acceptance payables*** | **Tagihan akseptasi/ *Acceptance receivables*** | **Liabilitas akseptasi/ *Acceptance payables*** | |
| Belum jatuh tempo: | | | | | *Not yet due:* |
| Kurang dari 1 bulan | 25.163 | 25.163 | 5.471 | 3.009 | *Less than 1 month* |
| 1 sampai dengan 3 bulan | - | - | 4.206 | 863 | *1 up to 3 months* |
| 3 sampai dengan 6 bulan | - | - | 2.994 | 891 | *3 up to 6 months* |
| **Total** | **25.163** | **25.163** | **12.671** | **4.763** | ***Total*** |
| Cadangan kerugian penurunan nilai | (6) | - | (9) | - | *Allowance for impairment losses* |
| **Neto** | **25.157** | **25.163** | **12.662** | **4.763** | ***Net*** |

c. Berdasarkan kolektibilitas / *c. By collectibility*

| | 2021 | 2020 | |
|---|---|---|---|
| Lancar | 25.163 | 12.671 | *Current* |
| Cadangan kerugian penurunan nilai | (6) | (9) | *Allowance for impairment losses* |
| **Neto** | **25.157** | **12.662** | ***Net*** |

## 11. TAGIHAN DAN LIABILITAS AKSEPTASI (lanjutan) / *11. ACCEPTANCE RECEIVABLES AND PAYABLES (continued)*

d. Tagihan akseptasi berdasarkan debitur / *d. Acceptance receivables by debtors*

| | 2021 USD | 2020 USD | 2021 Rp | 2020 Rp | |
|---|---|---|---|---|---|
| Rupiah | | | | | *Rupiah* |
| PT Pro Energi | - | - | 25.163 | - | *PT Pro Energi* |
| PT Wiraswasta Gemilang Indonesia | - | - | - | 2.630 | *PT Wiraswasta Gemilang Indonesia* |
| Sub-total | | | 25.163 | 2.630 | *Sub-total* |
| Mata uang asing (Catatan 40) | | | | | *Foreign currency (Note 40)* |
| PT Liebra Permana | - | 479.536 | - | 6.737 | *PT Liebra Permana* |
| PT Argo Manunggal | - | 235.168 | - | 3.304 | *PT Argo Manunggal* |
| Sub-total | - | 714.704 | - | 10.041 | *Sub-total* |
| **Total** | **-** | **714.704** | **25.163** | **12.671** | ***Total*** |
| Cadangan kerugian penurunan nilai | | | (6) | (9) | *Allowance for impairment losses* |
| **Neto** | | | **25.157** | **12.662** | ***Net*** |

e. Perubahan cadangan kerugian penurunan nilai adalah sebagai berikut: / *e. The changes in the allowance for impairment losses are as follows:*

| | 2021 | 2020 | |
|---|---|---|---|
| Saldo awal tahun | 9 | 161 | *Balance at beginning of the year* |
| Pemulihan tahun berjalan (Catatan 32) | (3) | (153) | *Reversal during the year (Note 32)* |
| Selisih perbedaan kurs | - | 1 | *Exchange rate differences* |
| **Saldo akhir tahun** | **6** | **9** | ***Balance at end of the year*** |

| | 2021 | | | | |
|---|---|---|---|---|---|
| | Tahap/ *Stage* 1 | Tahap/ *Stage* 2 | Tahap/ *Stage* 3 | Total | |
| Saldo awal tahun | 9 | - | - | 9 | *Balance at beginning of the year* |
| Pemulihan tahun berjalan (Catatan 32) | (3) | - | - | (3) | *Reversal during the year (Note 32)* |
| **Saldo akhir tahun** | **6** | **-** | **-** | **6** | ***Balance at end of the year*** |

| | 2020 | | | | |
|---|---|---|---|---|---|
| | Tahap/ *Stage* 1 | Tahap/ *Stage* 2 | Tahap/ *Stage* 3 | Total | |
| Saldo awal tahun | 161 | - | - | 161 | *Beginning balance of the year* |
| Pemulihan tahun berjalan (Catatan 32) | (153) | - | - | (153) | *Reversal during the year (Note 32)* |
| Selisih perbedaan kurs | 1 | - | - | 1 | *Exchange rate differences* |
| **Saldo akhir tahun** | **9** | **-** | **-** | **9** | ***Balance at end of the year*** |

Manajemen berpendapat bahwa cadangan kerugian penurunan nilai untuk tagihan akseptasi yang telah dibentuk adalah cukup untuk menutup kerugian yang mungkin timbul akibat tidak tertagihnya tagihan akseptasi.

*Management believes that the allowance for impairment losses on acceptance receivables is adequate to cover impairment losses that might arise from uncollectible acceptance receivables.*

## 11. TAGIHAN DAN LIABILITAS AKSEPTASI (lanjutan) / *11. ACCEPTANCE RECEIVABLES AND PAYABLES (continued)*

f. Liabilitas akseptasi berdasarkan nama bank / *f. Acceptance payables based on bank's name*

| | 2021 USD | 2020 USD | 2021 Rp | 2020 Rp | |
|---|---|---|---|---|---|
| **Pihak ketiga** | | | | | ***Third parties*** |
| Rupiah | | | | | *Rupiah* |
| Bank of America | - | - | 25.163 | - | *Bank of America* |
| PT Bank Danamon Indonesia Tbk | - | - | - | 2.629 | *PT Bank Danamon Indonesia Tbk* |
| Sub-total | | | 25.163 | 2.629 | *Sub-total* |
| Mata uang asing (Catatan 40) | | | | | *Foreign currency (Note 40)* |
| MCB Bank-Pakistan, PK | - | 26.984 | - | 379 | *MCB Bank-Pakistan, PK* |
| Habib Bank-Pakistan, PK | - | 124.881 | - | 1.755 | *Habib Bank-Pakistan, PK* |
| Sub-total | - | 151.865 | - | 2.134 | *Sub-total* |
| **Total** | | | **25.163** | **4.763** | ***Total*** |

## 12. PENDAPATAN BUNGA YANG MASIH AKAN DITERIMA / *12. ACCRUED INTEREST INCOME*

| | 2021 | 2020 | |
|---|---|---|---|
| Pinjaman yang diberikan | 104.994 | 102.395 | *Loans* |
| Efek-efek dan penempatan pada bank lain | 32.391 | 20.417 | *Marketable securities and placements with other bank* |
| **Total** | **137.385** | **122.812** | ***Total*** |

Pada tanggal 31 Desember 2021 dan 2020, termasuk dalam pendapatan bunga yang masih akan diterima adalah pendapatan bunga dalam mata uang asing masing-masing sebesar Rp 7.480 dan Rp 1.348 (Catatan 40).

*As of December 31, 2021 and 2020, accrued interest income includes interest income in foreign currency amounting to Rp 7,480 and Rp 1,348, respectively (Note 40).*

## 13. BIAYA DIBAYAR DIMUKA DAN UANG MUKA / *13. PREPAID EXPENSES AND ADVANCES*

| | 2021 | 2020 | |
|---|---|---|---|
| Asuransi kredit dibayar dimuka | 3.426.424 | 3.883.714 | *Prepaid credit insurance* |
| *Subrogation* dan *broker fee* | 164.783 | 185.969 | *Subrogation and broker fee* |
| Sewa | 1.265 | 1.182 | *Rent* |
| Lain-lain | 52.649 | 33.356 | *Others* |
| **Total** | **3.645.121** | **4.104.221** | ***Total*** |

Asuransi kredit dibayar dimuka

Merupakan premi asuransi yang dibayarkan kepada PT Asuransi Sinarmas Tbk atas portofolio kredit yang dimiliki Bank terhadap risiko kredit bermasalah (*non-performing loans*) dengan jangka waktu selama 6 (enam) tahun sampai dengan tahun 2024.

*Prepaid credit insurance*

*This pertains to insurance premium paid to PT Asuransi Sinarmas Tbk for the loan portfolio of the Bank against the risk of non-performing loans with term of 6 (six) years up to 2024.*

## 13. BIAYA DIBAYAR DIMUKA DAN UANG MUKA (lanjutan) / *13. PREPAID EXPENSES AND ADVANCES*

Asuransi kredit dibayar dimuka (lanjutan) / *Prepaid credit insurance (continued)*

Perubahan asuransi kredit dibayar dimuka adalah sebagai berikut: / *Changes to prepaid credit insurance are as follows:*

| | 2021 | 2020 | |
|---|---|---|---|
| Saldo awal tahun | 3.883.714 | 4.153.557 | *Balance at beginning of year* |
| Amortisasi dan penggantian tahun berjalan | (457.290) | (269.843) | *Amortization and reimbursement during the year* |
| **Saldo akhir tahun** | **3.426.424** | **3.883.714** | ***Balance at end of year*** |

Pada tahun 2021 dan 2020, Bank telah menerima penggantian atas beban amortisasi tahun berjalan dari PT JTrust Investments Indonesia masing-masing sebesar Rp 370.000 dan Rp 220.000. / *In 2021 and 2020, the Bank has received reimbursement for the amortization expense from PT JTrust Investments Indonesia amounting to Rp 370,000 and Rp 220,000, respectively.*

Sewa / *Rent*

Pada tanggal 31 Desember 2021 dan 2020, sewa dibayar dimuka merupakan sewa apartemen dan lokasi ATM. / *As of December 31, 2021 and 2020, prepaid rent mainly represents lease of apartment and ATM locations.*

## 14. ASET TETAP / *14. FIXED ASSETS*

| | 2021 | | | | |
|---|---|---|---|---|---|
| | Saldo awal/ *Beginning balance* | Penambahan/ *Additions* | Pengurangan/ *Deductions* | Saldo akhir/ *Ending balance* | |
| **Biaya/nilai revaluasi** | | | | | ***Revalued amount/cost*** |
| Hak atas tanah | 146.473 | - | - | 146.473 | *Land rights* |
| Bangunan | 22.144 | - | - | 22.144 | *Buildings* |
| Inventaris kantor | 71.772 | 3.401 | 891 | 74.282 | *Office equipment* |
| Kendaraan | 4.656 | 9.410 | 280 | 13.786 | *Vehicles* |
| Total biaya/nilai revaluasi | 245.045 | 12.811 | 1.171 | 256.685 | *Total revalued amount/cost* |
| **Akumulasi penyusutan** | | | | | ***Accumulated depreciation*** |
| Bangunan | 1.384 | 1.107 | - | 2.491 | *Buildings* |
| Inventaris kantor | 48.976 | 11.717 | 709 | 59.984 | *Office equipment* |
| Kendaraan | 471 | 1.129 | 25 | 1.575 | *Vehicles* |
| Total akumulasi penyusutan | 50.831 | 13.953 | 734 | 64.050 | *Total accumulated depreciation* |
| **Nilai buku neto** | **194.214** | | | **192.635** | ***Net book value*** |

## 14. ASET TETAP (lanjutan) / *14. FIXED ASSETS (continued)*

| | 2020 | | | | |
|---|---|---|---|---|---|
| | **Saldo awal/ *Beginning balance*** | **Penambahan/ *Additions*** | **Pengurangan/ *Deductions*** | **Saldo akhir/ *Ending balance*** | |
| **Biaya/nilai revaluasi** | | | | | ***Revalued amount/cost*** |
| Hak atas tanah | 146.473 | - | - | 146.473 | *Land rights* |
| Bangunan | 22.144 | - | - | 22.144 | *Buildings* |
| Inventaris kantor | 66.546 | 5.688 | 462 | 71.772 | *Office equipment* |
| Kendaraan | 1.200 | 3.462 | 6 | 4.656 | *Vehicles* |
| Total biaya/nilai revaluasi | 236.363 | 9.150 | 468 | 245.045 | *Total revalued amount/cost* |
| **Akumulasi penyusutan** | | | | | ***Accumulated depreciation*** |
| Bangunan | 277 | 1.107 | - | 1.384 | *Buildings* |
| Inventaris kantor | 36.664 | 12.700 | 388 | 48.976 | *Office equipment* |
| Kendaraan | 257 | 220 | 6 | 471 | *Vehicles* |
| Total akumulasi penyusutan | 37.198 | 14.027 | 394 | 50.831 | *Total accumulated depreciation* |
| **Nilai buku neto** | **199.165** | | | **194.214** | ***Net book value*** |

Pada tanggal 31 Desember 2021 dan 2020, hak atas tanah dan bangunan dicatat berdasarkan nilai revaluasi yang telah direviu oleh manajemen dan didukung oleh laporan penilai independen profesional KJPP Sugianto Prasodjo & Rekan berdasarkan laporan penilaian No. 02406/2.0131-00/PI/07/0375/1/X/2019 tanggal 10 Oktober 2019. Metode pendekatan yang digunakan adalah pendekatan pasar (*market approach*) dan pendekatan pendapatan (*income approach*) untuk hak atas tanah dan bangunan berupa ruko sementara pendekatan pendapatan (*income approach*) dan pendekatan biaya (*cost approach*) untuk penilaian tanah, bangunan dan sarana pelengkap berupa gedung kantor.

*As of December 31, 2021 and 2020, land rights and buildings were recorded based on revaluation value, the latest as reviewed by management and supported by an independent professional appraiser of KJPP Sugianto Prasodjo & Rekan based on its report No. 02406/2.0131-00/PI/07/0375/1/X/2019 dated October 10, 2019. The method of approach used is market approach and income approach for land rights and buildings in the form of shop houses while income approach and cost approach are used for the valuation of lands, buildings and complementary facilities in the form of office buildings.*

Jika hak atas tanah dan bangunan dicatat sebesar biaya perolehan, nilai buku neto aset tersebut adalah sebagai berikut:

*If land rights and buildings were stated using historical cost basis, the net book value of those assets would be as follows:*

| | **2021** | **2020** | |
|---|---|---|---|
| Hak atas tanah | 19.542 | 19.542 | *Land rights* |
| Bangunan | 7.926 | 9.130 | *Buildings* |
| **Total** | **27.468** | **28.672** | ***Total*** |

Beban penyusutan aset tetap dibebankan pada beban umum dan administrasi (Catatan 33).

*Depreciation expense of fixed assets is charged to general and administrative expenses (Note 33).*

Rincian laba (rugi) penjualan aset tetap adalah sebagai berikut:

*The details of gain (loss) on sale of fixed assets are as follows:*

| | **2021** | **2020** | |
|---|---|---|---|
| Hasil penjualan | 514 | 5 | *Proceeds from sale* |
| Nilai buku neto | (311) | (41) | *Net book value* |
| **Laba (rugi) penjualan aset tetap (Catatan 34 dan 35)** | **203** | **(36)** | ***Gain (loss) on sale of fixed assets (Notes 34 and 35)*** |

## 14. ASET TETAP (lanjutan) / *14. FIXED ASSETS (continued)*

Rincian penghapusan aset tetap adalah sebagai berikut: / *The details of disposal of fixed assets are as follows:*

| | 2021 | 2020 | |
|---|---|---|---|
| Harga perolehan | 276 | 358 | *Acquisition cost* |
| Akumulasi penyusutan | (150) | (325) | *Accumulated depreciation* |
| **Rugi penghapusan aset tetap (Catatan 34 dan 35)** | **(126)** | **(33)** | ***Loss on disposal of fixed assets (Notes 34 and 35)*** |

Aset tetap Bank telah diasuransikan dengan *property all risk insurance* dan *earthquake insurance* pada PT Asuransi Buana Independent (pihak ketiga) dengan nilai pertanggungan masing-masing sebesar Rp 264.882 dan Rp 265.892 pada tanggal 31 Desember 2021 dan 2020 dan asuransi kendaraan pada PT Asuransi Buana Independent (pihak ketiga) dengan nilai pertanggungan masing-masing sebesar Rp 12.172 dan Rp 4.761 pada tanggal 31 Desember 2021 dan 2020.

*The Bank's fixed assets have been insured with property all risk insurance and earthquake insurance with PT Asuransi Buana Independent (third party) for a total coverage amount of Rp 264,882 and Rp 265,892 as of December 31, 2021 and 2020, respectively, and vehicle insurance with PT Asuransi Buana Independent (third party) for a total coverage amount of Rp 12,172 and Rp 4,761 as of December 31, 2021 and 2020, respectively.*

Bank memiliki beberapa bidang tanah yang terletak di Jakarta, Medan, Palembang, Pangkal Pinang, Sungai Liat, Solo, Surabaya dan Makassar dengan hak kepemilikan berupa Hak Guna Bangunan (HGB) yang akan jatuh tempo pada berbagai tanggal sampai dengan tahun 2038. Manajemen berpendapat bahwa tidak terdapat masalah dengan perpanjangan hak atas tanah karena seluruh tanah diperoleh secara sah dan didukung dengan bukti kepemilikan yang memadai.

*The Bank owned parcels of land in Jakarta, Medan, Palembang, Pangkal Pinang, Sungai Liat, Solo, Surabaya and Makassar with Building Usage Rights (HGB) which will expire on various dates up to 2038. Management believes that there will be no difficulty in the extension of the land rights since all of the land were acquired legally and supported by sufficient evidence of ownership.*

Pada tanggal 31 Desember 2021 dan 2020, tidak ada aset tetap yang dijadikan sebagai jaminan.

*As of December 31, 2021 and 2020, there are no fixed assets pledged as collateral.*

Pada tanggal 31 Desember 2021 dan 2020, aset tetap yang telah disusutkan penuh tetapi masih digunakan masing-masing sebesar Rp 34.342 dan Rp 19.363.

*As of December 31, 2021 and 2020, fixed assets that are fully depreciated but still on use amounted to Rp 34,342 and Rp 19,363, respectively.*

Pada tanggal 31 Desember 2021 dan 2020, Bank melakukan peninjauan kembali atas masa manfaat, metode penyusutan dan nilai residu aset tetap dan menyimpulkan bahwa tidak terdapat perubahan atas metode dan asumsi tersebut.

*As of December 31, 2021 and 2020, the Bank undertook a review of useful lives, depreciation method and residual values of fixed assets and concluded that there was no change in the methods and assumptions.*

Berdasarkan penelaahan manajemen Bank, tidak terdapat kejadian atau perubahan keadaan yang mengindikasikan adanya penurunan nilai aset tetap pada tanggal 31 Desember 2021 dan 2020.

*Based on Bank's management assessment, there were no events or changes in circumstances that indicate an impairment of fixed assets as of December 31, 2021 and 2020.*

## 15. ASET TAKBERWUJUD / *15. INTANGIBLE ASSETS*

| | 2021 | | | |
|---|---|---|---|---|
| | **Saldo awal/ *Beginning balance*** | **Penambahan/ *Additions*** | **Saldo akhir/ *Ending balance*** | |
| **Harga perolehan** | | | | ***Acquisition cost*** |
| Perangkat lunak | 177.324 | 2.188 | 179.512 | *Software* |
| Lisensi | 64.558 | 3.478 | 68.036 | *License* |
| Total harga perolehan | 241.882 | 5.666 | 247.548 | *Total acquisition cost* |
| **Akumulasi amortisasi** | | | | ***Accumulated amortization*** |
| Perangkat lunak | 101.058 | 10.723 | 111.781 | *Software* |
| Lisensi | 41.492 | 5.098 | 46.590 | *License* |
| Total akumulasi amortisasi | 142.550 | 15.821 | 158.371 | *Total accumulated amortization* |
| **Nilai buku neto** | **99.332** | | **89.177** | ***Net book value*** |

| | 2020 | | | |
|---|---|---|---|---|
| | **Saldo awal/ *Beginning balance*** | **Penambahan/ *Additions*** | **Saldo akhir/ *Ending balance*** | |
| **Harga perolehan** | | | | ***Acquisition cost*** |
| Perangkat lunak | 154.689 | 22.635 | 177.324 | *Software* |
| Lisensi | 60.158 | 4.400 | 64.558 | *License* |
| Total harga perolehan | 214.847 | 27.035 | 241.882 | *Total acquisition cost* |
| **Akumulasi amortisasi** | | | | ***Accumulated amortization*** |
| Perangkat lunak | 90.046 | 11.012 | 101.058 | *Software* |
| Lisensi | 35.942 | 5.550 | 41.492 | *License* |
| Total akumulasi amortisasi | 125.988 | 16.562 | 142.550 | *Total accumulated amortization* |
| **Nilai buku neto** | **88.859** | | **99.332** | ***Net book value*** |

Beban amortisasi aset takberwujud dibebankan pada beban umum dan administrasi (Catatan 33).

*Amortization of intangible assets is charged to general and administrative expenses (Note 33).*

Berdasarkan penelaahan manajemen Bank, tidak terdapat kejadian atau perubahan keadaan yang mengindikasikan adanya penurunan nilai aset takberwujud pada tanggal 31 Desember 2021 dan 2020.

*Based on the Bank's management assessment, there were no events or changes in circumstances that indicate an impairment of intangible assets as of December 31, 2021 and 2020.*

## 16. ASET HAK-GUNA / *16. RIGHT-OF-USE ASSETS*

Bank menyewa beberapa aset seperti bangunan dan kendaraan. Rata-rata masa sewa adalah lebih dari 1 tahun sampai dengan 25 tahun.

*The Bank leases several assets such as buildings and vehicles. The average lease period is more than 1 year to 25 years.*

Bank menerapkan pengecualian pengakuan sewa bernilai rendah untuk sewa dengan nilai pembayaran sewa dibawah Rp 75.

*The Bank applies the recognition on low-value assets for leases with lease payments below Rp 75.*

Di bawah ini adalah jumlah tercatat aset hak-guna yang diakui dan mutasinya selama tahun berjalan:

*Below are the carrying amounts of right-of-use assets recognised and the movements during the year:*

| | 2021 | | | | |
|---|---|---|---|---|---|
| | **Saldo awal/ *Beginning balance*** | **Penambahan/ *Additions*** | **Pengurangan/ *Deductions*** | **Saldo Akhir/ *Ending balance*** | |
| **Harga perolehan:** | | | | | ***Acquisition cost:*** |
| Bangunan | 234.003 | 2.438 | - | 236.441 | *Building* |
| Kendaraan | 9.489 | - | 5.364 | 4.125 | *Vehicles* |
| Total | 243.492 | 2.438 | 5.364 | 240.566 | *Total* |
| **Akumulasi penyusutan:** | | | | | ***Accumulated depreciation:*** |
| Bangunan | 37.519 | 42.911 | - | 80.430 | *Building* |
| Kendaraan | 4.926 | 3.469 | 5.156 | 3.239 | *Vehicles* |
| Total akumulasi penyusutan | 42.445 | 46.380 | 5.156 | 83.669 | *Total accumulated depreciation* |
| **Nilai buku neto** | **201.047** | | | **156.897** | ***Net book value*** |

| | 2020 | | | | |
|---|---|---|---|---|---|
| | **Saldo awal/ *Beginning balance*** | **Penambahan/ *Additions*** | **Pengurangan/ *Deductions*** | **Saldo akhir/ *Ending balance*** | |
| **Harga perolehan:** | | | | | ***Acquisition cost:*** |
| Bangunan | 233.455 | 548 | - | 234.003 | *Building* |
| Kendaraan | 9.716 | 693 | 920 | 9.489 | *Vehicles* |
| Total | 243.171 | 1.241 | 920 | 243.492 | *Total* |
| **Akumulasi penyusutan:** | | | | | ***Accumulated depreciation:*** |
| Bangunan | - | 37.519 | - | 37.519 | *Building* |
| Kendaraan | - | 5.846 | 920 | 4.926 | *Vehicles* |
| Total akumulasi penyusutan | - | 43.365 | 920 | 42.445 | *Total accumulated depreciation* |
| **Nilai buku neto** | **243.171** | | | **201.047** | ***Net book value*** |

## 16. ASET HAK-GUNA (lanjutan) / *16. RIGHT-OF-USE ASSETS (continued)*

Di bawah ini adalah jumlah tercatat liabilitas sewa dan mutasinya selama tahun berjalan:

*Below are the carrying amounts of lease liabilities and the movements during the year:*

| | 2021 | 2020 | |
|---|---|---|---|
| Saldo awal tahun | 4.682 | 9.716 | *Balance at beginning of year* |
| Penambahan liabilitas sewa | 2.438 | 693 | *Addition on lease liabilities* |
| Pengurangan liabilitas sewa | (213) | - | *Deduction on lease liabilities* |
| Beban bunga atas liabilitas sewa | 146 | 412 | *Interest expense on lease liabilities* |
| Pembayaran kewajiban sewa: | | | *Payments of lease liabilities:* |
| Pokok | (5.974) | (5.727) | *Principal* |
| Bunga | (146) | (412) | *Interest* |
| **Saldo akhir tahun (Catatan 23)** | **933** | **4.682** | ***Balance at end of year (Note 23)*** |

Berikut ini adalah jumlah yang diakui dalam laba rugi:

*The following are the amounts recognized in profit or loss related to leases:*

| | 2021 | 2020 | |
|---|---|---|---|
| Beban penyusutan aset hak guna - neto (Catatan 33) | 44.216 | 43.090 | *Depreciation expense of right-of-use assets - net (Note 33)* |
| Beban bunga liabilitas sewa | 146 | 412 | *Interest expense on lease liabilities* |
| Biaya yang berkaitan dengan sewa jangka pendek (Catatan 33) | 4.791 | 3.451 | *Expense relating to short-term leases (Note 33)* |
| Biaya yang berkaitan dengan sewa aset bernilai rendah (Catatan 33) | 2.678 | 4.082 | *Expense relating to leases of low-value assets (Note 33)* |
| **Jumlah yang diakui dalam laba rugi** | **51.831** | **51.035** | ***Total amount recognised in profit or loss*** |

Bank memiliki total arus kas keluar untuk pembayaran liabilitas sewa sebesar Rp 6.120 dan Rp 6.139 pada 31 Desember 2021 dan 2020.

*The Bank had total cash outflows, for payments of leases liabilities of Rp 6,120 and Rp 6,139 as of December 31, 2021 and 2020, respectively.*

## 17. AGUNAN YANG DIAMBIL ALIH / *17. FORECLOSED ASSETS*

| | 2021 | | | | |
|---|---|---|---|---|---|
| | **Saldo awal/ *Beginning balance*** | **Penambahan/ *Additions*** | **Pengurangan/ *Deductions*** | **Saldo akhir/ *Ending balance*** | |
| **Harga perolehan** | | | | | ***Acquisition cost*** |
| Tanah | 35.744 | - | - | 35.744 | *Land* |
| Tanah dan bangunan | 329.911 | - | 87.238 | 242.673 | *Land and buildings* |
| Total | 365.655 | - | 87.238 | 278.417 | *Total* |
| Cadangan kerugian penurunan nilai | 249.789 | 5.678 | 45.411 | 210.056 | *Allowance for impairment losses* |
| **Nilai buku neto** | **115.866** | | | **68.361** | ***Net book value*** |

## 17. AGUNAN YANG DIAMBIL ALIH (lanjutan) / *17. FORECLOSED ASSETS (continued)*

| | 2020 | | | | |
|---|---|---|---|---|---|
| | **Saldo awal/ *Beginning balance*** | **Penambahan/ *Additions*** | **Pengurangan/ *Deductions*** | **Saldo akhir/ *Ending balance*** | |
| **Harga perolehan** | | | | | ***Acquisition cost*** |
| Tanah | 37.481 | - | 1.737 | 35.744 | *Land* |
| Tanah dan bangunan | 329.911 | - | - | 329.911 | *Land and buildings* |
| Total | 367.392 | - | 1.737 | 365.655 | *Total* |
| Cadangan kerugian penurunan nilai | 236.162 | 14.320 | 693 | 249.789 | *Allowance for impairment losses* |
| **Nilai buku neto** | **131.230** | | | **115.866** | ***Net book value*** |

Untuk tahun yang berakhir pada tanggal 31 Desember 2021 dan 2020, Bank mengakui keuntungan (kerugian) atas penjualan agunan yang diambil alih masing-masing sebesar Rp (5.178) dan Rp 304 (Catatan 34 dan 35).

*For the years ended December 31, 2021 and 2020, the Bank recognized a gain (loss) on the sale of foreclosed assets amounting to Rp (5,178) and Rp 304, respectively (Notes 34 and 35).*

Perubahan cadangan kerugian penurunan nilai adalah sebagai berikut:

*The changes in the allowance for impairment losses are as follows:*

| | **2021** | **2020** | |
|---|---|---|---|
| Saldo awal tahun | 249.789 | 236.162 | *Balance at beginning of year* |
| Penyisihan selama tahun berjalan - neto (Catatan 32) | 5.678 | 14.320 | *Provision during the year - net (Note 32)* |
| Penjualan agunan yang diambil alih | (45.411) | (693) | *Sale of foreclosed assets* |
| **Saldo akhir tahun** | **210.056** | **249.789** | ***Balance at end of year*** |

Manajemen berpendapat bahwa pembentukan cadangan kerugian penurunan nilai atas agunan yang diambil alih telah cukup untuk menutupi kerugian yang mungkin timbul.

*Management believes that allowance for impairment losses on foreclosed assets is adequate to cover any possible losses.*

## 18. ASET LAIN-LAIN / *18. OTHER ASSETS*

| | **2021** | **2020** | |
|---|---|---|---|
| Tagihan kepada Weston Capital Advisors Inc. (Catatan 49c) | 47.356 | 46.683 | *Receivable from Weston Capital Advisors Inc. (Note 49c)* |
| Surat ketetapan pajak untuk tahun pajak - 2015 | 16.352 | 22.881 | *Tax assessment letters for fiscal year - 2015* |
| Biaya renovasi | 16.121 | 22.094 | *Renovation costs* |
| Setoran jaminan | 6.761 | 6.671 | *Security deposits* |
| Piutang terkait transaksi ATM | 4.851 | 6.689 | *Receivables related to ATM* |
| Pengembangan sistem dan informasi | 4.123 | 6.454 | *System and information development* |
| Piutang bunga lain-lain | - | 6.358 | *Other interest receivables* |
| Lain-lain | 29.478 | 31.108 | *Others* |
| Total | 125.042 | 148.938 | *Total* |
| Cadangan kerugian penurunan nilai | (55.667) | (55.573) | *Allowance for impairment losses* |
| **Neto** | **69.375** | **93.365** | ***Net*** |

## 18. ASET LAIN-LAIN (lanjutan) / *18. OTHER ASSETS (continued)*

Tagihan kepada Weston Capital Advisors Inc. / *Receivable from Weston Capital Advisors Inc.*

Tagihan kepada Weston Capital Advisors Inc. sebesar USD 3.322.652,33 (ekuivalen Rp 47.356 pada tanggal 31 Desember 2021 dan ekuivalen Rp 46.683 pada tanggal 31 Desember 2020) merupakan dana milik Bank yang harus dikembalikan oleh Weston Capital Advisors Inc. sehubungan dengan Putusan dalam bentuk *Order Vacating Judgment* yang dikeluarkan oleh *United States District Court Southern District of New York* tanggal 19 November 2013 (Catatan 49c).

*Receivable from Weston Capital Advisors Inc. amounting to USD 3,322,652.33 (equivalent to Rp 47,356 as of December 31, 2021 and equivalent to Rp 46,683 as of December 31, 2020) represents the Bank's fund which should be returned by Weston Capital Advisors Inc. in relation to Verdict of Order Vacating Judgment issued by United States District Court Southern District of New York dated November 19, 2013 (Note 49c).*

Perubahan cadangan kerugian penurunan nilai adalah sebagai berikut: / *The changes in allowance for impairment losses are as follows:*

| | 2021 | 2020 | |
|---|---|---|---|
| Saldo awal tahun | 55.573 | 54.158 | *Balance at beginning of year* |
| Selisih perbedaan kurs | 94 | 1.415 | *Exchange rate difference* |
| **Saldo akhir tahun** | **55.667** | **55.573** | ***Balance at end of year*** |

Manajemen meyakini bahwa cadangan kerugian penurunan nilai pada aset lain-lain telah memadai. / *Management believes that the allowance for impairment losses on other assets is adequate.*

## 19. LIABILITAS SEGERA / *19. OBLIGATIONS DUE IMMEDIATELY*

| | 2021 | 2020 | |
|---|---|---|---|
| **Pihak ketiga** | | | ***Third parties*** |
| Rupiah | | | *Rupiah* |
| Liabilitas cadangan pembayaran | 33.019 | 60.273 | *Liability payment reserve* |
| Titipan asuransi konsumen | 17.249 | 16.567 | *Insurance advances from customers* |
| ATM Prima | 2.713 | 3.013 | *ATM Prima* |
| ATM Bersama | 838 | 888 | *ATM Bersama* |
| Transfer, inkaso dan kliring | 362 | 362 | *Transfer, check for collection and clearing* |
| Insentif yang masih harus dibayar | 48 | 7.465 | *Incentive payables* |
| Liabilitas lainnya | 5.159 | 4.126 | *Other liabilities* |
| Sub-total | 59.388 | 92.694 | *Sub-total* |
| Mata uang asing (Catatan 40) | | | *Foreign currency (Note 40)* |
| Liabilitas cadangan pembayaran | 1.760 | 2.637 | *Liability payment reserve* |
| Transfer, inkaso dan kliring | 1.326 | 600 | *Transfer, cheques for collection and clearing* |
| Insentif yang masih harus dibayar | 4 | 2.263 | *Incentive payable* |
| Liabilitas lainnya | - | 972 | *Other liabilities* |
| Sub-total | 3.090 | 6.472 | *Sub-total* |
| **Total** | **62.478** | **99.166** | ***Total*** |

## 20. SIMPANAN NASABAH / *20. DEPOSITS FROM CUSTOMERS*

| | 2021 | 2020 | |
|---|---|---|---|
| **Pihak ketiga** | | | ***Third parties*** |
| Deposito berjangka | 12.958.683 | 10.712.162 | *Time deposits* |
| Tabungan | 2.066.213 | 1.036.389 | *Savings deposits* |
| Giro | 819.543 | 549.012 | *Demand deposits* |
| Sub-total | 15.844.439 | 12.297.563 | *Sub-total* |
| **Pihak berelasi (Catatan 39)** | | | ***Related parties (Note 39)*** |
| Giro | 43.113 | 58.713 | *Demand deposits* |
| Deposito berjangka | 39.883 | 432.297 | *Time deposits* |
| Tabungan | 18.009 | 276.414 | *Savings deposits* |
| Sub-total | 101.005 | 767.424 | *Sub-total* |
| **Total** | **15.945.444** | **13.064.987** | ***Total*** |

Dengan berlakunya Undang-Undang No. 24 tanggal 22 September 2004, efektif tanggal 22 September 2005, seluruh bank yang melakukan kegiatan usaha di wilayah Negara Republik Indonesia menjadi peserta penjaminan LPS. Berdasarkan Peraturan Pemerintah Pengganti Undang-Undang Republik Indonesia No. 3 Tahun 2008 tentang Perubahan atas Undang-Undang No. 24 Tahun 2004 *juncto* Peraturan Pemerintah Republik Indonesia No. 66 Tahun 2008 tentang Besaran Nilai Simpanan yang Dijamin LPS, terhitung sejak tanggal 13 Oktober 2008 nilai simpanan yang dijamin untuk setiap nasabah pada satu bank diubah menjadi paling banyak Rp 2.000 dan tingkat bunga yang diberikan tidak melebihi tingkat bunga LPS.

*Based on Law No. 24 dated September 22, 2004, which became effective on September 22, 2005, all commercial banks conducting business activities in Indonesia have to become participants of LPS. Based on Government Regulation in Lieu of Law No. 3 Year 2008 regarding the Change in Law No. 24 Year 2004 juncto Government Regulation No. 66 Year 2008 regarding the Maximum Deposit Amount Guaranteed by the LPS, effective from October 13, 2008, total deposits guaranteed by LPS is maximum of Rp 2,000 per customer in a bank and the interest rate given for customers should not exceed the interest rate of LPS.*

Tingkat suku bunga penjaminan LPS untuk simpanan dalam Rupiah dan Dolar Amerika Serikat adalah masing-masing sebesar 3,50% dan 0,25% pada tanggal 31 Desember 2021 dan 4,50% dan 1,00% pada tanggal 31 Desember 2020.

*The interest rate guaranteed by LPS for deposits in Rupiah and United States Dollar were 3.50% and 0.25% as of December 31, 2021 and 4.50% and 1.00% as of December 31, 2020, respectively.*

a. Giro / *a. Demand deposits*

(i) Berdasarkan pihak dan mata uang / *(i) By party and currency*

| | 2021 | 2020 | |
|---|---|---|---|
| **Pihak ketiga** | | | ***Third parties*** |
| Rupiah | 528.001 | 366.771 | *Rupiah* |
| Mata uang asing (Catatan 40) | 291.542 | 182.241 | *Foreign currencies (Note 40)* |
| Sub-total | 819.543 | 549.012 | *Sub-total* |
| **Pihak berelasi (Catatan 39)** | | | ***Related parties (Note 39)*** |
| Rupiah | 22.871 | 46.753 | *Rupiah* |
| Mata uang asing (Catatan 40) | 20.242 | 11.960 | *Foreign currencies (Note 40)* |
| Sub-total | 43.113 | 58.713 | *Sub-total* |
| **Total** | **862.656** | **607.725** | ***Total*** |

## 20. SIMPANAN NASABAH (lanjutan) / *20. DEPOSITS FROM CUSTOMERS (continued)*

a. Giro (lanjutan) / *a. Demand deposits (continued)*

(ii) Tingkat suku bunga rata-rata per tahun: / *(ii) Average interest rates per annum:*

| | 2021 | 2020 | |
|---|---|---|---|
| Rupiah | 0,51% | 0,52% | *Rupiah* |
| Mata uang asing | 0,44% | 0,50% | *Foreign currencies* |

Pada tanggal 31 Desember 2021 dan 2020, terdapat giro yang diblokir oleh Bank atas kasus yang masih diselidiki berdasarkan Surat BI No. 11/16/DPB1/TPB-7/Rahasia tanggal 29 Januari 2009. Saldo giro yang diblokir adalah sebagai berikut:

*As of December 31, 2021 and 2020, there are demand deposits frozen by the Bank for cases which are being investigated based on BI Letter No. 11/16/DPB1/TPB-7/Rahasia dated January 29, 2009. The demand deposits that are frozen are as follows:*

| | 2021 | 2020 | |
|---|---|---|---|
| **Mata Uang** | | | ***Currency*** |
| Dolar Amerika Serikat | 9.317 | 9.130 | *United States Dollar* |
| Rupiah | 8.924 | 8.701 | *Rupiah* |
| Dolar Australia | 11 | 11 | *Australian Dollar* |
| **Total** | **18.252** | **17.842** | ***Total*** |

Giro yang dijadikan sebagai jaminan tunai atas pinjaman yang diberikan pada tanggal 31 Desember 2021 dan 2020 masing-masing adalah sebesar Rp 151.943 dan Rp 19.807 (Catatan 10g).

*Demand deposits which are pledged as collateral on loans as of December 31, 2021 and 2020 amounted to Rp 151,943 and Rp 19,807 and, respectively (Note 10g).*

b. Tabungan / *b. Savings deposits*

(i) Berdasarkan pihak, mata uang dan jenis / *(i) By party, currency and type*

| | 2021 | 2020 | |
|---|---|---|---|
| **Pihak ketiga** | | | ***Third parties*** |
| Rupiah | | | *Rupiah* |
| Tabungan Jtrust Bisnis | 1.414.929 | 632.942 | *Tabungan Jtrust Bisnis* |
| Tabungan Mutiara | 369.966 | 287.496 | *Tabungan Mutiara* |
| Tabungan Komunitas MOE | 246.488 | 91.820 | *Tabungan MOE Community* |
| Tabungan Rencana Mutiara | 27.180 | 17.266 | *Tabungan Rencana Mutiara* |
| Tabunganku | 7.545 | 6.757 | *Tabunganku* |
| Mata uang asing (Catatan 40) | | | *Foreign currencies (Note 40)* |
| Tabungan Mutiara | 105 | 108 | *Tabungan Mutiara* |
| Sub-total | 2.066.213 | 1.036.389 | *Sub-total* |
| **Pihak berelasi (Catatan 39)** | | | ***Related parties (Note 39)*** |
| Rupiah | | | *Rupiah* |
| Tabungan Jtrust Bisnis | 14.311 | 139 | *Tabungan Jtrust Bisnis* |
| Tabungan Mutiara | 2.065 | 275.204 | *Tabungan Mutiara* |
| Tabungan Komunitas MOE | 916 | 461 | *Tabungan MOE Community* |
| Tabungan Rencana Mutiara | 644 | 538 | *Tabungan Rencana Mutiara* |
| Tabunganku | 73 | 72 | *Tabunganku* |
| Sub-total | 18.009 | 276.414 | *Sub-total* |
| **Total** | **2.084.222** | **1.312.803** | ***Total*** |

**20. SIMPANAN NASABAH (lanjutan)** / ***20. DEPOSITS FROM CUSTOMERS (continued)***

b. Tabungan (lanjutan) / *b. Savings deposits (continued)*

(ii) Tingkat suku bunga rata-rata per tahun / *(ii) Average interest rates per annum*

| | 2021 | 2020 | |
|---|---|---|---|
| Rupiah | 0,90% | 1,00% | *Rupiah* |
| Mata uang asing | 2,00% | 2,00% | *Foreign currency* |

Pada tanggal 31 Desember 2021 dan 2020, terdapat tabungan yang diblokir oleh Bank atas kasus yang masih diselidiki berdasarkan Surat BI No. 11/16/DPB1/TPB-7/Rahasia tanggal 29 Januari 2009. Saldo tabungan yang diblokir adalah masing-masing sebesar Rp 12.002 dan Rp 11.338.

*As of December 31, 2021 and 2020, there are savings deposits frozen by the Bank for cases which are being investigated by authorities based on BI Letter No. 11/16/DPB1/TPB-7/Rahasia dated January 29, 2009. The balance of savings deposits that are frozen amounted to Rp 12,002 and Rp 11,338, respectively.*

Tabungan yang dijadikan sebagai jaminan tunai atas pinjaman yang diberikan pada tanggal 31 Desember 2021 dan 2020 masing-masing adalah sebesar Rp 11.421 dan Rp 4.865 (Catatan 10g).

*Savings deposits which are pledged as collateral on loans as of December 31, 2021 and 2020 amounted to Rp 11,421 and Rp 4,865, respectively (Note 10g).*

c. Deposito berjangka / *c. Time deposits*

(i) Berdasarkan pihak dan mata uang / *(i) By party and currency*

| | 2021 | 2020 | |
|---|---|---|---|
| **Pihak ketiga** | | | ***Third parties*** |
| Rupiah | 12.070.633 | 10.222.184 | *Rupiah* |
| Mata uang asing (Catatan 40) | 888.050 | 489.978 | *Foreign currencies (Note 40)* |
| Sub-total | 12.958.683 | 10.712.162 | *Sub-total* |
| **Pihak berelasi (Catatan 39)** | | | ***Related parties (Note 39)*** |
| Rupiah | 38.208 | 420.108 | *Rupiah* |
| Mata uang asing (Catatan 40) | 1.675 | 12.189 | *Foreign currencies (Note 40)* |
| Sub-total | 39.883 | 432.297 | *Sub-total* |
| **Total** | **12.998.566** | **11.144.459** | ***Total*** |

## 20. SIMPANAN NASABAH (lanjutan) / *20. DEPOSITS FROM CUSTOMERS (continued)*

c. Deposito berjangka (lanjutan) / *c. Time deposits (continued)*

(ii) Klasifikasi deposito berjangka berdasarkan periode deposito berjangka / *(ii) Classification of time deposits based on period of time deposits*

| | 2021 | 2020 | |
|---|---|---|---|
| Rupiah | | | *Rupiah* |
| *On call* | 328.681 | 452.680 | *On call* |
| 1 bulan | 3.704.091 | 4.246.493 | *1 month* |
| 3 bulan | 6.013.163 | 4.767.610 | *3 months* |
| 6 bulan | 958.331 | 625.584 | *6 months* |
| 12 bulan | 1.104.575 | 549.925 | *12 months* |
| Sub-total | 12.108.841 | 10.642.292 | *Sub-total* |
| Mata uang asing | | | *Foreign currencies* |
| *On call* | - | 2.880 | *On call* |
| 1 bulan | 239.334 | 298.960 | *1 month* |
| 3 bulan | 226.496 | 151.447 | *3 months* |
| 6 bulan | 319.475 | 22.267 | *6 months* |
| 12 bulan | 104.420 | 26.613 | *12 months* |
| Sub-total | 889.725 | 502.167 | *Sub-total* |
| **Total** | **12.998.566** | **11.144.459** | ***Total*** |

(iii) Berdasarkan sisa umur sampai dengan saat jatuh tempo / *(iii) Based on remaining period until maturity*

| | 2021 | 2020 | |
|---|---|---|---|
| Rupiah | | | *Rupiah* |
| Kurang dari 1 bulan | 5.672.755 | 5.886.076 | *Less than 1 month* |
| 1 sampai dengan 3 bulan | 4.851.288 | 3.897.118 | *1 up to 3 months* |
| 3 sampai dengan 6 bulan | 585.379 | 456.753 | *3 up to 6 months* |
| 6 sampai dengan 12 bulan | 999.419 | 402.345 | *6 up to 12 months* |
| Sub-total | 12.108.841 | 10.642.292 | *Sub-total* |
| Mata uang asing | | | *Foreign currencies* |
| Kurang dari 1 bulan | 232.329 | 320.248 | *Less than 1 month* |
| 1 sampai dengan 3 bulan | 455.030 | 153.310 | *1 up to 3 months* |
| 3 sampai dengan 6 bulan | 119.652 | 11.452 | *3 up to 6 months* |
| 6 sampai dengan 12 bulan | 82.714 | 17.157 | *6 up to 12 months* |
| Sub-total | 889.725 | 502.167 | *Sub-total* |
| **Total** | **12.998.566** | **11.144.459** | ***Total*** |

## 20. SIMPANAN NASABAH (lanjutan) / *20. DEPOSITS FROM CUSTOMERS (continued)*

c. Deposito berjangka (lanjutan) / *c. Time deposits (continued)*

(iv) Tingkat suku bunga rata-rata per tahun / *(iv) Average interest rates per annum*

| | 2021 | 2020 | |
|---|---|---|---|
| Rupiah | | | *Rupiah* |
| *On call* | 3,4% | 4,6% | *On call* |
| 1 bulan | 5,1% | 7,0% | *1 month* |
| 3 bulan | 5,6% | 7,7% | *3 months* |
| 6 bulan | 6,0% | 7,9% | *6 months* |
| 12 bulan | 7,0% | 7,6% | *12 months* |
| Mata uang asing | | | *Foreign currencies* |
| 1 bulan | 0,9% | 1,3% | *1 month* |
| 3 bulan | 1,4% | 1,8% | *3 months* |
| 6 bulan | 2,1% | 2,7% | *6 months* |
| 12 bulan | 1,8% | 2,2% | *12 months* |

Pada tanggal 31 Desember 2021 dan 2020, terdapat deposito berjangka yang diblokir oleh Bank atas kasus yang masih diselidiki berdasarkan Surat BI No. 11/16/DPB1/TPB-7/Rahasia tanggal 29 Januari 2009. Saldo deposito yang diblokir adalah sebagai berikut:

*As of December 31, 2021 and 2020, there are time deposits frozen by the Bank for cases which are being investigated by authorities based on BI Letter No. 11/16/DPB1/TPB-7/Rahasia dated January 29, 2009. The balance of deposits that are frozen are as follows:*

| | 2021 | 2020 | |
|---|---|---|---|
| **Mata Uang** | | | ***Currency*** |
| Rupiah | 2.097 | 1.865 | *Rupiah* |
| Dolar Amerika Serikat | 1.899 | 6.247 | *United States Dollar* |
| **Total** | **3.996** | **8.112** | ***Total*** |

Deposito berjangka yang dijadikan sebagai jaminan tunai atas pinjaman yang diberikan pada tanggal 31 Desember 2021 dan 2020 masing-masing adalah sebesar Rp 1.020.768 dan Rp 320.499 (Catatan 10g).

*Time deposits which are pledged as collateral on loans as of December 31, 2021 and 2020 amounted to Rp 1,020,768 and Rp 320,499, respectively (Note 10g).*

## 21. SIMPANAN DARI BANK LAIN / *21. DEPOSITS FROM OTHER BANKS*

| | 2021 | 2020 | |
|---|---|---|---|
| Rupiah | | | *Rupiah* |
| Deposito berjangka | 1.335.270 | 510.657 | *Time deposits* |
| Giro | 1.038.729 | 573.354 | *Demand deposits* |
| Tabungan | 151.480 | 130.607 | *Savings deposits* |
| **Total** | **2.525.479** | **1.214.618** | ***Total*** |

## 21. SIMPANAN DARI BANK LAIN (lanjutan) / *21. DEPOSITS FROM OTHER BANKS (continued)*

a. Deposito berjangka / *a. Time deposits*

(i) Berdasarkan periode / *(i) By period*

| | 2021 | 2020 | |
|---|---|---|---|
| Rupiah | | | *Rupiah* |
| Kurang dari 1 bulan | 55.500 | 10.950 | *Less than 1 month* |
| 1 bulan | 284.604 | 251.729 | *1 month* |
| 3 bulan | 932.050 | 225.050 | *3 months* |
| 6 bulan | 40.423 | 19.273 | *6 months* |
| 12 bulan | 22.693 | 3.655 | *12 months* |
| **Total** | **1.335.270** | **510.657** | ***Total*** |

(ii) Berdasarkan sisa umur sampai dengan jatuh tempo / *(ii) Based on remaining period until maturity*

| | 2021 | 2020 | |
|---|---|---|---|
| Rupiah | | | *Rupiah* |
| Kurang dari 1 bulan | 514.954 | 323.369 | *Less than 1 month* |
| 1 sampai dengan 3 bulan | 776.700 | 167.710 | *1 up to 3 months* |
| 3 sampai dengan 6 bulan | 30.923 | 15.923 | *3 up to 6 months* |
| 6 sampai dengan 12 bulan | 12.693 | 3.655 | *6 up to 12 months* |
| **Total** | **1.335.270** | **510.657** | ***Total*** |

Deposito yang dijadikan sebagai jaminan tunai atas pinjaman yang diberikan pada tanggal 31 Desember 2021 dan 2020 masing-masing sebesar Rp 57.361 dan Rp 15.800 (Catatan 10g).

*Time deposits which are pledged as collateral on loans as of December 31, 2021 and 2020 amounted to Rp 57,361 and Rp 15,800, respectively (Note 10g).*

b. Tingkat suku bunga rata-rata per tahun / *b. Average interest rate per annum*

| | 2021 | 2020 | |
|---|---|---|---|
| Deposito berjangka | 5,14% | 6,91% | *Time deposits* |
| Giro | 3,38% | 3,38% | *Demand deposits* |
| Tabungan | 4,17% | 4,62% | *Savings deposits* |

## 22. BUNGA YANG MASIH HARUS DIBAYAR / *22. ACCRUED INTEREST EXPENSES*

| | 2021 | 2020 | |
|---|---|---|---|
| Rupiah | 37.460 | 42.325 | *Rupiah* |
| Mata uang asing (Catatan 40) | 2.267 | 904 | *Foreign currencies (Note 40)* |
| **Total** | **39.727** | **43.229** | ***Total*** |

## 23. BEBAN MASIH HARUS DIBAYAR DAN LIABILITAS LAIN-LAIN / *23. ACCRUED EXPENSES AND OTHER LIABILITIES*

| | 2021 | 2020 | |
|---|---|---|---|
| **Pihak ketiga** | | | ***Third parties*** |
| Rupiah | | | *Rupiah* |
| Liabilitas sewa | | | *Lease liability* |
| (Catatan 16) | 933 | 4.682 | *(Note 16)* |
| Setoran jaminan | 880 | 2.265 | *Security deposits* |
| Cadangan kerugian penurunan | | | *Allowance for impairment losses* |
| nilai *off balance sheet* | 489 | 423 | *off balance sheet* |
| Lain-lain | 20.832 | 26.942 | *Others* |
| Sub-total | 23.134 | 34.312 | *Sub-total* |
| Mata uang asing (Catatan 40) | | | *Foreign currency (Note 40)* |
| Lain-lain | 1.688 | 3.485 | *Others* |
| Sub-total - pihak ketiga | 24.822 | 37.797 | *Sub-total - third parties* |
| **Pihak berelasi (Catatan 39)** | | | ***Related party (Note 39)*** |
| Rupiah | | | *Rupiah* |
| Bunga pinjaman subordinasi | - | 1.922 | *Interest on subordinated loan* |
| Mata uang asing (Catatan 40) | | | *Foreign currency (Note 40)* |
| Bunga pinjaman subordinasi | - | 181 | *Interest on subordinated loan* |
| Sub-total - pihak berelasi | - | 2.103 | *Sub-total - related party* |
| **Total** | **24.822** | **39.900** | ***Total*** |

## 24. PINJAMAN SUBORDINASI / *24. SUBORDINATED LOAN*

| | 2021 | 2020 | |
|---|---|---|---|
| J Trust Asia Pte., Ltd. | | | *J Trust Asia Pte., Ltd.* |
| (Catatan 39 dan 40) | | | *(Notes 39 and 40)* |
| Pinjaman Subordinasi IV | - | 18.834 | *Subordinated Loan IV* |
| Pinjaman Subordinasi V | - | 33.991 | *Subordinated Loan V* |
| Pinjaman Subordinasi VI | - | 200.000 | *Subordinated Loan VI* |
| **Total** | **-** | **252.825** | ***Total*** |

Pinjaman Subordinasi III

Pada tanggal 11 Januari 2019, Bank menandatangani perjanjian pinjaman subordinasi dengan J Trust Co., Ltd., Jepang. Dalam perjanjian tersebut, J Trust Co., Ltd., Jepang menyetujui untuk memberikan pinjaman subordinasi tanpa jaminan sebesar Rp 400.000, serta dikenakan suku bunga sebesar LIBOR 3 (tiga) bulan dalam Rupiah dikurangi JIBOR 3 (tiga) bulan dalam Yen ditambah 2,667% per tahun dan dibayar setiap 3 (tiga) bulan. Jatuh tempo pinjaman ini adalah 5 (lima) tahun sejak tanggal 11 Januari 2019 atau dapat dilunasi sesuai dengan kesepakatan para pihak, dan harus mendapat persetujuan dari regulator.

*Subordinated Loan III*

*On January 11, 2019, the Bank entered into a subordinated loan agreement with J Trust Co., Ltd., Japan. In this agreement, J Trust Co., Ltd., Japan agreed to provide unsecured subordinated loan amounting to Rp 400,000, which bears an interest rate of 3 (three) months LIBOR in Rupiah less 3 (three) months JIBOR in Yen plus 2.667% per annum and it shall be paid quarterly. The maturity date of this loan is 5 (five) years since January 11, 2019 or other later date as agreed by parties and must also subject to prior consent from the regulator.*

**24. PINJAMAN SUBORDINASI (lanjutan)**

Pinjaman Subordinasi III (lanjutan)

Berdasarkan Surat OJK No. S-13/PB.31/2019 tanggal 31 Januari 2019, OJK menyetujui untuk memperhitungkan pinjaman subordinasi ini sebagai komponen Modal Pelengkap Bank dalam perhitungan Kewajiban Penyediaan Modal Minimum (KPMM).

Pada tanggal 10 Oktober 2019, terdapat addendum perjanjian pinjaman subordinasi antara Bank dengan J Trust Co., Ltd., Jepang dengan mengubah beberapa pasal dalam perjanjian diantaranya pasal 1.1, 2.2, 5, 6, 10.1 dan pasal 10.5. Namun ada juga penambahan dalam pasal 2.3 yang mengatur mengenai perintah regulator dalam pengembalian pinjaman ini menjadi komponen Modal *Tier* 2 atau meningkatkan peringkat pinjaman.

Berdasarkan addendum perjanjian pinjaman subordinasi diatas, pinjaman ini diberikan kepada Bank tanpa jaminan, tidak memiliki tanggal jatuh tempo dan waktu pelunasan, yang hak dan prioritas pembayarannya dalam hal terjadi Bank mengalami pembubaran atau likuidasi akan tersubordinasi dengan klaim deposan, dan semua kreditur Bank lainnya berperingkat paripassu dengan, atau lebih rendah, dari pinjaman. Pada tanggal 31 Desember 2021 dan 2020, saldo pinjaman subordinasi III masing-masing adalah sebesar nihil.

Berdasarkan Surat OJK No. S-8/PB.31/2020 tanggal 24 Januari 2020, OJK menyetujui untuk pelaksanaan konversi pinjaman subordinasi dari sebelumnya bersifat non perpetual menjadi perpetual sehingga pencatatannya dapat direklasifikasi dari komponen Modal Pelengkap menjadi komponen Modal Inti Tambahan.

Berdasarkan Surat dari pemegang saham pengendali (J Trust Co., Ltd) No. 001/MGT-JTRUST/VII/2020 tanggal 22 Juli 2020 yang menyetujui konversi pinjaman subordinasi perpetual sebesar Rp 400.000 menjadi tambahan modal disetor.

Berdasarkan Surat OJK No. S-164/PB.31/2020 tanggal 30 Juli 2020, OJK menyetujui untuk pelaksanaan konversi pinjaman subordinasi dari sebelumnya bersifat perpetual sebesar Rp 400.000 dan dicatat sebagai komponen Modal Inti Tambahan (*Additional Tier 1*) menjadi komponen Modal Inti Utama (*Common Equity Tier 1 (CET 1))*. Hal ini guna merealisasikan komitmen Rencana Tindak (*Action Plan*) Bank dalam pemenuhan CET 1 untuk memperkuat permodalan Bank.

***24. SUBORDINATED LOAN (continued)***

*Subordinated Loan III (continued)*

*Based on OJK's Letter No. S-13/PB.31/2019 dated January 31, 2019, OJK agreed to take into account the subordinated loan as component of the Bank's Supplementary Capital in the calculation of Capital Adequacy Ratio (CAR).*

*On October 10, 2019, an addendum to the subordinated loan agreement was made between the Bank and J Trust Co., Ltd., Japan which changes several articles in the agreement including articles 1.1, 2.2, 5, 6, 10.1 and article 10.5. However, there are also additions to Article 2.3 that regulates regulator's orders to repay loans to Tier 2 Capital components or improve loan ratings.*

*Based on the addendum of the subordinated loan agreement above, this loan is given to the Bank without collateral, does not have a due date and time of repayment, the right and priority of payment in the event the Bank experiences liquidation or dissolution will be subordinated to the depositor's claim, and all other Bank's creditors are ranked paripassu with, or lower, from loans. As of December 31, 2021 and 2020, the subordinated loan III amounted to nil, respectively.*

*Based on OJK's Letter No. S-8/PB.31/2020 dated January 24, 2020, OJK agreed on the implementation of the conversion of subordinated loans from formerly non-perpetual to perpetual so that its record may be reclassified from component of the Bank's Supplementary Capital to Additional Core Capital.*

*Based on controlling shareholder Letter (J Trust Co., Ltd) No. 001/MGT-JTRUST/VII/2020 dated July 22, 2020, it approved the perpetual conversion of subordinated loans amounting to Rp 400,000 to be additional paid-in capital.*

*Based on OJK's Letter No. S-164/PB.31/2020 dated July 30, 2020, OJK agreed on the implementation of the conversion of subordinated loans from formerly perpetual amounting to Rp 400,000 and component of the Bank's Additional Tier 1 to the Bank's Common Equity Tier 1 (CET 1). This is to realize the commitment of the Bank's Action Plan in fulfilling CET 1 to strengthen the Bank's capital.*

**24. PINJAMAN SUBORDINASI (lanjutan)**

Pinjaman Subordinasi IV

Pada tanggal 6 Februari 2020, Bank mengadakan perjanjian pinjaman subordinasi dengan J Trust Asia Pte., Ltd., Singapura ("JTA"). Dalam perjanjian ini, JTA setuju untuk memberikan pinjaman subordinasi tanpa jaminan dalam jumlah sampai dengan Rp 100.000, dengan tingkat bunga JIBOR 12 (dua belas) bulan (sebagai tingkat dasar) ditambah 4,66058% per tahun dan dibayarkan setiap triwulan dari tanggal penarikan. Jangka waktu pinjaman ini adalah 7 (tujuh) tahun terhitung mulai tanggal 6 Februari 2020 atau setelahnya tanggal yang disepakati oleh para pihak dan juga harus harus mendapat persetujuan terlebih dahulu dari regulator. Pada tanggal 31 Desember 2020, jumlah penarikan dari pinjaman subordinasi ini sebesar Rp 18.834.

Berdasarkan Surat OJK No. SR-34/PB.31/2020 tanggal 28 Februari 2020, OJK menyetujui untuk memperhitungkan pinjaman subordinasi ini sebagai komponen modal pelengkap Bank dalam perhitungan Kewajiban Penyediaan Modal Minimum (KPMM).

Pada tanggal 31 Desember 2021, saldo pinjaman subordinasi IV adalah nihil karena sudah direklasifikasi dan disajikan sebesar Rp 18.834, sebagai komponen modal saham di laporan keuangan (Catatan 25).

Pinjaman Subordinasi V

Pada tanggal 6 Februari 2020, Bank mengadakan perjanjian pinjaman subordinasi dengan J Trust Asia Pte., Ltd., Singapura ("JTA"). Dalam perjanjian ini, JTA setuju untuk memberikan pinjaman subordinasi tanpa jaminan dalam jumlah total hingga JPY 1.200 pada tanggal penarikan, yang dikenakan tingkat bunga sebesar LIBOR 12 (dua belas) bulan (sebagai tarif dasar) ditambah 5,88617% per tahun dan dibayarkan setiap triwulan sejak tanggal penarikan. Jatuh tempo pinjaman ini adalah 7 (tujuh) tahun dimulai tanggal 6 Februari 2020 atau tanggal lain yang disepakati oleh para pihak dan juga harus mendapat persetujuan terlebih dahulu dari regulator. Pada tanggal 31 Desember 2020, jumlah penarikan dari pinjaman subordinasi ini adalah JPY 250 (setara dengan Rp 33.991).

Berdasarkan Surat OJK No. SR-34/PB.31/2020 tanggal 28 Februari 2020, OJK menyetujui untuk memperhitungkan pinjaman subordinasi ini sebagai komponen modal pelengkap Bank dalam perhitungan Kewajiban Penyediaan Modal Minimum (KPMM).

***24. SUBORDINATED LOAN (continued)***

*Subordinated Loan IV*

*On February 6, 2020, the Bank entered into a subordinated loan agreement with J Trust Asia Pte., Ltd., Singapore ("JTA"). In this agreement, JTA agreed to provide unsecured subordinated loan in the total amount up to Rp 100,000, which bears an interest rate at 12 (twelve) months JIBOR (as base rate) plus 4.66058% per annum and it shall be paid quarterly from the drawdown date. The maturity date of this loan is 7 (seven) years starting February 6, 2020 or other later date as agreed by parties and must also subject to prior consent from the regulator. As of December 31, 2020, the drawdown amount from this subordinated loan is Rp 18,834.*

*Based on OJK's Letter No. SR-34/PB.31/2020 dated February 28, 2020, OJK agreed to take into account the subordinated loan as component of the Bank's supplementary capital in the calculation of Capital Adequacy Ratio (CAR).*

*As of December 31, 2021, the balance of subordinated loan IV amounted to nil because it has been reclassified and presented amounting to Rp 18,834, as component of share capital in the financial statements (Note 25).*

*Subordinated Loan V*

*On February 6, 2020, the Bank entered into a subordinated loan agreement with J Trust Asia Pte., Ltd., Singapore ("JTA"). In this agreement, JTA agreed to provide unsecured subordinated loan in the total amount up to JPY 1,200 on the drawdown date, which bears an interest rate at 12 (twelve) months LIBOR (as base rate) plus 5.88617% per annum and it shall be paid quarterly from the drawdown date. The maturity date of this loan is 7 (seven) years starting February 6, 2020 or other later date as agreed by parties and must also subject to prior consent from the regulator. As of December 31, 2020, the drawdown amount from this subordinated loan is JPY 250 (equivalent to Rp 33,991).*

*Based on OJK's Letter No. SR-34/PB.31/2020 dated February 28, 2020, OJK agreed to take into account the subordinated loan as component of the Bank's supplementary capital in the calculation of Capital Adequacy Ratio (CAR).*

**24. PINJAMAN SUBORDINASI (lanjutan)**

Pinjaman Subordinasi V (lanjutan)

Berdasarkan Surat OJK No. SR-67/PB.31/2020 tanggal 28 April 2020, OJK menyetujui untuk memperhitungkan pinjaman subordinasi sebesar JPY 100 (ekuivalen Rp 14.819) sebagai komponen modal pelengkap Bank (*Tier* 2) dalam perhitungan Kewajiban Penyediaan Modal Minimum (KPMM).

Pada tanggal 31 Desember 2021, saldo pinjaman subordinasi V adalah nihil karena sudah direklasifikasi dan disajikan sebesar Rp 32.791, sebagai komponen modal saham dengan memakai kurs tanggal 31 Maret 2021 sebagai dasar pengakuan di laporan keuangan (Catatan 25).

Pinjaman Subordinasi VI

Pada tanggal 30 November 2020, Bank menandatangani perjanjian pinjaman subordinasi dengan J Trust Investment Indonesia ("JTII"). Dalam perjanjian tersebut, JTII menyetujui untuk memberikan pinjaman subordinasi tanpa jaminan dengan total sebesar Rp 200.000 pada saat tanggal pencairan, serta dikenakan suku bunga sebesar LIBOR 12 (dua belas) bulan (sebagai tarif dasar) ditambah 3,88% per tahun dan dibayar setiap 3 (tiga) bulanan. Jatuh tempo pinjaman ini adalah 5 (lima) tahun sejak tanggal pencairan atau dapat dilunasi sesuai dengan kesepakatan para pihak dan harus mendapat persetujuan dari regulator.

Berdasarkan Surat OJK No. SR-290/PB.31/2020 tanggal 30 November 2020, OJK menyetujui untuk memperhitungkan pinjaman subordinasi sebesar Rp 200.000 sebagai komponen modal pelengkap (*Tier* 2) Bank dalam perhitungan Kewajiban Penyediaan Modal Minimum (KPMM).

Pada tanggal 23 Desember 2020, telah dibuat sebuah kesepakatan bersama dalam perjanjian pinjaman subordinasi antara JTA, JTII dan Bank. Dalam kesepakatan ini, para pihak menyetujui bahwa pemberi pinjaman yang semula adalah JTII diubah menjadi JTA dan oleh karenanya seluruh hak dan kewajiban yang tercantum dalam perjanjian beralih kepada JTA dengan jangka waktu yang sama dengan perjanjian sebelumnya.

Pada tanggal 2 Februari 2021, dibuat perjanjian pinjaman subordinasi antara Bank dengan JTA atas pengalihan pinjaman subordinasi sebesar Rp 200.000.

Berdasarkan Surat OJK No. SR-23/PB.31/2021 tanggal 24 Februari 2021, OJK menyetujui perubahan pinjaman subordinasi JTII menjadi JTA dan pencatatannya sebagai Komponen Modal Pelengkap Bank (*Tier* 2) dan dihitung dalam Kewajiban Penyediaan Modal Minimum (KPMM).

Pada tanggal 31 Desember 2021, saldo pinjaman subordinasi VI adalah nihil karena sudah direklasifikasi dan disajikan sebesar Rp 200.000, sebagai komponen modal saham di laporan keuangan (Catatan 25).

***24. SUBORDINATED LOAN (continued)***

*Subordinated Loan V (continued)*

*Based on OJK's Letter No. SR-67/PB.31/2020 dated April 28, 2020, OJK agreed to take into account the subordinated loan amounting to JPY 100 (equivalent Rp 14,819) as component of the Bank's supplementary capital (Tier 2) in the calculation of Capital Adequacy Ratio (CAR).*

*As of December 31, 2021, the balance of subordinated loan V amounted to nil because it has been reclassified and presented as component of share capital amounting to Rp 32,791, by using exchange rate as of March 31, 2021 as a basis for recognition in the financial statements (Note 25).*

*Subordinated Loan VI*

*On November 30, 2020, the Bank entered into a subordinated loan agreement with J Trust Investment Indonesia ("JTII"). In this agreement, JTII agreed to provide unsecured subordinated loan in the total amount up to Rp 200,000 on the drawdown date, which bears an interest rate at 12 (twelve) months LIBOR (as base rate) plus 3.88% per annum and it shall be paid quarterly. The maturity date of this loan is 5 (five) years from the drawdown date or other later date as agreed by parties and must also subject to prior consent from the regulator.*

*Based on OJK's Letter No. SR-290/PB.31/2020 dated November 30, 2020, OJK agreed to take into account the subordinated loan amounting to Rp 200,000 as component of the Bank's supplementary capital (Tier 2) in the calculation of Capital Adequacy Ratio (CAR).*

*On December 23, 2020, a mutual agreement was made in the subordinated loan agreement between JTA, JTII and the Bank. In this agreement, the parties agreed that the lender, which was originally JTII is changed into JTA and therefore all the rights and obligations stated in the agreement are automatically transferred to JTA with the same period as the previous agreement.*

*On February 2, 2021, a subordinated loan agreement was made between the Bank and JTA for the transfer of a subordinated loan amounting to Rp 200,000.*

*Based on OJK Letter No. SR-23/PB.31/2021 dated February 24, 2021, OJK approved the changes of JTII subordinated loan to JTA and its recording as a Bank Supplementary Capital Component (Tier 2) and calculated in the Minimum Capital Adequacy Ratio (CAR).*

*As of December 31, 2021, the balance of subordinated loan VI amounted to nil because it has been reclassified and presented as component of share capital in the financial statements amounting to Rp 200,000 (Note 25).*

**24. PINJAMAN SUBORDINASI (lanjutan)**

Pinjaman Subordinasi VII

Pada tanggal 25 Februari 2021, Bank menandatangani perjanjian pinjaman subordinasi dengan JTII. Dalam perjanjian tersebut, JTII menyetujui untuk memberikan pinjaman subordinasi tanpa jaminan dengan total sebesar Rp 15.000. Dikenakan suku bunga sebesar LIBOR 12 bulan (sebagai tarif dasar) ditambah 3,88% per tahun dan dibayar setiap 3 (tiga) bulanan. Jatuh tempo pinjaman ini adalah 7 (tujuh) tahun sejak tanggal pencairan atau dapat dilunasi sesuai dengan kesepakatan para pihak dan harus mendapat persetujuan dengan regulator.

Berdasarkan Surat OJK No. SR-25/PB.31/2021 tanggal 1 Maret 2021, OJK menyetujui untuk memperhitungkan pinjaman subordinasi ini sebagai komponen modal pelengkap (*Tier 2*) Bank dalam perhitungan Kewajiban Penyediaan Modal Minimum (KPMM).

Berdasarkan Surat OJK No. SR-62/PB.31/2021 tanggal 1 Juli 2021, OJK menyetujui untuk pelaksanaan konversi pinjaman subordinasi ini sebesar Rp 15.000, dicatat sebagai komponen Modal Pelengkap menjadi Dana Setoran Modal sebagai komponen Modal Inti Utama (*Common Equity Tier 1 (CET 1))* beserta dengan rencana penggunaan pada instrumen berisiko rendah pada Sertifikat Bank Indonesia (SBI) dan Sertifikat Deposito Bank Indonesia (SDBI).

Pinjaman Subordinasi VIII

Pada tanggal 28 Juni 2021, Bank menandatangani perjanjian pinjaman subordinasi dengan JTII. Dalam perjanjian tersebut, JTII menyetujui untuk memberikan pinjaman subordinasi tanpa jaminan dengan total sebesar Rp 80.000. Dikenakan suku bunga sebesar LIBOR 12 bulan (sebagai tarif dasar) ditambah 3,88% per tahun dan dibayar setiap 3 (tiga) bulanan. Jatuh tempo pinjaman ini adalah 7 (tujuh) tahun sejak tanggal pencairan atau dapat dilunasi sesuai dengan kesepakatan para pihak dan harus mendapat persetujuan dengan regulator.

Berdasarkan Surat OJK No. SR-62/PB.31/2021 tanggal 1 Juli 2021, OJK menyetujui untuk memperhitungkan pinjaman subordinasi ini sebagai komponen modal pelengkap (*Tier 2*) Bank dalam perhitungan Kewajiban Penyediaan Modal Minimum (KPMM).

Berdasarkan Surat OJK No. SR-76/PB.31/2021 tanggal 30 Juli 2021, OJK menyetujui untuk pelaksanaan konvesi pinjaman subordinasi ini sebesar Rp 80.000, dicatat sebagai komponen Modal Pelengkap menjadi Dana Setoran Modal sebagai komponen Modal Inti Utama (*Common Equity Tier 1* (*CET 1*)) beserta dengan rencana penggunaan pada instrumen berisiko rendah pada Sertifikat Bank Indonesia (SBI) dan Sertifikat Deposito Bank Indonesia (SDBI).

***24. SUBORDINATED LOAN (continued)***

*Subordinated Loan VII*

*On February 25, 2021, the Bank entered into a subordinated loan agreement with JTII. Under the agreement, JTII shall provide unsecured subordinated loans totaling Rp 15,000. The interest rate is 12 months LIBOR (as basic rate) plus 3.88% per year and is paid every quarterly. The maturity of this loan is 7 (seven) years from the date of disbursement or can be repaid in accordance with the agreement of the parties and must be approved by the regulator.*

*Based on OJK Letter No. SR-25/PB.31/ 2021 on March 1, 2021, OJK agreed to consider this subordinated loan as a complementary capital (Tier 2) component of the Bank in the calculation of Minimum Capital Adequacy Ratio (CAR).*

*Based on OJK's Letter No. SR-62/PB.31/2021 dated July 1, 2021, OJK agreed on the implementation of the conversion of subordinated loans amounting to Rp 15,000, as component of the Bank's Complementary Capital to the Bank's Common Equity Tier 1 (CET 1) along with the Bank's plan to use low-risk instruments in Bank Indonesia Certificates (SBI) and Bank Indonesia Certificates of Deposit (SDBI).*

*Subordinated Loan VIII*

*On June 28, 2021, the Bank entered into a subordinated loan agreement with JTII. Under the agreement, JTII shall provide unsecured subordinated loans totaling Rp 80,000. The interest rate is 12 months LIBOR (as basic rate) plus 3.88% per year and is paid every quarterly. The maturity of this loan is 7 (seven) years from the date of disbursement or can be repaid in accordance with the agreement of the parties and must be approved by the regulator.*

*Based on OJK Letter No. SR-62/PB.31/2021 dated July 1, 2021, OJK agreed to consider this subordinated loan as a complementary capital (Tier 2) component of the Bank in the calculation of Minimum Capital Adequacy Ratio (CAR).*

*Based on OJK Letter No. SR-76/PB.31/2021 dated July 30, 2021, OJK agreed on the implementation of conversion of subordinated loans amounting to Rp 80,000, as component of the Bank's Complementary Capital to the Bank's Common Equity Tier 1 (CET 1) along with the Bank's plan to use low-risk instruments in Bank Indonesia Certificates (SBI) and Bank Indonesia Certificates of Deposit (SDBI).*

## 25. MODAL SAHAM

Pada tanggal 30 Desember 2021, Bank telah mengajukan permohonan persetujuan atas pencatatan modal disetor melalui proses Penawaran Umum Terbatas (PUT) dan konversi Dana Setoran Modal sebesar Rp 1.362.124.750.000 (nilai penuh) dengan Surat No. 30.02/S.Dir-PPD/JTRUST/XII/2021 kepada Otoritas Jasa Keuangan. Pada tanggal 31 Desember 2021 susunan pemegang saham dan kepemilikan saham Bank berdasarkan laporan dari Biro Administrasi Efek, PT Sharestar Indonesia, adalah sebagai berikut:

## *25. SHARE CAPITAL*

*On December 30, 2021, the Bank has submitted an approval for the registration of paid-in capital through a Limited Public Offering (PUT) and conversion process Capital Deposit Fund of Rp. 1,362,124,750,000 (full amount) with Letter No. 30.02/S.Dir-PPD/JTRUST/XII/2021 to Financial Services Authority. As of December 31, 2021, the Bank's shareholders and its ownership based on the report from the Shares Administration Bureau, PT Sharestar Indonesia, are as follows:*

| Pemegang saham/ *Shareholders* | Jumlah saham (nilai penuh)/ *Number of shares (full amount)*)* | | | | Persentase kepemilikan/ *Percentage ownership* | Nilai nominal (nilai penuh)/ *Amount (full amount)*)* | | | Total dalam jutaan/ *In millions* |
|---|---|---|---|---|---|---|---|---|---|
| | Seri A/ *Series A* | Seri B/ *Series B* | Seri C/ *Series C* | Total | | Seri A/ *Series A* | Seri B/ *Series B* | Seri C/ *Series C* | |
| J Trust Co., Ltd., Jepang | 8.679.019.445 | 27.033 | 1.818.181.819 | 10.497.228.297 | 74,225% | 1.000 | 7.800.000 | 100 | 9.071.695 |
| J Trust Asia Pte., Ltd., Singapura | 467.700.928 | - | 2.264.014.394 | 2.731.715.322 | 19,316% | 1.000 | - | 100 | 694.102 |
| PT JTrust Investments Indonesia | 100.121.245 | - | 45.454.546 | 145.575.791 | 1,029% | 1.000 | - | 100 | 104.667 |
| Masyarakat/*Public* | 764.999.382 | 256.468 | 2.606.821 | 767.862.671 | 5,430% | 1.000 | 7.800.000 | 100 | 2.765.711 |
| **Total** | **10.011.841.000** | **283.501** | **4.130.257.580** | **14.142.382.081** | **100,000%** | | | | **12.636.175** |

Pada tanggal 31 Desember 2020 susunan pemegang saham dan kepemilikan saham Bank berdasarkan laporan dari Biro Administrasi Efek, PT Sharestar Indonesia, adalah sebagai berikut:

*As of December 31, 2020, the Bank's shareholders and its ownership based on the report from the Shares Registration Bureau, PT Sharestar Indonesia, are as follows:*

| Pemegang saham/ *Shareholders* | Jumlah saham (nilai penuh)/ *Number of shares (full amount)*)* | | | Persentase kepemilikan/ *Percentage ownership* | Nilai nominal (nilai penuh)/ *Amount (full amount)*)* | | Total dalam jutaan/ *In millions* |
|---|---|---|---|---|---|---|---|
| | Seri A/ *Series A* | Seri B/ *Series B* | Total | | Seri A/ *Series A* | Seri B/ *Series B* | |
| J Trust Co., Ltd., Jepang | 8.679.019.445 | 26.038 | 8.679.045.483 | 86,685% | 1.000 | 7.800.000 | 8.887.224 |
| J Trust Asia Pte., Ltd., Singapura | 467.700.928 | - | 467.700.928 | 4,671% | 1.000 | - | 467.701 |
| PT JTrust Investments Indonesia | 100.121.245 | - | 100.121.245 | 1,000% | 1.000 | - | 100.121 |
| Masyarakat/*Public* | 764.999.382 | 257.463 | 765.256.845 | 7,644% | 1.000 | 7.800.000 | 2.768.103 |
| **Total** | **10.011.841.000** | **283.501** | **10.012.124.501** | **100,000%** | | | **12.223.149** |

*) Angka setelah Laporan Perubahan Kepemilikan Saham 5% atau lebih dari PT Sharestar Indonesia.

*) *Figures are after Report of Changes in Share Ownership of 5% or more from PT Sharestar Indonesia.*

### Dana Setoran Modal

Pada tanggal 30 Maret 2021, Bank menerima dana sebesar Rp 200.000 dari JTrust Co., Ltd., entitas induk terakhir Bank, melalui pemindahbukuan dari rekening simpanan JTrust Co., Ltd., yang ada di Bank ke dana setoran modal yang tercatat dalam komponen ekuitas lain.

Berdasarkan Surat OJK No. SR-26/PB.31/2021 tanggal 31 Maret 2021, OJK menyetujui untuk pencatatan dan penggunaan dana setoran modal Bank.

Pada tanggal 24 September 2021, Bank menerima dana sebesar Rp 30.000 dari J Trust Asia Pte., Ltd., melalui pemindahbukuan dari rekening simpanan J Trust Asia Pte., Ltd., yang ada di Bank ke dana setoran modal yang tercatat dalam komponen ekuitas lain.

### *Capital Deposit Funds*

*On March 30, 2021, the Bank received Rp 200,000 from JTrust Co., Ltd., the ultimate parent of the Bank, through booking transfer from JTrust Co., Ltd., savings account located at the Bank to capital deposit funds recorded under other component of equity.*

*Based on OJK Letter No. SR-26/PB.31/2021 dated March 31, 2021, OJK has approved for the recording and use of capital deposit funds of the Bank.*

*On September 24, 2021, the Bank received Rp 30,000 from J Trust Asia Pte., Ltd., through booking transfer from J Trust Asia Pte., Ltd., savings account located at the Bank to capital deposit funds recorded under other component of equity.*

## 25. MODAL SAHAM (lanjutan)

Berdasarkan Surat OJK No. SR-112/PB.31/2021 tanggal 30 September 2021, OJK menyetujui pencatatan dana setoran modal dari J Trust Asia Pte., Ltd., dan diperhitungkan sebagai komponen Modal Inti dalam perhitungan Kewajiban Penyediaan Modal Minimum (KPMM) Bank.

Pada tanggal 22 Oktober 2021, Bank menerima dana sebesar Rp 200.000 dari J Trust Asia Pte., Ltd., melalui pemindahbukuan dari rekening simpanan J Trust Asia Pte., Ltd., yang ada di Bank ke dana setoran modal yang tercatat dalam komponen ekuitas lain.

Berdasarkan Surat OJK No. SR-124/PB.31/2021 tanggal 26 Oktober 2021, OJK menyetujui pencatatan dana setoran modal dari J Trust Asia Pte., Ltd., dan diperhitungkan sebagai komponen Modal Inti dalam perhitungan Kewajiban Penyediaan Modal Minimum (KPMM) Bank.

Pada tanggal 17 Desember 2021, Bank menerima dana sebesar Rp 880.000 dari JTrust Co., Ltd., entitas induk terakhir Bank, melalui pemindahbukuan dari rekening simpanan JTrust Co., Ltd., yang ada di Bank ke dana setoran modal yang tercatat dalam komponen ekuitas lain.

Berdasarkan Surat OJK No. SR-150/PB.31/2021 tanggal 24 Desember 2021, OJK menyetujui pencatatan dana setoran modal dari JTrust Co., Ltd., dan diperhitungkan sebagai komponen Modal Inti dalam perhitungan Kewajiban Penyediaan Modal Minimum (KPMM) Bank.

## *25. SHARE CAPITAL (continued)*

*Based on OJK's Letter No. SR-112/PB.31/2021 dated September 30, 2021, OJK has approved for the recording of capital deposit funds from J Trust Asia Pte., Ltd., and in the Bank's calculation of Capital Adequacy Ratio (CAR).*

*On October 22, 2021, the Bank received Rp 200,000 from J Trust Asia Pte., Ltd., through booking transfer from J Trust Asia Pte., Ltd., savings account located at the Bank to capital deposit funds recorded under other component of equity.*

*Based on OJK's Letter No. SR-124/PB.31/2021 dated October 26, 2021, OJK has approved for the recording of capital deposit funds from J Trust Asia Pte., Ltd., and in the Bank's calculation of Capital Adequacy Ratio (CAR).*

*On December 17, 2021, the Bank received Rp 880,000 from JTrust Co., Ltd., the ultimate parent of the Bank, through booking transfer from JTrust Co., Ltd., savings account located at the Bank to capital deposit funds recorded under other component of equity.*

*Based on OJK's Letter No. SR-150/PB.31/2021 dated December 24, 2021, OJK has approved for the recording of capital deposit funds from JTrust Co., Ltd., and in the Bank's calculation of Capital Adequacy Ratio (CAR).*

## 26. TAMBAHAN MODAL DISETOR / *26. ADDITIONAL PAID-IN CAPITAL*

| | 2021 | 2020 | |
|---|---|---|---|
| Penggabungan (*merger*) 3 bank di tahun 2004 menjadi PT Bank Century Intervest Corporation | | | *Merger of 3 banks in 2004 to become PT Bank Century Intervest Corporation* |
| Tambahan modal disetor | 208.416 | 208.416 | *Addition paid-in capital* |
| Biaya emisi saham | (29.657) | (29.657) | *Share issuance cost* |
| Pelaksanaan penggabungan nilai nominal saham | 6 | 6 | *Effect of reverse stock split* |
| Sub-total | 178.765 | 178.765 | *Sub-total* |
| Penerimaan dari Penawaran Umum Terbatas - 2021 sebanyak 4.130.257.580 saham dengan harga penawaran Rp 330 (nilai penuh) per saham | 1.362.985 | - | *Received from Limited Public Offering - 2021 of 4,130,257,580 shares with par value of Rp 330 (full amount) per share* |
| Nilai nominal saham yang dicatat sebagai modal disetor atas pengeluaran 4.130.257.500 saham | (413.026) | - | *Amount recorded as issued and paid-in capital from issuance of 4,130,257,500 shares* |
| Biaya emisi saham | (3.367) | - | *Share issuance cost* |
| Sub-total | 946.592 | - | *Sub-total* |
| **Neto** | **1.125.357** | **178.765** | ***Net*** |

## 27. CADANGAN UMUM / *27. GENERAL RESERVE*

Pada tanggal 31 Desember 2021 dan 2020, cadangan umum masing-masing sebesar Rp 1.002. Cadangan ini dibentuk sesuai dengan Keputusan Rapat Umum Pemegang Saham Tahunan yang dinyatakan dalam akta No. 8 tanggal 25 Juni 2008 dari Hestyani Hassan, S.H., notaris di Jakarta.

*As of December 31, 2021 and 2020, the general reserve amounted to Rp 1,002, respectively. The reserve was provided in accordance with the Decision of Annual General Meeting of Shareholders as covered by deed No. 8 dated June 25, 2008 of Hestyani Hassan, S.H., notary in Jakarta.*

## 28. PENDAPATAN BUNGA / *28. INTEREST INCOME*

| | 2021 | 2020 | |
|---|---|---|---|
| **Pinjaman yang diberikan** | | | ***Loans*** |
| Kredit modal kerja | 440.100 | 319.058 | *Working capital loans* |
| Kredit konsumer | 224.947 | 268.051 | *Consumer loans* |
| Pinjaman rekening koran | 65.431 | 73.085 | *Current account loans* |
| Kredit investasi | 48.974 | 40.494 | *Investment loans* |
| Kredit pemilikan rumah | 2.567 | 17.830 | *Housing loans* |
| Kredit ekspor impor | 633 | 1.915 | *Export import loans* |
| Lain-lain | 179 | 329 | *Others* |
| Sub-total | 782.831 | 720.762 | *Sub-total* |
| **Efek-efek** | | | ***Marketable securities*** |
| Obligasi Pemerintah | 150.595 | 212.138 | *Government Bonds* |
| Sertifikat Bank Indonesia | 48.174 | 32.908 | *Certificates of Bank Indonesia* |
| Lain-lain | 3 | 14 | *Others* |
| Sub-total | 198.772 | 245.060 | *Sub-total* |
| **Penempatan pada BI dan bank lain** | | | ***Placements with BI and other banks*** |
| Giro pada bank lain | 4.525 | 5.183 | *Current accounts with other banks* |
| Giro pada BI | 4.048 | 1.297 | *Current accounts with BI* |
| *Interbank call money* | 1.177 | 6.492 | *Interbank call money* |
| Sub-total | 9.750 | 12.972 | *Sub-total* |
| **Total** | **991.353** | **978.794** | ***Total*** |

Jumlah pendapatan bunga dari pihak berelasi untuk periode tahun berakhir pada 31 Desember 2021 dan 2020 masing-masing adalah sebesar Rp 154 dan Rp 223 (Catatan 39).

*Total interest income from related parties for for the years ended December 31, 2021 and 2020 amounted to Rp 154 and Rp 223 respectively (Note 39).*

## 29. BEBAN BUNGA / *29. INTEREST EXPENSES*

| | 2021 | 2020 | |
|---|---|---|---|
| Deposito berjangka | 669.072 | 727.782 | *Time deposits* |
| Simpanan dari bank lain | 104.392 | 88.150 | *Deposits from other banks* |
| Tabungan | 73.115 | 49.328 | *Savings deposits* |
| Efek-efek | 24.720 | 64.907 | *Marketable securities* |
| Giro | 14.515 | 22.049 | *Demand deposits* |
| Provisi dan komisi | 2.959 | 436 | *Provision and commission* |
| Lain-lain | - | 1 | *Others* |
| **Total** | **888.773** | **952.653** | ***Total*** |

Jumlah beban bunga kepada pihak berelasi untuk tahun yang berakhir pada tanggal 31 Desember 2021 dan 2020 masing-masing adalah sebesar Rp 28.951 dan Rp 24.916 (Catatan 39).

*Total interest expenses to related parties for the years ended December 31, 2021 and 2010 amounted to Rp 28,951 and Rp 24,916 (Note 39).*

## 30. KEUNTUNGAN (KERUGIAN) ATAS PENJUALAN EFEK-EFEK - NETO / *30. GAIN (LOSS) OF SALE FOR MARKETABLE SECURITIES - NET*

| | 2021 | 2020 | |
|---|---|---|---|
| Obligasi korporasi | 5.548 | 91.597 | *Corporate bonds* |
| Surat utang negara | 4.768 | (135.482) | *Government promissory notes* |
| Sertifikat Bank Indonesia | - | 1.851 | *Certificates of Bank Indonesia* |
| **Neto (Catatan 8)** | **10.316** | **(42.034)** | ***Net (Note 8)*** |

## 31. GAJI DAN TUNJANGAN / *31. SALARIES AND ALLOWANCES*

| | 2021 | 2020 | |
|---|---|---|---|
| Gaji, upah, pensiun dan tunjangan pajak | 190.574 | 182.947 | *Salaries, wages, pension and tax allowance* |
| Kesejahteraan karyawan | 32.117 | 31.103 | *Employees benefits* |
| THR, cuti dan tunjangan terkait lainnya | 14.131 | 13.237 | *THR, annual leaves and other related benefits* |
| Beban imbalan pasca kerja (Catatan 37) | 13.977 | 14.460 | *Post-employment benefits expense (Note 37)* |
| Lain-lain | 17.983 | 17.881 | *Others* |
| **Total** | **268.782** | **259.628** | ***Total*** |

## 32. PEMULIHAN (PENYISIHAN) CADANGAN KERUGIAN PENURUNAN NILAI - NETO / *32. REVERSAL OF (PROVISION FOR) IMPAIRMENT LOSSES - NET*

| | 2021 | 2020 | |
|---|---|---|---|
| Giro pada bank lain (Catatan 6) | 133 | (426) | *Current accounts with other banks (Note 6)* |
| Penempatan pada Bank Indonesia dan bank lain (Catatan 7) | 70 | (221) | *Placements with Bank Indonesia and other banks (Note 7)* |
| Efek-efek (Catatan 8) | (456) | 539 | *Marketable securities (Note 8)* |
| Pinjaman yang diberikan (Catatan 10) | (39.677) | 4.935 | *Loans (Note 10)* |
| Tagihan akseptasi (Catatan 11) | 3 | 153 | *Acceptance receivables (Note 11)* |
| Agunan yang diambil alih (Catatan 17) | (5.678) | (14.320) | *Foreclosed assets (Note 17)* |
| Estimasi keuntungan (kerugian) komitmen dan kontinjensi | (66) | 3.068 | *Estimated gain (loss) of commitment and contingency* |
| **Neto** | **(45.671)** | **(6.272)** | ***Net*** |

## 33. UMUM DAN ADMINISTRASI / *33. GENERAL AND ADMINISTRATIVE*

| | 2021 | 2020 | |
|---|---|---|---|
| Premi asuransi | 119.700 | 78.983 | *Insurance premium* |
| Penyusutan dan amortisasi (Catatan 14, 15 dan 16) | 73.990 | 73.679 | *Depreciation and amortization (Notes 14, 15 and 16)* |
| Umum | 36.773 | 41.138 | *General* |
| Jasa profesional | 33.452 | 37.340 | *Professional fees* |
| Perbaikan dan pemeliharaan | 22.393 | 24.858 | *Repairs and maintenance* |
| Iklan dan promosi | 22.222 | 16.402 | *Advertising and promotion* |
| Komunikasi | 10.658 | 8.154 | *Communication* |
| Kebersihan dan keamanan | 10.033 | 8.436 | *Cleaning and security* |
| Iuran keanggotaan | 9.649 | 9.753 | *Membership* |
| Sewa (Catatan 16) | 7.469 | 7.533 | *Rent (Note 16)* |
| Transportasi dan perjalanan dinas | 5.168 | 6.677 | *Transportation and business traveling* |
| Listrik, gas dan air | 4.390 | 4.663 | *Electricity, gas and water* |
| Cetakan dan alat tulis | 3.153 | 2.305 | *Printing and stationery* |
| Pendidikan dan pengembangan | 2.243 | 1.271 | *Education and development* |
| Pajak dan izin | 2.197 | 2.067 | *Taxes and licenses* |
| Jamuan | 746 | 547 | *Entertainment* |
| Administrasi | 599 | 433 | *Administration* |
| Lain-lain | 390 | 412 | *Others* |
| **Total** | **365.225** | **324.651** | ***Total*** |

## 34. PENDAPATAN NON-OPERASIONAL / *34. NON-OPERATING INCOME*

| | 2021 | 2020 | |
|---|---|---|---|
| Komisi asuransi | 1.362 | 304 | *Insurance commision* |
| Keuntungan penjualan dan penghapusan aset tetap - neto (Catatan 14) | 77 | - | *Gain on sale and disposal of fixed assets - net (Note 14)* |
| Keuntungan penjualan agunan yang diambil alih (Catatan 17) | - | 304 | *Gain (loss) on sale of foreclosed assets (Note 17)* |
| Lain-lain | 10.977 | 32.103 | *Others* |
| **Total** | **12.416** | **32.711** | ***Total*** |

## 35. BEBAN NON-OPERASIONAL / *35. NON-OPERATING EXPENSES*

| | 2021 | 2020 | |
|---|---|---|---|
| Perkara | 23.286 | 20.553 | *Legal* |
| Rugi penjualan agunan yang diambilalih (Catatan 17) | 5.178 | - | *Loss on sale of foreclosed assets (Note 17)* |
| Denda dan sanksi | 19 | 904 | *Fine and penalties* |
| Rugi penjualan dan penghapusan aset tetap - neto (Catatan 14) | - | 69 | *Loss on sale and disposal of fixed assets - net (Note 14)* |
| Lain-lain | 3.489 | 7.746 | *Others* |
| **Total** | **31.972** | **29.272** | ***Total*** |

## 36. PERPAJAKAN / *36. TAXATION*

### a. Utang Pajak / *a. Taxes Payable*

| | 2021 | 2020 | |
|---|---|---|---|
| Pajak penghasilan: | | | *Income taxes:* |
| Pasal 4(2) | 13.002 | 15.970 | *Article 4(2)* |
| Pasal 21 | 2.697 | 2.383 | *Article 21* |
| Pasal 23 | 172 | 510 | *Article 23* |
| Pasal 26 | 35 | 7 | *Article 26* |
| Modul penerimaan negara, pajak pertambahan nilai, bea materai dan lainnya | 217 | 270 | *Government revenue module, value-added tax, stamp duty and others* |
| **Total** | **16.123** | **19.140** | ***Total*** |

## 36. PERPAJAKAN (lanjutan) / *36. TAXATION (continued)*

### b. Pajak Penghasilan / *b. Income Tax*

| | 2021 | 2020 | |
|---|---|---|---|
| Pajak kini | - | - | *Current tax* |
| Pajak Tangguhan | 103.049 | 96.990 | *Deferred tax* |
| **Manfaat pajak penghasilan** | **103.049** | **96.990** | ***Income tax benefit*** |

**Pajak kini** / ***Current tax***

Rekonsiliasi antara rugi sebelum pajak penghasilan, yang disajikan dalam laporan laba rugi dan penghasilan komprehensif lain, dengan taksiran rugi fiskal Bank untuk tahun yang berakhir pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut:

*The reconciliation between loss before income tax, as stated in the statement of profit or loss and other comprehensive income, with the estimated fiscal loss of the Bank for the years ended December 31, 2021 and 2020 is as follows:*

| | 2021 | 2020 | |
|---|---|---|---|
| Rugi sebelum pajak penghasilan | (548.472) | (581.431) | *Loss before income tax* |
| **Perbedaan temporer** | | | ***Temporary differences*** |
| Pembentukan (pemulihan) kerugian penurunan nilai pinjaman yang diberikan dan lainnya - neto | (146.397) | 2.310 | *Provision for (reversal of) impairment losses on loans and other - net* |
| Pembentukan (pemulihan) kerugian penurunan nilai aset keuangan | 5.994 | (3.004) | *Reversal of impairment losess on financial assets* |
| Imbalan pasca kerja | (571) | 313 | *Post-employment benefits* |
| Penyusutan aset tetap | 2.864 | (2.607) | *Depreciation of fixed assets* |
| Aset hak-guna dan liabilitas sewa | (67) | 119 | *Right-of-use assets and lease liabilities* |
| Sub-total | (138.177) | (2.869) | *Sub-total* |
| **Perbedaan tetap** | | | ***Permanent differences*** |
| Kesejahteraan pegawai natura | 10.292 | 10.643 | *Employees' welfare* |
| Iklan dan promosi | 2.804 | 5.503 | *Entertainment and promotion* |
| Representasi | 617 | 758 | *Representation* |
| Denda | - | 431 | *Penalties* |
| Lain-lain | 1.442 | 3.724 | *Others* |
| Sub-total | 15.155 | 21.059 | *Sub-total* |
| Taksiran rugi fiskal untuk tahun berjalan | (671.494) | (563.241) | *Estimated fiscal loss of the year* |
| Akumulasi rugi fiskal awal tahun | (1.161.980) | (815.904) | *Accumulated fiscal losses at beginning of year* |
| Rugi fiskal yang tidak dapat dimanfaatkan | 291.526 | 217.165 | *Expired fiscal loss* |
| **Akumulasi rugi fiskal akhir tahun** | **(1.541.948)** | **(1.161.980)** | ***Accumulated fiscal losses at end of year*** |

**36. PERPAJAKAN (lanjutan)**

**b. Pajak Penghasilan (lanjutan)**

**Pajak kini (lanjutan)**

Rekonsiliasi antara manfaat pajak Bank dan manfaat pajak penghasilan yang dihitung dengan menerapkan tarif pajak yang berlaku terhadap rugi akuntansi sebelum pajak penghasilan adalah sebagai berikut:

***36. TAXATION (continued)***

***b. Income Tax (continued)***

***Current tax (continued)***

*The reconciliation between the Bank's income tax benefit and the income tax benefit calculated by applying the prevailing tax rate to the accounting loss before income tax is as follows:*

| | 2021 | 2020 | |
|---|---|---|---|
| Rugi sebelum pajak penghasilan menurut laporan laba rugi dan penghasilan komprehensif lain | (548.472) | (581.431) | *Loss before income tax per statement of profit or loss and other comprehensive income* |
| Manfaat pajak penghasilan yang dihitung dengan tarif pajak yang berlaku | 120.664 | 127.915 | *Income tax benefit based on the prevailing tax rate* |
| Pajak tangguhan tidak diakui dan penyesuaian atas: | | | *Unrecognized deferred tax and adjustment on:* |
| Penyisihan (pemulihan) kerugian penurunan nilai pinjaman dan lainnya - neto | 30.947 | (508) | *Provision (reversal) of impairment losses on loans and others - net* |
| Rugi fiskal | (44.598) | (17.561) | *Fiscal loss* |
| Penyusutan aset tetap | (630) | 574 | *Depreciation of fixed assets* |
| Pengaruh pajak atas beda tetap | (3.334) | (4.633) | *Effect of tax on permanent differences* |
| Dampak perubahan tarif pajak | - | (8.797) | *Impact of changes in tax rate* |
| **Manfaat pajak penghasilan neto** | **103.049** | **96.990** | ***Income tax benefit - net*** |

Berdasarkan Undang-Undang Perpajakan yang berlaku di Indonesia, Bank menghitung, menetapkan dan membayar sendiri besarnya jumlah pajak yang terhutang. Direktorat Jenderal Pajak (DJP) dapat menetapkan atau mengubah liabilitas pajak dalam batas waktu 5 (lima) tahun sejak saat terutangnya pajak.

*Under the Taxation Laws in Indonesia, the Bank submits tax returns on the basis of self assessment. The Directorate General of Tax (DGT) may assess or amend taxes payable within 5 (five) years since the tax becomes due.*

Rugi fiskal dapat dimanfaatkan melalui kompensasi terhadap laba fiskal dalam masa 5 (lima) tahun sejak terjadinya rugi fiskal dengan rincian sebagai berikut:

*Fiscal losses can be utilized through compensation against future taxable income within 5 (five) years since the fiscal loss incurred are as follows:*

| | 2021 | 2020 | |
|---|---|---|---|
| Rugi fiskal tahun | | | *Fiscal loss* |
| 2016 | - | (291.526) | *2016* |
| 2017 | (104.505) | (104.505) | *2017* |
| 2018 | (202.708) | (202.708) | *2018* |
| 2020 | (563.241) | (563.241) | *2020* |
| 2021 | (671.494) | - | *2021* |
| **Total** | **(1.541.948)** | **(1.161.980)** | ***Total*** |

Nilai revisi pada rugi fiskal berdasarkan Surat Ketetapan Pajak Nihil (SKPN).

*Revised amount in fiscal losses are based on Notice of Nil Tax Assesment (SKPN).*

**36. PERPAJAKAN (lanjutan)**

**b. Pajak Penghasilan (lanjutan)**

**Ketetapan pajak**

Surat Ketetapan Pajak Tahun 2005 - 2008

Pada tanggal 28 November 2013, Bank menerima Surat Ketetapan Pajak Kurang Bayar (SKPKB) untuk pajak penghasilan pasal 4(2), 23, 26 dan Pajak Pertambahan Nilai tahun pajak 2005, 2006, 2007 dan 2008 dengan jumlah masing-masing sebesar Rp 25.933, Rp 30.352, Rp 29.957 dan Rp 24.020.

Pada tanggal yang sama, Bank juga menerima Surat Tagihan Pajak (STP) Pajak Pertambahan Nilai tahun pajak 2005, 2006, 2007 dan 2008 dengan jumlah masing-masing sebesar Rp 38, Rp 119, Rp 119 dan Rp 205.

Bank mengirimkan Surat Keberatan tertanggal 25 Februari 2014 kepada Direktorat Jenderal Pajak (DJP) atas SKPKB tahun pajak 2005 sampai dengan 2008 tersebut di atas.

Bank telah membayar seluruh SKPKB dan STP untuk tahun pajak 2005 sampai dengan 2008 sebesar Rp 110.743 pada tanggal 23 Desember 2013.

Berdasarkan pengucapan putusan tanggal 1 Desember 2016, Pengadilan Pajak memutuskan untuk mengabulkan pengajuan banding yang diajukan oleh Bank.

Berikut ini adalah putusan dari Pengadilan Pajak yang mengabulkan banding yang diajukan oleh pihak Bank:

***36. TAXATION (continued)***

***b. Income Tax (continued)***

***Tax assessments***

*Tax Assessment Letter 2005 - 2008*

*On November 28, 2013, the Bank received Tax Assessment Letters regarding underpayment (SKPKB) of income tax article 4(2), 23, 26 and Value-Added Tax for fiscal year 2005, 2006, 2007 and 2008 with a total amounting to Rp 25,933, Rp 30,352, Rp 29,957 and Rp 24,020, respectively.*

*On the same date, the Bank also received Tax Collection Letter (STP) of Value-Added Tax for fiscal year 2005, 2006, 2007 and 2008 amounting to Rp 38, Rp 119, Rp 119 and Rp 205, respectively.*

*The Bank sent Tax Objection Letters dated February 25, 2014 to the Directorate General of Tax (DGT) on aforementioned SKPKB for fiscal years 2005 up to 2008.*

*The Bank has paid all tax assessment letters of SKPKB and STP for fiscal years 2005 up to 2008 amounting to Rp 110,743 on December 23, 2013.*

*Based on the hearing session on December 1, 2016, the Tax Court decided to grant the Bank's appeal application.*

*The following is the Tax Court's decision granting an appeal filed by the Bank:*

| **Tahun/** ***Year*** | **No. Putusan/** ***Verdict No.*** | **Diterima Bank/** ***Received by Bank*** | **Tanggal Terima/** ***Received Date*** |
|---|---|---|---|
| 2005 | 78369/PP/M.IIIA/25/2016 | 23.996 | 24 Januari/*January 24,* 2017 |
| 2006 | 78370/PP/M.IIIA/25/2016 | 12.072 | 17 Februari/*February 17*, 2017 |
| 2007 | 78371/PP/M.IIIA/25/2016 | 8.441 | 17 Februari/*February 17*, 2017 |
| 2008 | 78372/PP/M.IIIA/25/2016 | 15.916 | 24 Januari/*January 24,* 2017 |
| | **Total** | **60.425** | |

**36. PERPAJAKAN (lanjutan)**

**b. Pajak Penghasilan (lanjutan)**

**Ketetapan Pajak (lanjutan)**

Surat Ketetapan Pajak Tahun 2005 - 2008 (lanjutan)

Pada tanggal 25 Juli 2019, Bank menerima pemberitahuan dari Pengadilan Pajak bahwa Direktur Jenderal Pajak telah mengajukan Permohonan Peninjauan Kembali kepada Mahkamah Agung mengenai Permohonan Banding yang menyangkut Pajak Penghasilan Final Pasal 4 ayat (2) untuk putusan Pengadilan Pajak dibawah ini:

| Masa Pajak/ *Tax Period* | No. Putusan/ *Verdict No.* |
|---|---|
| Desember 2005 | 78369/PP/M.IIIA/25.2016 |
| Desember 2006 | 78370/PP/M.IIIA/25.2016 |
| Desember 2007 | 78371/PP/M.IIIA/25.2016 |
| Desember 2008 | 78372/PP/M.IIIA/25.2016 |

Pada tanggal 7 Oktober 2021, Bank telah menyampaikan Surat Permohonan Pengiriman Kembali Salinan Putusan Peninjauan Kembali Tahun Pajak 2005 - 2008 ke Pengadilan Pajak.

Pada tanggal 22 Oktober 2021, Bank telah menerima Salinan Putusan Peninjauan Kembali No. 1393/B/PK/Pjk/2021 untuk masa pajak Desember 2005.

Sampai dengan laporan keuangan ini dibuat, Bank belum menerima Salinan keputusan Peninjauan Kembali untuk tahun 2006 - 2008 dari Mahkamah Agung.

Surat Ketetapan Pajak Tahun 2015

Pada tanggal 30 Oktober 2018, Bank diperiksa oleh Kantor Pelayanan Pajak Perusahaan Masuk Bursa (KPP PMB) untuk tahun 2015. Pemeriksa menerbitkan Surat Keterangan Pajak Kurang Bayar (SKPKB), Surat Tagihan Pajak (STP) dan Surat Ketetapan Pajak Nihil (SKPN) tertanggal 17 Desember 2019 untuk semua jenis pajak sebesar Rp 27.861. Bank tidak menyetujui sebagian besar hasil keputusan di dalam SKPKB dan STP tersebut.

Dalam SKPN, rugi fiskal direvisi menjadi Rp 217.165 dan Bank telah menyesuaikan hasil pemeriksaan itu.

***36. TAXATION (continued)***

***b. Income Tax (continued)***

***Tax assessments (continued)***

*Tax Assessment Letter 2005 - 2008 (continued)*

*On July 25, 2019, the Bank received a notification from the tax Court that the Director General of Tax had filed a Request for Judicial Review to the Supreme Court on Tax Court regarding Appeals concerning the Final Income Tax article 4 (2) for the Tax Court's decision below:*

*On October 7, 2021, the Bank has submitted a Letter of Request for Sending of a Copy of the Decision for Judicial Review of Fiscal Year 2005 - 2008 to the Tax Court.*

*On October 22, 2021, the Bank has received a Copy of Review Decision No. 1393/B/PK/Pjk/ 2021 for the December 2005 tax period.*

*Until these financial statements were made, the Bank has not received a Copy of the Review decision for 2006 - 2008 from the Supreme Court.*

*Tax Assessment Letter Year 2015*

*On October 30, 2018, the Bank was reviewed by publicly listed company tax service office (KPP PMB) for fiscal year 2015. The reviewer issued Notice of Tax Underpayment Assesment (SKPKB), Notice of Tax Collection (STP) and Notice of Nil Tax Assesment (SKPN) dated December 17, 2019 for all taxes amounting to Rp 27,861. The Bank also disputes most of the items contained in the SKPKB and STP.*

*In the SKPN, the fiscal loss has been revised to Rp 217,165 and the Bank has adjusted in accordance with the result of tax assessment.*

**36. PERPAJAKAN (lanjutan)**

**b. Pajak Penghasilan (lanjutan)**

**Ketetapan pajak (lanjutan)**

Surat Ketetapan Pajak Tahun 2015 (lanjutan)

Pada tanggal 20 Februari 2020, Bank telah mengajukan Surat Keberatan Pajak atas SKPKB sebesar Rp 21.117. Pada tanggal 25 Januari 2021, Bank telah menerima 9 (sembilan) Surat Keputusan Keberatan tertanggal 18 Januari 2021 dan 19 Januari 2021. Kemudian pada tanggal 16 Februari 2021, Bank juga telah menerima 2 (dua) Surat Keputusan Keberatan tertanggal 11 Februari 2021.

Pada tanggal 16 April 2021, Bank telah mengajukan permohonan banding ke Pengadilan Pajak terkait keberatan pajak yang ditolak oleh DJP sebesar Rp 14.532 tersebut.

Sampai dengan laporan keuangan ini dibuat, Bank masih menjalani proses banding di Pengadilan Pajak.

**Pajak Tangguhan**

Pajak tangguhan dihitung berdasarkan pengaruh dari perbedaan temporer antara jumlah tercatat aset dan liabilitas menurut laporan keuangan dengan dasar pengenaan pajak aset dan liabilitas.

***36. TAXATION (continued)***

***b. Income Tax (continued)***

***Tax assessment (continued)***

*Tax Assessment Letter Year 2015 (continued)*

*On February 20, 2020, the Bank has submitted the Tax Objection Letters on SKPKB amounting to Rp 21,117. On January 25, 2021, the Bank has received 9 (nine) Objection Decrees dated January 18, 2021 and January 19, 2021. Then on February 16, 2021, the Bank has also received 2 (two) Objection Decrees dated February 11, 2021.*

*On April 16, 2021, the Bank has submitted an appeal to the Tax Court regarding the tax objection that was rejected by the DGT for the amount of Rp 14,532.*

*Until these financial statements were made, the Bank is still undergoing an appeal process at the Tax Court.*

***Deferred Tax***

*Deferred income tax is calculated based on the temporary differences between the tax base of assets and liabilities and their carrying values for financial reporting purposes.*

| | 1 Januari/ *January 1,* 2021 | Dikreditkan (dibebankan) ke laba rugi/ *Credited (charged) to profit or loss* | Dikreditkan (dibebankan) ke penghasilan komprehensif lain/ *Credited (charged) to other comprehensive income* | 31 Desember/ *December 31,* 2021 | |
|---|---|---|---|---|---|
| **Aset (liabilitas) pajak tangguhan:** | | | | | ***Deferred tax assets (liability):*** |
| Rugi fiskal | 168.507 | 103.133 | - | 271.640 | *Fiscal loss* |
| Liabilitas imbalan kerja | 5.022 | (126) | (814) | 4.082 | *Employee benefits liability* |
| Kerugian (keuntungan) yang belum direalisasi atas perubahan nilai wajar efek-efek yang diukur melalui penghasilan komprehensif lain (Catatan 8f) | (1.891) | - | (1.403) | (3.294) | *Unrealized losses (gain) on changes in fair value of securities measured at fair value through comprehensive income (Note 8f)* |
| Pembentukan cadangan penurunan nilai | 454 | 58 | - | 512 | *Allowance for impairment losses* |
| Penyusutan dan beban bunga aset hak-guna | 26 | (16) | - | 10 | *Depreciation and interest expense of rights-of-use assets* |
| **Neto** | **172.118** | **103.049** | **(2.217)** | **272.950** | ***Net*** |

**36. PERPAJAKAN (lanjutan)**

**b. Pajak Penghasilan (lanjutan)**

**Pajak Tangguhan (lanjutan)**

Pajak tangguhan dihitung berdasarkan pengaruh dari perbedaan temporer antara jumlah tercatat aset dan liabilitas menurut laporan keuangan dengan dasar pengenaan pajak aset dan liabilitas (lanjutan).

***36. TAXATION (continued)***

***b. Income Tax (continued)***

***Deferred Tax (continued)***

*Deferred income tax is calculated based on the temporary differences between the tax base of assets and liabilities and their carrying values for financial reporting purposes (continued).*

| | 1 Januari/ *January 1, 2020* | Dikreditkan (dibebankan) ke laba rugi/ *Credited (charged) to profit or loss* | Dikreditkan (dibebankan) ke penghasilan komprehensif lain/ *Credited (charged) to other comprehensive income* | Dampak perubahan tarif pajak/ *Impact of changes in tax rate* | | 31 Desember/ *December 31, 2020* | |
|---|---|---|---|---|---|---|---|
| | | | | Dibebankan ke laba rugi/ *Charged to profit or loss* | Dikreditkan (dibebankan) ke penghasilan komprehensif lain/ *Credited (charged) to other comprehensive income* | | |
| **Aset (liabilitas) pajak tangguhan:** | | | | | | | ***Deferred tax assets (liability):*** |
| Rugi fiskal | 70.632 | 106.352 | - | (8.477) | - | 168.507 | *Fiscal loss* |
| Liabilitas imbalan kerja | 6.188 | 69 | (493) | (298) | (444) | 5.022 | *Employee benefits liability* |
| Kerugian (keuntungan) yang belum direalisasi atas perubahan nilai wajar efek-efek yang diukur melalui penghasilan komprehensif lain (Catatan 8f) | (2.797) | - | 571 | - | 335 | (1.891) | *Unrealized losses (gain) on changes in fair value of securities measured at fair value through comprehensive income(Note 8f)* |
| Pembentukan cadangan penurunan nilai | 1.136 | (660) | - | (22) | - | 454 | *Allowance for impairment losses* |
| Penyusutan dan beban bunga aset hak-guna | - | 26 | - | - | - | 26 | *Depreciation and interest expense of rights-of-use assets* |
| **Neto** | **75.159** | **105.787** | **78** | **(8.797)** | **(109)** | **172.118** | ***Net*** |

Aset pajak tangguhan diakui apabila besar kemungkinan bahwa jumlah penghasilan kena pajak pada masa mendatang akan memadai untuk dikompensasi dengan perbedaan temporer yang dapat dikurangkan. Manajemen berkeyakinan bahwa aset pajak tangguhan dapat dimanfaatkan di masa mendatang.

*Deferred tax assets are recognized to the extent that it is probable that future taxable income will be available against which the temporary differences can be utilized. Management believes that the deferred tax assets can be utilized in the future.*

Pada tanggal 31 Desember 2021 dan 2020, Bank tidak mengakui aset pajak tangguhan pada rugi fiskal sebesar Rp 307.213 dan Rp 396.031.

*As of December 31, 2021 and 2020, the Bank has unrecognized deferred tas assets on fiscal loss amounting to Rp 307,213 and Rp 396,031, respectively.*

**Perubahan Tarif Pajak Badan**

Pada bulan Oktober 2021, Pemerintah Indonesia mengesahkan Undang-Undang No. 7 Tahun 2021 (“UU No. 7/2021”) tentang harmonisasi peraturan perpajakan. Beberapa tujuan UU No. 7/2021 adalah untuk meningkatkan pertumbuhan perekonomian yang berkelanjutan dan mendukung percepatan pemulihan ekonomi, mewujudkan sistem perpajakan yang lebih berkeadilan dan berkepastian hukum, melaksanakan reformasi administrasi, kebijakan perpajakan yang konsolidatif, dan perluasan basis pajak, serta meningkatkan kepatuhan sukarela Wajib Pajak.

***Change in Tax Rates***

*On October 2021, the Government of Indonesia approved the Law No. 7 Year 2021 (“Law No. 7/2021”) related to harmonisation of tax regulations. Some purposes of Law No. 7/2021 are to increase sustainable economic growth and support the acceleration of economic recovery, realize a tax system that is more just with legal certainty, implement administrative reforms, consolidated taxation policies, and expansion of the tax base, as well as increasing Taxpayer voluntary compliance.*

## 36. PERPAJAKAN (lanjutan)

### b. Pajak Penghasilan (lanjutan)

**Perubahan Tarif Pajak Badan (lanjutan)**

Sejumlah perubahan peraturan perpajakan yang terjadi dengan penerapan UU No. 7/2021 antara lain adalah sebagai berikut:

- Pemberlakuan tarif pajak penghasilan badan menjadi 22% mulai Tahun Pajak 2022, dan Perusahaan Terbuka dalam negeri yang memenuhi kriteria tertentu dapat memperoleh tarif pajak sebesar 3% lebih rendah dari tarif pajak yang disebutkan di atas;
- Kenaikan tarif PPN dari 10% menjadi 11% yang mulai berlaku 1 April 2022, kemudian menjadi 12% yang mulai berlaku paling lambat pada tanggal 1 Januari 2025;
- Penyederhanaan PPN dengan tarif final untuk barang atau jasa kena pajak tertentu yang juga berlaku mulai 1 April 2022;

Penerapan UU No. 7/2021 tidak berdampak pada pengukuran aset dan kewajiban pajak kini dan tangguhan pada tanggal 31 Desember 2021, yang diukur menggunakan tarif pajak 22%.

## *36. TAXATION (continued)*

### *b. Income Tax (continued)*

***Change in Tax Rates (continued)***

*Some changes in tax regulations from the implementation of Law No. 7/2021, among others, are as follows:*

- *The application of the corporate income tax rate to 22% starting from the 2022 Fiscal Year, and for domestic public listed companies that fulfill certain additional criteria will be eligible for a tax rate which is lower by 3% from the abovementioned tax rate;*
- *VAT rate increase from 10% to 11% which will take effect on April 1, 2022, then to 12% which will take effect no later than January 1, 2025;*
- *Simplification of VAT using final rate for certain taxable goods or services which also applies from April 1, 2022;*

*The implementation of Law No. 7/2021 did not affect the measurement of deferred tax assets and liabilities as of December 31, 2021 which were measured using the applicable tax rate of 22%.*

## 37. LIABILITAS IMBALAN KERJA

Bank telah menghitung dan mencatat liabilitas imbalan kerja berdasarkan perjanjian kerja bersama Bank dan PSAK 24, "Imbalan Kerja". Liabilitas imbalan kerja pada tanggal 31 Desember 2021 dan 2020 dihitung oleh Aktuaris Independen, KKA Azwir Arifin dan Rekan, dalam laporannya masing-masing tertanggal 10 Januari 2022 dan 8 Januari 2021. Bank menyelenggarakan dana pensiun untuk seluruh karyawan tetap yang memenuhi syarat yang dikelola oleh Dana Pensiun Lembaga Keuangan Sinarmas MSIG. Iuran pensiun ditanggung oleh Bank. Pendanaan tersebut diperhitungkan dalam perhitungan liabilitas imbalan kerja.

Imbalan kerja adalah sebagai berikut:

## *37. EMPLOYEE BENEFITS LIABILITY*

*The Bank has calculated and recorded the employee benefits liability based on the Bank's collective labor agreement and PSAK 24, "Employee Benefits". The employee benefits liability as of December 31, 2021 and 2020 was calculated by an Independent Actuary, KKA Azwir Arifin dan Rekan, on its report dated January 10, 2022 and January 8, 2021, respectively. The Bank has pension fund covering substantially all of its qualified permanent employees which is managed by Financial Institution Pension Fund Sinarmas MSIG. Retirement contributions are funded by the Bank. Such funding is included in the employee benefits liability calculation.*

*The employee benefits are as follows:*

| | 2021 | 2020 | |
|---|---|---|---|
| Kewajiban posisi keuangan untuk: | | | *Financial position obligations for:* |
| Imbalan pensiun | 7.586 | 11.768 | *Pension benefits* |
| Imbalan kerja jangka panjang lainnya | 10.966 | 11.055 | *Other long-term service benefits* |
| **Total** | **18.552** | **22.823** | ***Total*** |

## 37. LIABILITAS IMBALAN KERJA (lanjutan) / *37. EMPLOYEE BENEFITS LIABILITY (continued)*

### a. Beban Imbalan Kerja / *a. Employee Benefits Expense*

| | 2021 | 2020 | |
|---|---|---|---|
| Imbalan pensiun | | | *Pension benefits* |
| Biaya jasa kini | 13.132 | 13.287 | *Current service cost* |
| Biaya bunga neto | 845 | 1.173 | *Net interest cost* |
| Sub-total | 13.977 | 14.460 | *Sub-total* |
| Manfaat jangka panjang lainnya | (89) | 1.533 | *Other long-term benefits* |
| **Total** | **13.888** | **15.993** | ***Total*** |

Biaya imbalan kerja diakui sebagai akun gaji dan tunjangan (Catatan 31).

*Employee benefits expense is recognized in salaries and allowances account (Note 31).*

### b. Liabilitas Imbalan Kerja / *b. Employee Benefits Liability*

| | 2021 | 2020 | |
|---|---|---|---|
| Nilai kini liabilitas imbalan pasti | 105.678 | 101.655 | *Present value of defined benefits obligation* |
| Nilai wajar aset | (87.126) | (78.832) | *Fair value of plan assets* |
| **Neto** | **18.552** | **22.823** | ***Net*** |

Perubahan nilai kini liabilitas imbalan pasti adalah sebagai berikut:

*The changes in the present value of defined benefits obligation are as follows:*

| | 2021 | 2020 | |
|---|---|---|---|
| Imbalan pensiun | | | *Pension benefits* |
| Saldo awal tahun | 90.600 | 78.948 | *Balance at beginning of year* |
| Biaya jasa kini | 13.132 | 13.287 | *Current service cost* |
| Biaya bunga | 6.508 | 6.079 | *Interest cost* |
| Pembayaran manfaat | (10.071) | (9.483) | *Benefits paid* |
| Pengukuran kembali: | | | *Remeasurements:* |
| Dampak penyesuaian pengalaman | (3.934) | (2.653) | *Effect of experience adjustments* |
| Dampak perubahan asumsi keuangan dan demografik | (1.523) | 4.422 | *Effect of changes in financial and demographic assumptions* |
| Saldo akhir tahun | 94.712 | 90.600 | *Balance at end of year* |
| Imbalan kerja jangka panjang lainnya | 10.966 | 11.055 | *Other long-term service benefits* |
| **Total** | **105.678** | **101.655** | ***Total*** |

## 37. LIABILITAS IMBALAN KERJA (lanjutan) / *37. EMPLOYEE BENEFITS LIABILITY (continued)*

Perubahan nilai wajar aset program imbalan pasti adalah sebagai berikut:

*The changes in the fair value of defined benefit plan assets are as follows:*

| | 2021 | 2020 | |
|---|---|---|---|
| Saldo awal tahun | 78.832 | 63.720 | *Balance at beginning of year* |
| Pendapatan bunga | 5.663 | 4.906 | *Interest income* |
| Pembayaran manfaat | (10.071) | (9.483) | *Benefits paid* |
| Pengukuran kembali imbal hasil atas aset program | (1.757) | 4.011 | *Remeasurement of return on plan assets* |
| Kontribusi pemberi kerja | 14.459 | 15.678 | *Contribution from the Bank* |
| **Saldo akhir tahun** | **87.126** | **78.832** | ***Balance at end of year*** |

Perubahan liabilitas imbalan kerja adalah sebagai berikut:

*The changes in employee benefits liability are as follows:*

| | 2021 | 2020 | |
|---|---|---|---|
| Imbalan pensiun | | | *Pension benefits* |
| Saldo awal tahun | 11.768 | 15.228 | *Balance at beginning of year* |
| Biaya manfaat karyawan | 13.977 | 14.460 | *Employee benefits expense* |
| Kontribusi pemberi kerja | (14.459) | (15.678) | *Contribution from the Bank* |
| Pengukuran kembali | (3.700) | (2.242) | *Remeasurements* |
| Saldo akhir tahun | 7.586 | 11.768 | *Balance at end of year* |
| Manfaat jangka panjang lainnya | 10.966 | 11.055 | *Other long-term benefits* |
| **Total** | **18.552** | **22.823** | ***Total*** |

Perubahan pengukuran kembali adalah sebagai berikut:

*The changes in remeasurement are as follows:*

| | 2021 | 2020 | |
|---|---|---|---|
| Saldo awal tahun | 12.552 | 14.794 | *Balance at beginning of year* |
| Pengukuran kembali tahun berjalan | (3.700) | (2.242) | *Remeasurements during the year* |
| **Saldo akhir tahun** | **8.852** | **12.552** | ***Balance at end of year*** |

## 37. LIABILITAS IMBALAN KERJA (lanjutan) / *37. EMPLOYEE BENEFITS LIABILITY (continued)*

Asumsi-asumsi utama yang digunakan dalam menghitung liabilitas imbalan kerja pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut:

*The principal assumptions used to determine employment benefits liability as of December 31, 2021 and 2020 are as follows:*

| | 2021 | 2020 | |
|---|---|---|---|
| Metode perhitungan | Metode Proyeksi Unit Kredit/ *Projected Unit Credit Method* | Metode Proyeksi Unit Kredit/ *Projected Unit Credit Method* | *Actuarial method* |
| Usia pensiun normal | 56 tahun/*years* | 56 tahun/*years* | *Normal retirement age* |
| Tingkat mortalitas | TMI IV / 2019 | TMI III 2011 | *Mortality rate* |
| Tingkat kenaikan gaji | 3,35% per tahun/*per annum* | 3,35% per tahun/*per annum* | *Salary increase rate* |
| Tingkat diskonto | 7,49% per tahun/*per annum* | 7,18% per tahun/*per annum* | *Discount rate* |
| Tingkat pengunduran diri | 18 - 29 = 15%<br>30 - 39 = 10%<br>40 - 44 = 7,5%<br>45 - 49 = 5%<br>50 - 55 = 1% | 18 - 29 = 15%<br>30 - 39 = 10%<br>40 - 44 = 7,5%<br>45 - 49 = 5%<br>50 - 55 = 1% | *Resignation rate* |

Perkiraan analisis jatuh tempo atas imbalan pensiun tidak terdiskonto pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut:

*Expected maturity analysis of undiscounted pension benefits as of December 31, 2021 and 2020 is as follows:*

| | 2021 | 2020 | |
|---|---|---|---|
| Kurang dari 1 tahun | 2.578 | 1.928 | *Less than 1 year* |
| 1 Sampai dengan 5 tahun | 57.215 | 54.736 | *1 up to 5 years* |
| Lebih dari 5 tahun | 424.343 | 436.928 | *More than 5 years* |
| **Total** | **484.136** | **493.592** | ***Total*** |

Durasi rata-rata tertimbang dari kewajiban manfaat pasti di akhir tahun laporan adalah 15,75 tahun dan 16,28 tahun pada tanggal 31 Desember 2021 dan 2020.

*The weighted average duration of the defined benefit plan obligations at the end of reporting year is 15.75 years and 16.28 years as of December 31, 2021 and 2020, respectively.*

Manajemen berkeyakinan bahwa estimasi kewajiban imbalan kerja pada tanggal 31 Desember 2021 dan 2020 telah memenuhi persyaratan minimum Undang-Undang Penciptaan Lapangan Kerja No. 11 Tahun 2020 untuk perhitungan tahun 2021, dan UU Ketenagakerjaan No. 13 Tahun 2003 untuk perhitungan tahun 2020.

*Management believes that the estimated employee benefits liability as of December 31, 2021 and 2020 has fulfilled the minimum requirements of The Job Creation Act Law No. 11 Year 2020 for 2021 calculation, and Labor Law No. 13 Year 2003 for 2020 calculations.*

## 37. LIABILITAS IMBALAN KERJA (lanjutan)

Tabel berikut menunjukkan analisis sensitivitas atas kemungkinan perubahan tingkat suku bunga pasar, dengan variabel lain dianggap tetap, terhadap liabilitas imbalan kerja Bank pada tanggal 31 Desember 2021 dan 2020:

## *37. EMPLOYEE BENEFITS LIABILITY (continued)*

*The following table demonstrates the sensitivity analysis to a reasonably possible change in market interest rates, with all other variables held constant, to the employee benefits liability of the Bank as of December 31, 2021 and 2020:*

| | **100 basis poin/ *100 basis point* *Kenaikan/ Increase*** | **100 basis poin/ *100 basis point* Penurunan/ *Decrease*** | |
|---|---|---|---|
| **31 Desember 2021** | | | ***December 31, 2021*** |
| Tingkat diskonto | 8,49% | 6,49% | *Discount rate* |
| Dampak manfaat liabilitas pasca kerja | (5.169) | 5.683 | *Impact on post-employment benefits liability* |
| Tingkat kenaikan gaji | 4,35% | 2,35% | *Salary increase rate* |
| Dampak manfaat liabilitas pasca kerja | 5.862 | (5.414) | *Impact on post-employment benefits liability* |
| **31 Desember 2020** | | | ***December 31, 2020*** |
| Tingkat diskonto | 8,18% | 6,18% | *Discount rate* |
| Dampak manfaat liabilitas pasca kerja | (5.231) | 5.760 | *Impact on post-employment benefits liability* |
| Tingkat kenaikan gaji | 4,35% | 2,35% | *Salary increase rate* |
| Dampak manfaat liabilitas pasca kerja | 5.923 | (5.464) | *Impact on post-employment benefits liability* |

## 38. RUGI PER SAHAM DASAR

Laba (rugi) per saham dasar dihitung dengan membagi laba (rugi) neto tahun berjalan dengan jumlah rata-rata tertimbang saham yang beredar pada tahun berjalan.

## *38. BASIC LOSS PER SHARE*

*Basic earnings (loss) per share is calculated by dividing net profit (loss) for the year by the weighted-average number of shares outstanding during the year.*

| | **2021** | **2020** | |
|---|---|---|---|
| Rugi neto untuk perhitungan rugi per saham dasar | (445.423) | (484.441) | *Net loss for the computation of the basic loss per share* |
| Jumlah rata-rata tertimbang saham biasa - Seri A, B dan C | 10.566.597.436 *) | 10.012.124.501 *) | *Weighted average number of outstanding common shares - Series A, B and C* |
| **Rugi per saham dasar (nilai penuh)** | **(42,15390)** | **(48,38552)** | ***Basic loss per share (full amount)*** |

*) Nilai penuh/*Full amount*

Jumlah rata-rata tertimbang saham yang beredar telah memperhitungkan efek retroaktif pemecahan saham.

*The weighted average number of shares is after considering the retroactive effect of stock split.*

## 39. INFORMASI MENGENAI TRANSAKSI DENGAN PIHAK-PIHAK BERELASI

Dalam kegiatan usaha normal, Bank melakukan transaksi dengan pihak-pihak berelasi. Transaksi dengan pihak-pihak berelasi tersebut dilaksanakan dengan syarat dan kondisi yang sama sebagaimana dilakukan dengan pihak ketiga, kecuali untuk pinjaman yang diberikan kepada karyawan kunci.

**Sifat Hubungan**

Pihak-pihak berelasi adalah perusahaan atau perorangan yang mempunyai keterkaitan kepemilikan atau kepengurusan secara langsung maupun tidak langsung dengan Bank sebagaimana diungkapkan pada Catatan 2ac.

## *39. RELATED PARTIES INFORMATION*

*In the normal course of business, the Bank entered into transactions with related parties. Transactions with related parties were conducted under terms and conditions similar to those granted to third parties, with the exception of loans granted to the key employees.*

***Nature of Relationship***

*Related parties are companies or individuals who have ownership or management relationship directly or indirectly with the Bank as stated in Note 2ac.*

| **Pihak berelasi/** ***Related parties*** | **Sifat dari hubungan/** ***Nature of relationship*** | **Sifat dari transaksi/** ***Nature of transaction*** |
|---|---|---|
| J Trust Co., Ltd. | Pemegang saham/ *Shareholder* | Pinjaman subordinasi, giro, tabungan, deposito berjangka, *branding usage* dan *management guidance*/ *Subordinated loan, demand deposits, saving deposits, time deposit, branding usage* and *management guidance* |
| J Trust Asia Pte., Ltd. | Pemegang saham/ *Shareholder* | Pinjaman subordinasi, giro dan deposito berjangka/ *Subordinated loan, demand deposit and time deposit* |
| PT JTrust Investments Indonesia | Pemegang saham/ *Shareholder* | Pinjaman yang diberikan, pinjaman subordinasi, giro, tabungan dan deposito berjangka/*Loans, subordinated loan, demand deposits, saving deposits and time deposit* |
| PT JTrust Olympindo Multi Finance | Entitas sepengendali/ *Entity under common control* | Pinjaman yang diberikan, giro dan tabungan/*Loans, demand deposits and saving deposits* |
| PT JTrust Consulting Indonesia | Entitas sepengendali/ *Entity under common control* | Giro/*Demand deposits* |
| TA Asset Management Co., Ltd. | Entitas sepengendali/ *Entity under common control* | Giro/*Demand deposits* |
| Nihon Hoshou Co., Ltd. | Entitas sepengendali/ *Entity under common control* | Giro dan tabungan/*Demand deposits and savings deposits* |
| PT Turnaround Asset Indonesia | Entitas sepengendali/ *Entity under common control* | Giro dan tabungan/*Demand deposits and saving deposits* |
| Komisaris, Direksi, Kepala Divisi, Kepala Kantor Wilayah, Pimpinan Cabang, serta keluarga sesuai ketentuan yang berlaku/ *Commissioner, Directors, Head of Divisions, Head of Regions, Branch Managers and their families in accordance with the prevailing procedure* | Manajemen dan Karyawan Kunci Bank/*Management and Key Employees of the Bank* | Pinjaman yang diberikan dan simpanan/*Loans and deposits* |

## 39. INFORMASI MENGENAI TRANSAKSI DENGAN PIHAK-PIHAK BERELASI (lanjutan) / *39. RELATED PARTIES INFORMATION (continued)*

### Transaksi Dengan Pihak Berelasi / *Transaction with Related Parties*

Saldo aset dengan pihak-pihak berelasi adalah sebagai berikut: / *The balance of assets with related parties are as follows:*

| | 2021 | | 2020 | | |
|---|---|---|---|---|---|
| | Total | Persentase terhadap total aset/ *Percentage to total assets* | Total | Persentase terhadap total aset/ *Percentage to total assets* | |
| **Aset** | | | | | ***Assets*** |
| Pinjaman yang diberikan (Catatan 10) | | | | | *Loans (Note 10)* |
| PT JTrust Investments Indonesia | - | - | 300.000 | 1,85% | *PT JTrust Investments Indonesia* |
| PT JTrust Olympindo Multi Finance | 27.422 | 0,13% | 38.672 | 0,24% | *PT JTrust Olympindo Multi Finance* |
| Karyawan kunci | 2.705 | 0,01% | 2.522 | 0,01% | *Key employees* |
| Total | 30.127 | 0,14% | 341.194 | 2,10% | *Total* |
| Dikurangi cadangan kerugian penurunan nilai | 138 | - | 1.110 | 0,01% | *Less allowance for impairment losses* |
| **Neto** | **29.989** | **0,14%** | **340.084** | **2,09%** | ***Net*** |

Saldo liabilitas dengan pihak-pihak berelasi adalah sebagai berikut: / *The expense in relation to liabilities with related parties are as follows:*

| | 2021 | | 2020 | | |
|---|---|---|---|---|---|
| | Total | Persentase terhadap total liabilitas/ *Percentage to total liabilities* | Total | Persentase terhadap total liabilitas/ *Percentage to total liabilities* | |
| **Liabilitas** | | | | | ***Liabilities*** |
| Simpanan nasabah (Catatan 20) | | | | | *Deposits from customers (Note 20)* |
| Giro | | | | | *Demand deposits* |
| J Trust Co., Ltd. | 16.620 | 0,09% | 48.978 | 0,33% | *J Trust Co., Ltd.* |
| PT JTrust Investments Indonesia | 11.774 | 0,06% | 4.427 | 0,03% | *PT JTrust Investments Indonesia* |
| J Trust Asia Pte., Ltd. | 8.959 | 0,05% | 2.747 | 0,02% | *J Trust Asia Pte., Ltd.* |
| TA Asset Management Co.,Ltd. | 1.760 | 0,01% | 516 | - | *TA Asset Management Co.,Ltd.* |
| PT JTrust Consulting Indonesia | 1.528 | 0,01% | 148 | - | *PT JTrust Consulting Indonesia* |
| PT JTrust Olympindo Multi Finance | 1.338 | 0,01% | 1.075 | 0,01% | *PT JTrust Olympindo Multi Finance* |
| Karyawan kunci | 605 | - | 753 | 0,01% | *Key employees* |
| PT Turnaround Asset Indonesia | 475 | - | 11 | - | *PT Turnaround Asset Indonesia* |
| Nihon Hoshou Co.,Ltd. | 54 | - | 58 | - | *Nihon Hoshou Co.,Ltd.* |
| Tabungan | | | | | *Savings deposits* |
| PT Turnaround Asset Indonesia | 7.368 | 0,04% | - | - | *PT Turnaround Asset Indonesia* |
| PT JTrust Investments Indonesia | 4.428 | 0,03% | - | - | *PT JTrust Investments Indonesia* |
| Karyawan kunci | 4.002 | 0,02% | 2.376 | 0,02% | *Key employees* |
| J Trust Co., Ltd. | 2.002 | 0,01% | - | - | *J Trust Co., Ltd.* |
| Nihon Hoshou Co.,Ltd. | 186 | - | 274.038 | 1,86% | *Nihon Hoshou Co.,Ltd.* |
| PT JTrust Olympindo Multi Finance | 23 | - | - | - | *PT JTrust Olympindo Multi Finance* |
| Deposito berjangka | | | | | *Time deposits* |
| J Trust Co., Ltd. | 26.000 | 0,14% | 400.000 | 2,71% | *J Trust Co., Ltd.* |
| Karyawan kunci | 13.883 | 0,07% | 17.568 | 0,12% | *Key employees* |
| J Trust Asia Pte., Ltd. | - | - | 14.729 | 0,10% | *J Trust Asia Pte., Ltd.* |
| **Total** | **101.005** | **0,54%** | **767.424** | **5,21%** | ***Total*** |
| Beban masih harus dibayar dan liabilitas lain-lain (Catatan 23) | | | | | *Accrued expenses and other liabilities (Note 23)* |
| J Trust Asia Pte., Ltd. | - | - | 2.103 | 0,01% | *J Trust Asia Pte., Ltd.* |
| Pinjaman subordinasi (Catatan 24) | | | | | *Subordinated loan (Note 24)* |
| J Trust Asia Pte., Ltd. | - | - | 252.825 | 1,71% | *J Trust Asia Pte., Ltd.* |

## 39. INFORMASI MENGENAI TRANSAKSI DENGAN PIHAK-PIHAK BERELASI (lanjutan) / *39. RELATED PARTIES INFORMATION (continued)*

**Transaksi Dengan Pihak Berelasi (lanjutan)** / ***Transaction with Related Parties (continued)***

Saldo pendapatan dan beban dengan pihak-pihak berelasi adalah sebagai berikut: / *The balance of income and expenses with related parties are as follows:*

| | 2021 | | 2020 | | |
|---|---|---|---|---|---|
| | Total | Persentase terhadap total pendapatan atau beban/ *Percentage to total income or expense* | Total | Persentase terhadap total pendapatan atau beban/ *Percentage to total income or expense* | |
| Pendapatan bunga (Catatan 28) | 154 | 0,02% | 223 | 0,02% | *Interest income (Note 28)* |
| Beban bunga (Catatan 29) | 28.951 | 3,26% | 24.916 | 2,62% | *Interest expenses (Note 29)* |

Saldo *branding usage* dan *management guidance* dengan pihak-pihak berelasi adalah sebagai berikut: / *The expense in relation to branding usage and management guidance with related parties is as follows:*

| | 2021 | | 2020 | | |
|---|---|---|---|---|---|
| | Total | Persentase terhadap total beban operasional/ *Percentage to total other operating expense* | Total | Persentase terhadap total beban operasional/ *Percentage to total other operating expense* | |
| J Trust Co Ltd | 21.483 | 3,14% | 19.086 | 3,01% | *J Trust Co Ltd* |

Seluruh saldo dan transaksi dengan pihak-pihak berelasi telah diungkapkan dalam catatan atas laporan keuangan. / *All transactions with related parties have been disclosed in notes to the financial statements.*

## 40. ASET DAN LIABILITAS MONETER DALAM MATA UANG ASING / *40. MONETARY ASSETS AND LIABILITIES DENOMINATED IN FOREIGN CURRENCIES*

| | 2021 | 2020 | |
|---|---|---|---|
| **Aset** | | | ***Assets*** |
| Kas (Catatan 4) | 19.187 | 25.642 | *Cash (Note 4)* |
| Giro pada Bank Indonesia (Catatan 5) | 196.506 | 36.326 | *Current accounts with Bank Indonesia (Note 5)* |
| Giro pada bank lain (Catatan 6) | 318.531 | 362.192 | *Current accounts with other banks (Note 6)* |
| Efek-efek (Catatan 8) | 29.375 | - | *Marketable securities (Note 8)* |
| Tagihan derivatif (Catatan 9) | 1.360 | 1.131 | *Derivative receivables (Note 9)* |
| Pinjaman yang diberikan (Catatan 10) | 978.643 | 389.915 | *Loans (Note 10)* |
| Tagihan akseptasi (Catatan 11) | - | 10.041 | *Acceptance receivables (Note 11)* |
| Pendapatan bunga yang masih akan diterima (Catatan 12) | 7.480 | 1.348 | *Accrued interest income (Note 12)* |
| Aset lain-lain | 51.600 | 55.902 | *Other assets* |
| Sub-total | 1.602.682 | 882.497 | *Sub-total* |
| **Liabilitas** | | | ***Liabilities*** |
| Liabilitas derivatif (Catatan 9) | - | 227 | *Derivative payables (Note 9)* |
| Liabilitas akseptasi (Catatan 11) | - | 2.134 | *Acceptance payables (Note 11)* |
| Liabilitas segera (Catatan 19) | 3.090 | 6.472 | *Obligations due immediately (Note 19)* |
| Simpanan nasabah (Catatan 20) | 1.201.614 | 696.476 | *Deposits from customers (Note 20)* |
| Bunga yang masih harus dibayar (Catatan 22) | 2.267 | 904 | *Accrued interest expenses (Note 22)* |
| Beban yang masih harus dibayar dan liabilitas lain-lain (Catatan 23) | 1.688 | 3.666 | *Accrued expenses and other liabilities (Note 23)* |
| Pinjaman subordinasi (Catatan 24) | - | 33.991 | *Subordinated loan (Note 24)* |
| Sub-total | 1.208.659 | 743.870 | *Sub-total* |
| **Neto** | **394.023** | **138.627** | ***Net*** |

## 41. KOMITMEN DAN KONTINJENSI / *41. COMMITMENTS AND CONTINGENCIES*

a. Bank memiliki tagihan dan liabilitas komitmen dan kontinjensi sebagai berikut:

*a. The Bank has outstanding commitments and contingent receivables and liabilities as follows:*

| | 2021 | 2020 | |
|---|---|---|---|
| **Komitmen** | | | ***Commitments*** |
| **Tagihan komitmen** | | | ***Commitment receivables*** |
| Posisi pembelian spot dan derivatif yang masih berjalan | 28.505 | 28.107 | *Current position of buying spot and derivative* |
| Lain-lain | 258.024 | 174.484 | *Others* |
| Sub-total | 286.529 | 202.591 | *Sub-total* |
| **Liabilitas komitmen** | | | ***Commitment liabilities*** |
| Posisi penjualan spot dan derivatif yang masih berjalan | 228.199 | 145.247 | *Current position of selling spot and derivatives* |
| Fasilitas pinjaman yang belum digunakan | 169.169 | 184.799 | *Unused loan facilities* |
| *Letter of Credit* (L/C) yang masih beredar | 43.118 | 38.059 | *Outstanding irrevocable Letter of Credit (L/C)* |
| Sub-total | 440.486 | 368.105 | *Sub-total* |
| **Liabilitas komitmen - neto** | **(153.957)** | **(165.514)** | ***Commitment liabilities - net*** |
| **Kontinjensi** | | | ***Contingencies*** |
| **Tagihan kontinjensi** | | | ***Contingent receivables*** |
| Pendapatan bunga dalam penyelesaian | 66.859 | 32.898 | *Interest receivable on non-performing assets* |
| Pinjaman yang diberikan | 127.953 | 105.685 | *Loans* |
| Lainnya | 3.732.896 | 3.681.749 | *Others* |
| Sub-total | 3.927.708 | 3.820.332 | *Sub-total* |
| **Liabilitas kontinjensi** | | | ***Contingent liabilities*** |
| Bank garansi yang diterbitkan | 290.401 | 81.224 | *Bank guarantees issued* |
| **Tagihan kontinjensi - neto** | **3.637.307** | **3.739.108** | ***Contingent receivables - net*** |

b. Jangka waktu rata-rata L/C dan bank garansi adalah antara 1 (satu) bulan sampai 12 (dua belas) bulan.

*b. The average period of L/C and bank guarantees is within 1 (one) month up to 12 (twelve) months.*

c. Penjualan tunai mata uang asing yang belum diselesaikan pada tanggal pelaporan adalah sebagai berikut:

*c. Unsettled spot of foreign currency sale transactions at the reporting date are as follows:*

| | 2021 | 2020 | |
|---|---|---|---|
| **Penjualan tunai mata uang asing** | | | ***Sale of foreign currency*** |
| ***Forward*** | | | ***Forward*** |
| Dolar Amerika Serikat | 228.040 | 70.250 | *United States Dollar* |
| ***Spot*** | | | ***Spot*** |
| Rupiah | 28.546 | 7.025 | *Rupiah* |
| **Total** | **256.586** | **77.275** | ***Total*** |

## 42. POSISI DEVISA NETO

Perhitungan Posisi Devisa Neto Bank berdasarkan pada Peraturan Bank Indonesia No. 12/10/PBI/2010 tanggal 1 Juli 2010. Berdasarkan peraturan tersebut, Bank diwajibkan untuk menjaga posisi devisa neto secara keseluruhan maksimum 20% dari jumlah modal.

Rasio posisi devisa neto untuk laporan posisi keuangan adalah selisih neto jumlah aset dan jumlah liabilitas dalam setiap mata uang asing yang semuanya dinyatakan dalam Rupiah. Rasio posisi devisa neto secara keseluruhan adalah penjumlahan nilai absolut dari selisih neto antara aset dan liabilitas dalam mata uang asing dan selisih neto dari tagihan dan liabilitas komitmen dan kontinjensi, yang dicatat dalam akun administratif yang didenominasi dalam setiap mata uang asing, yang dinyatakan dalam Rupiah.

## *42. NET OPEN POSITION*

*The Net Open Position calculation of the Bank is based on Bank Indonesia Regulation No. 12/10/PBI/2010 dated July 1, 2010. Based on such regulation, the Bank is required to maintain the overall net open position at a maximum of 20% from total capital.*

*Net open position ratio of statement of financial position is the net difference between the assets and liabilities denominated in each foreign currency which is stated in Rupiah. The overall net open position is the sum of the absolute values of the net difference between the assets and liabilities denominated in each foreign currency and the net difference of the receivables and payables of both commitments and contingencies recorded in the administrative accounts denominated in each foreign currency, which are stated in Rupiah.*

| | 2021 | | | |
|---|---|---|---|---|
| **Mata Uang Asing** | **Aset/*Assets*** | **Liabilitas/ *Liabilities*** | **Posisi Devisa Neto (nilai absolut)/ *Net Open Position (absolute amount)*** | ***Foreign Currency*** |
| Keseluruhan (Laporan posisi keuangan dan rekening administratif) | | | | *Aggregate (Statement of financial position and administrative accounts)* |
| Dolar Amerika Serikat | 2.948.631 | 2.959.095 | 10.464 | *United States Dollar* |
| Euro Eropa | 22.055 | 20.060 | 1.995 | *European Euro* |
| Yen Jepang | 106.126 | 113.861 | 7.735 | *Japanese Yen* |
| Poundsterling Inggris | 2.884 | 1.442 | 1.442 | *Great Britain Poundsterling* |
| Dolar Australia | 28.243 | 27.587 | 656 | *Australian Dollar* |
| Dolar Singapura | 87.503 | 86.896 | 607 | *Singapore Dollar* |
| Mata uang lainnya | 5.211 | 2.606 | 2.605 | *Other currencies* |
| **Total** | **3.200.653** | **3.211.547** | **25.504** | ***Total*** |
| **Modal** | | | 1.592.955 | ***Capital*** |
| **Rasio Posisi Devisa Neto (Laporan posisi keuangan dan rekening administratif) (Catatan 50)** | | | 1,60% | ***Net Open Position Ratio (Statement of financial position and administrative accounts) (Note 50)*** |

## 42. POSISI DEVISA NETO (lanjutan) / *42. NET OPEN POSITION (continued)*

| | 2020 | | | |
|---|---|---|---|---|
| **Mata Uang Asing** | **Aset/*Assets*** | **Liabilitas/ *Liabilities*** | **Posisi Devisa Neto (nilai absolut)/ *Net Open Position (absolute amount)*** | ***Foreign Currency*** |
| Keseluruhan (Laporan posisi keuangan dan rekening administratif) | | | | *Aggregate (Statement of financial position and administrative accounts)* |
| Dolar Amerika Serikat | 2.006.092 | 2.037.756 | 31.664 | *United States Dollar* |
| Yen Jepang | 238.683 | 243.826 | 5.143 | *Japanese Yen* |
| Dolar Singapura | 71.021 | 74.991 | 3.970 | *Singapore Dollar* |
| Euro Eropa | 26.076 | 22.345 | 3.731 | *European Euro* |
| Dolar Australia | 25.727 | 26.581 | 854 | *Australian Dollar* |
| Poundsterling Inggris | 2.337 | 1.169 | 1.168 | *Great Britain Poundsterling* |
| Mata uang lainnya | 9.621 | 4.966 | 4.655 | *Other currencies* |
| **Total** | **2.379.557** | **2.411.634** | **51.185** | ***Total*** |
| **Modal** | | | 1.476.443 | ***Capital*** |
| **Rasio Posisi Devisa Neto (Laporan posisi keuangan dan rekening administratif) (Catatan 50)** | | | 3,47% | ***Net Open Position Ratio (Statement of financial position and administrative accounts) (Note 50)*** |

## 43. INFORMASI SEGMEN OPERASI / *43. OPERATING SEGMENT INFORMATION*

Informasi segmen dilaporkan sesuai dengan laporan internal yang disiapkan untuk pengambil keputusan operasional yang bertanggung jawab untuk mengalokasikan sumber daya ke segmen tertentu dan melakukan penilaian atas kinerjanya. Seluruh informasi segmen yang digunakan oleh Bank telah memenuhi kriteria pelaporan.

*Segments information is reported in accordance with the internal reporting provided to the chief operating decision maker, which is responsible for allocating resources to the reportable segments and assessing its performance. All segments information used by the Bank meets the definition of a reportable segment.*

Informasi segmen pada Bank mempertimbangkan aktivitas bisnis dan industri, berdasarkan segmen usaha dan geografis.

*Segment information on the Bank considers the business activity and industry, based on business and geographical segments.*

Bank mempertimbangkan pendanaan ritel, pinjaman dan ekspor impor, serta *treasury* sebagai informasi segmen atas segmen usaha.

*The Bank considers the retail funding, loan and export import and treasury as the segment information on business segments.*

Pendanaan ritel atas segmen usaha merupakan pendanaan yang diberikan oleh Bank kepada nasabah ritel dalam skala segmen kecil, sedang dan konsumen.

*Retail funding on business segment constitutes funding provided by the Bank to retail customers on a segment scale small, medium and consumers.*

Pinjaman dan ekspor impor memperoleh pendapatan dari:

*Loan and export import earn its revenues from the following:*

Pendapatan dan beban Bank atas pinjaman yang diberikan yang didasarkan atas penggunaannya yaitu kredit modal kerja, investasi dan konsumen. Pendapatan dan beban Bank atas pinjaman yang diberikan paling besar bersumber dari pinjaman yang diberikan untuk modal kerja baik dalam bentuk Kredit Angsuran Berjangka (KAB), Kredit Atas Permintaan (KAP) dan Kredit Rekening Koran (KRK).

*Revenues and expenses on Bank loans, which are based on the usage are working capital loan, investment and consumers. Sources of revenue and expenses on bank loans mostly come from the loans for working capital in the form of Installment Loans (KAB), Demand Loans (KAP) and Current Accounts Loans (KRK).*

## 43. INFORMASI SEGMEN OPERASI (lanjutan)

Pendapatan dan beban ekspor impor yang diperoleh berasal dari Surat Kredit Berdokumen Dalam Negeri (SKBDN), Wesel Ekspor Impor dan *Letter of Credit* (L/C).

Pendapatan dan beban yang berasal dari *treasury* diperoleh dari efek-efek pendapatan tetap dan transaksi valuta asing.

Bank mempertimbangkan daerah Jakarta, Jawa, Sumatera, Sulawesi, Bali dan Kalimantan sebagai segmen geografis.

a. Segmen Usaha

Untuk tujuan pelaporan manajemen, segmen usaha Bank dibagi menjadi pendanaan retail, pinjaman dan ekspor impor dan *treasury*. Klasifikasi tersebut menjadi dasar pelaporan informasi segmen primer Bank.

## *43. OPERATING SEGMENT INFORMATION (continued)*

*Export import revenues and expenses are derived from Domestic Letter of Credit (SKBDN), Export Import Notes and Letter of Credit (L/C).*

*Treasury derives its revenue and expenses from fixed income marketable securities and foreign exchange transactions.*

*The Bank considers the areas such as Jakarta, Java, Sumatera, Sulawesi, Bali and Kalimantan as geographical segments.*

*a. Business Segment*

*The details outlined below are business segment information of the Bank based on business activities consisting of retail funding, loans and export import and treasury. The Bank used this classification as the basis of its primary segment report.*

| | 2021 | | | | |
|---|---|---|---|---|---|
| | **Pendanaan Retail/ *Retail Funding*** | **Pinjaman dan Ekspor Impor/ *Loan and Export Import*** | ***Treasury*** | **Total** | |
| **Pendapatan** | | | | | ***Income*** |
| Pendapatan bunga (Catatan 28) | 3 | 782.831 | 208.519 | 991.353 | *Interest income (Note 28)* |
| Pendapatan operasional lainnya | 8.237 | 28.853 | 15.417 | 52.507 | *Other operating income* |
| Total | 8.240 | 811.684 | 223.936 | 1.043.860 | *Total* |
| **Beban** | | | | | ***Expenses*** |
| Beban bunga (Catatan 29) | (745.146) | (98.636) | (44.991) | (888.773) | *Interest expenses (Note 29)* |
| Beban operasional lainnya | (511.175) | (64.443) | (108.385) | (684.003) | *Other operating expenses* |
| Total | (1.256.321) | (163.079) | (153.376) | (1.572.776) | *Total* |
| Pendapatan (beban) segmen - neto | (1.248.081) | 648.605 | 70.560 | (528.916) | *Income (expenses) of segment - net* |
| Pendapatan non-operasional (Catatan 34) | | | | 12.416 | *Non-operating income (Note 34)* |
| Beban non-operasional (Catatan 35) | | | | (31.972) | *Non-operating expenses (Note 35)* |
| Rugi sebelum pajak penghasilan | | | | (548.472) | *Loss before income tax* |
| Manfaat pajak penghasilan (Catatan 36b) | | | | 103.049 | *Income tax benefit (Note 36b)* |
| **Rugi bersih tahun berjalan** | | | | **(445.423)** | ***Net loss for the year*** |
| Total aset | | | | 21.317.575 | *Total assets* |
| Persentase dari total aset | | | | (2,09%) | *Percentage to total assets* |
| Total liabilitas | | | | 18.657.788 | *Total liabilities* |
| Persentase dari total liabilitas | | | | (2,39%) | *Percentage to total liabilities* |

## 43. INFORMASI SEGMEN OPERASI (lanjutan) / *43. OPERATING SEGMENT INFORMATION (continued)*

a. Segmen Usaha (lanjutan) / *a. Business Segment (continued)*

| | 2021 | | | | |
|---|---|---|---|---|---|
| | Pendanaan Retail/ *Retail Funding* | Pinjaman dan Ekspor Impor/ *Loan and Export Import* | *Treasury* | Total | |
| **Aset** | | | | | ***Assets*** |
| Aset segmen | 3.824.054 | 10.046.007 | 6.736.500 | 20.606.561 | *Segment assets* |
| Aset yang belum dialokasikan | | | | 711.014 | *Unallocated assets* |
| **Total aset** | | | | **21.317.575** | ***Total assets*** |
| **Liabilitas** | | | | | ***Liabilities*** |
| Liabilitas segmen | 16.423.331 | 25.167 | 2.188.561 | 18.637.059 | *Segment liabilities* |
| Liabilitas yang belum dialokasikan | | | | 20.729 | *Unallocated liabilities* |
| **Total liabilitas** | | | | **18.657.788** | ***Total liabilities*** |

| | 2020 | | | | |
|---|---|---|---|---|---|
| | Pendanaan Retail/ *Retail Funding* | Pinjaman dan Ekspor Impor/ *Loan and Export Import* | *Treasury* | Total | |
| **Pendapatan** | | | | | ***Income*** |
| Pendapatan bunga (Catatan 28) | 14 | 720.763 | 258.017 | 978.794 | *Interest income (Note 28)* |
| Pendapatan operasional lainnya | 9.383 | 5.077 | 8.121 | 22.581 | *Other operating income* |
| Total | 9.397 | 725.840 | 266.138 | 1.001.375 | *Total* |
| **Beban** | | | | | ***Expenses*** |
| Beban bunga (Catatan 29) | (777.547) | (4) | (175.102) | (952.653) | *Interest expenses (Note 29)* |
| Beban operasional lainnya | (516.698) | (75.174) | (41.720) | (633.592) | *Other operating expenses* |
| Total | (1.294.245) | (75.178) | (216.822) | (1.586.245) | *Total* |
| Pendapatan (beban) segmen - neto | (1.284.848) | 650.662 | 49.316 | (584.870) | *Income (expenses) of segment - net* |
| Pendapatan non-operasional (Catatan 34) | | | | 32.711 | *Non-operating income (Note 34)* |
| Beban non-operasional (Catatan 35) | | | | (29.272) | *Non-operating expenses (Note 35)* |
| Rugi sebelum pajak penghasilan | | | | (581.431) | *Loss before income tax* |
| Manfaat pajak penghasilan (Catatan 36b) | | | | 96.990 | *Income tax benefit (Note 36b)* |
| **Rugi bersih tahun berjalan** | | | | **(484.441)** | ***Net loss for the year*** |
| Total aset | | | | 16.204.908 | *Total assets* |
| Persentase dari total aset | | | | (2,99%) | *Percentage to total assets* |
| Total liabilitas | | | | 14.761.678 | *Total liabilities* |
| Persentase dari total liabilitas | | | | (3,28%) | *Percentage to total liabilities* |

## 43. INFORMASI SEGMEN OPERASI (lanjutan) / *43. OPERATING SEGMENT INFORMATION (continued)*

a. Segmen Usaha (lanjutan) / *a. Business Segment (continued)*

| | 2020 | | | | |
|---|---|---|---|---|---|
| | Pendanaan Retail/ *Retail Funding* | Pinjaman dan Ekspor Impor/ *Loan and Export Import* | *Treasury* | Total | |
| **Aset** | | | | | ***Assets*** |
| Aset segmen | 4.303.815 | 7.341.236 | 3.841.125 | 15.486.176 | *Segment assets* |
| Aset yang belum dialokasikan | | | | 718.732 | *Unallocated assets* |
| **Total aset** | | | | **16.204.908** | ***Total assets*** |
| **Liabilitas** | | | | | ***Liabilities*** |
| Liabilitas segmen | 13.515.622 | 5.288 | 1.217.945 | 14.738.855 | *Segment liabilities* |
| Liabilitas yang belum dialokasikan | | | | 22.823 | *Unallocated liabilities* |
| **Total liabilitas** | | | | **14.761.678** | ***Total liabilities*** |

b. Segmen Geografis / *b. Geographical Segment*

Informasi segmen geografis adalah sebagai berikut: / *The geographical segment information is as follows:*

| | 2021 | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Keterangan | Jakarta | Jawa | Sumatera | Sulawesi | Bali | Kalimantan | Total | *Description* |
| **Pendapatan:** | | | | | | | | ***Income:*** |
| Pendapatan bunga dan operasional lainnya | 836.479 | 111.691 | 70.739 | 13.798 | 10.156 | 1.357 | 1.044.220 | *Interest income and other operating income* |
| **Beban:** | | | | | | | | ***Expenses:*** |
| Beban bunga dan operasional lainnya | (1.077.581) | (224.381) | (190.626) | (19.404) | (36.686) | (24.098) | (1.572.776) | *Interest and other operating expenses* |
| **Rugi operasional** | **(241.102)** | **(112.690)** | **(119.887)** | **(5.606)** | **(26.530)** | **(22.741)** | **(528.556)** | ***Loss from operations*** |
| **Rugi tahun berjalan** | **(260.649)** | **(112.700)** | **(120.013)** | **(5.626)** | **(26.772)** | **(22.712)** | **(548.472)** | ***Loss for the year*** |
| **Total aset*** | **17.930.644** | **1.616.429** | **1.179.282** | **146.742** | **138.107** | **33.421** | **21.044.625** | ***Total assets**** |

| | 2020 | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Keterangan | Jakarta | Jawa | Sumatera | Sulawesi | Bali | Kalimantan | Total | *Description* |
| **Pendapatan:** | | | | | | | | ***Income:*** |
| Pendapatan bunga dan operasional lainnya | 789.210 | 127.782 | 12.690 | 66.168 | 4.356 | 1.169 | 1.001.375 | *Interest income and other operating income* |
| **Beban:** | | | | | | | | ***Expenses:*** |
| Beban bunga dan operasional lainnya | (1.105.003) | (217.534) | (21.437) | (200.311) | (17.320) | (24.640) | (1.586.245) | *Interest and other operating expenses* |
| **Rugi operasional** | **(315.793)** | **(89.752)** | **(8.747)** | **(134.143)** | **(12.964)** | **(23.471)** | **(584.870)** | ***Loss from operations*** |
| **Rugi tahun berjalan** | **(213.258)** | **(90.056)** | **(8.714)** | **(135.998)** | **(12.958)** | **(23.457)** | **(484.441)** | ***Loss for the year*** |
| **Total aset*** | **13.587.773** | **1.420.000** | **690.782** | **158.851** | **159.079** | **16.305** | **16.032.790** | ***Total assets**** |

* Total aset tidak termasuk aset pajak tangguhan/*Total assets excluding deferred tax assets*.

## 44. PENGUKURAN NILAI WAJAR

Tabel dibawah ini menggambarkan nilai tercatat dan nilai wajar dari aset dan liabilitas keuangan pada tanggal 31 Desember 2021 dan 2020:

## *44. FAIR VALUE MEASUREMENTS*

*The table below illustrates the carrying value and fair value of financial assets and liabilities as of December 31, 2021 and 2020:*

| | 2021 | | | | |
|---|---|---|---|---|---|
| | Nilai tercatat/ *Net carrying amount* | Nilai wajar melalui laba rugi/ *Fair value through profit or loss* | Nilai wajar melalui penghasilan komprehensif lain/ *Fair value through other comprehensive income* | Biaya perolehan diamortisasi/ *Amortized cost* | |
| **Aset Keuangan** | | | | | ***Financial Assets*** |
| Kas | 119.138 | - | - | 119.138 | *Cash* |
| Giro pada Bank Indonesia | 246.182 | - | - | 246.182 | *Current accounts with Bank Indonesia* |
| Giro pada bank lain - neto | 344.954 | - | - | 344.954 | *Current accounts with other banks - net* |
| Penempatan pada Bank Indonesia dan bank lain | 2.664.471 | - | - | 2.664.471 | *Placements with Bank Indonesia and other banks* |
| Efek - efek - neto | 3.480.492 | - | 3.480.492 | - | *Marketable securities - net* |
| Tagihan derivatif | 1.360 | 1.360 | - | - | *Derivative receivables* |
| Pinjaman yang diberikan - neto | 9.803.920 | - | - | 9.803.920 | *Loans - net* |
| Tagihan akseptasi | 25.157 | - | - | 25.157 | *Acceptance receivables* |
| Aset lain-lain | 19.132 | - | - | 19.132 | *Other assets* |
| **Total** | **16.704.806** | **1.360** | **3.480.492** | **13.222.954** | ***Total*** |

| | 2020 | | | | |
|---|---|---|---|---|---|
| | Nilai tercatat/ *Net carrying amount* | Nilai wajar melalui laba rugi/ *Fair value through profit or loss* | Nilai wajar melalui penghasilan komprehensif lain/ *Fair value through other comprehensive income* | Biaya perolehan diamortisasi/ *Amortized cost* | |
| **Aset Keuangan** | | | | | ***Financial Assets*** |
| Kas | 118.962 | - | - | 118.962 | *Cash* |
| Giro pada Bank Indonesia | 80.538 | - | - | 80.538 | *Current accounts with Bank Indonesia* |
| Giro pada bank lain - neto | 385.613 | - | - | 385.613 | *Current accounts with other banks - net* |
| Penempatan pada Bank Indonesia dan bank lain | 1.459.467 | - | - | 1.459.467 | *Placements with Bank Indonesia and other banks* |
| Efek - efek - neto | 1.915.516 | 311 | 1.915.205 | - | *Marketable securities - net* |
| Tagihan derivatif | 1.131 | 1.131 | - | - | *Derivative receivables* |
| Pinjaman yang diberikan - neto | 7.128.044 | - | - | 7.128.044 | *Loans - net* |
| Tagihan akseptasi | 12.662 | - | - | 12.662 | *Acceptance receivables* |
| Aset lain-lain | 20.184 | - | - | 20.184 | *Other assets* |
| **Total** | **11.122.117** | **1.442** | **1.915.205** | **9.205.470** | ***Total*** |

| | 2021 | | 2020 | | |
|---|---|---|---|---|---|
| | Nilai tercatat/ *Carrying value* | Nilai wajar/ *Fair value* | Nilai tercatat/ *Carrying value* | Nilai wajar/ *Fair value* | |
| **Liabilitas keuangan diukur pada biaya perolehan diamortisasi** | | | | | ***Financial liabilities measured at amortized cost*** |
| Liabilitas segera | 62.478 | 62.478 | 99.166 | 99.166 | *Obligations due immediately* |
| Simpanan dari nasabah | | | | | *Deposits from customers* |
| Giro | 862.656 | 862.656 | 607.725 | 607.725 | *Demand deposits* |
| Tabungan | 2.084.222 | 2.084.222 | 1.312.803 | 1.312.803 | *Saving deposits* |
| Deposito berjangka | 12.998.566 | 12.998.566 | 11.144.459 | 11.144.459 | *Time deposits* |
| Simpanan dari bank lain | 2.525.479 | 2.525.479 | 1.214.618 | 1.214.618 | *Deposits from other banks* |
| Liabilitas akseptasi | 25.163 | 25.163 | 4.763 | 4.763 | *Acceptance payables* |
| Bunga yang masih harus dibayar | 39.727 | 39.727 | 43.229 | 43.229 | *Accrued interest expenses* |
| Beban yang masih harus dibayar dan liabilitas lain-lain | 24.822 | 24.822 | 39.900 | 39.900 | *Accrued expenses and other liabilities* |
| Pinjaman subordinasi | - | - | 252.825 | 252.825 | *Subordinated loans* |
| **Liabilitas keuangan diukur pada nilai wajar melalui laba rugi** | | | | | ***Financial liabilities measured at fair value through profit or loss*** |
| Liabilitas derivatif | - | - | 227 | 227 | *Derivative payables* |
| **Total** | **18.623.113** | **18.623.113** | **14.719.715** | **14.719.715** | ***Total*** |

## 44. PENGUKURAN NILAI WAJAR (lanjutan)

### a. Giro pada Bank Indonesia, giro pada bank lain, penempatan pada Bank Indonesia dan bank lain, efek-efek, tagihan derivatif, penerimaan piutang dan aset lain-lain

Estimasi nilai wajar terhadap aset keuangan kecuali efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain dan nilai wajar melalui laba rugi, dan uang jaminan mendekati nilai tercatatnya karena aset keuangan dalam jumlah signifikan memiliki jangka waktu yang pendek dan/atau suku bunganya sering ditinjau ulang.

Nilai wajar untuk efek-efek ditetapkan berdasarkan harga pasar atau harga kuotasi perantara (*broker*)/pedagang efek (*dealer*).

Tidak praktis untuk memperkirakan nilai wajar dari uang jaminan dikarenakan tidak memiliki jangka waktu pembayaran yang tetap meskipun tidak diharapkan dapat diselesaikan dalam waktu 12 (dua belas) bulan setelah tanggal laporan.

### b. Pinjaman yang diberikan

Pinjaman yang diberikan dinyatakan berdasarkan jumlah nilai tercatat setelah dikurangi oleh cadangan kerugian penurunan nilai.

Nilai tercatat dari pinjaman yang diberikan dengan suku bunga mengambang adalah perkiraan yang layak atas nilai wajar.

Estimasi nilai wajar dari pinjaman yang diberikan mencerminkan jumlah diskonto dari estimasi kini arus kas masa depan yang diharapkan akan diterima. Arus kas yang diharapkan didiskontokan pada tingkat suku bunga pasar terkini untuk menentukan nilai wajar.

## *44. FAIR VALUE MEASUREMENTS (continued)*

### *a. Current accounts with Bank Indonesia, current accounts with other banks, placements with Bank Indonesia and other banks, marketable securities, derivative receivables, acceptance receivables and other assets*

*The estimated fair value of financial assets except for securities held at fair value through other comprehensive income and fair value through profit or loss and security deposits approximate its carrying values because financial assets in significant amount have short-term period and/or the interest rate is frequently reviewed.*

*The fair values of marketable securities are based on market prices or broker/dealer price quotations.*

*It is not practical to estimate the fair value of security deposits since these have no fixed repayment period and these are not expected to be completed within 12 (twelve) months after reporting date.*

### *b. Loans*

*Loans are stated based on its carrying value after deducting allowance for impairment loss.*

*The carrying amount of floating rate loans is a reasonable approximation of fair value.*

*The estimated fair value of loans represents the discounted amount of estimated future cash flows expected to be received. Estimated cash flows are discounted at current market rates to determine the fair value.*

**44. PENGUKURAN NILAI WAJAR (lanjutan)**

**c. Liabilitas segera, simpanan dari nasabah dan bank lain, kewajiban akseptasi, liabilitas derivatif, bunga yang masih harus dibayar, beban yang masih harus dibayar dan liabilitas lain-lain dan pinjaman subordinasi**

Estimasi nilai wajar simpanan tanpa jatuh tempo, termasuk simpanan tanpa bunga adalah sebesar jumlah terutang ketika utang tersebut dibayarkan.

Estimasi nilai wajar terhadap simpanan dengan tingkat suku bunga tetap, bunga masih harus dibayar, beban yang masih harus dibayar dan liabilitas lain-lain yang tidak memiliki kuotasi di pasar aktif ditetapkan berdasarkan diskonto arus kas dengan menggunakan suku bunga utang baru dengan sisa jatuh tempo yang serupa. Karena sisa jatuh tempo di bawah 1 (satu) tahun, nilai tercatat dari simpanan nasabah, simpanan dari bank lain, bunga masih harus dibayar, beban yang masih harus dibayar dan liabilitas lain-lain adalah perkiraan yang layak atas nilai wajar.

Nilai wajar liabilitas sewa yang dicatat sebagai beban yang masih harus dibayar dan liabilitas lain-lain didasarkan pada pembayaran sewa yang didiskontokan dengan suku bunga pinjaman tambahan dari Bank pada awal sewa.

**d. Hak atas tanah dan bangunan**

Dalam pengukuran nilai wajar tanah dan bangunan memperhitungkan kemampuan peserta pasar untuk menghasilkan manfaat atas aset atau dengan menjual aset ke peserta pasar lain yang akan menggunakan aset pada kondisi tertinggi dan pengguna terbaik. Metode penilaian yang digunakan oleh penilai independen adalah pendekatan pasar, pendekatan pendapatan dan pendekatan biaya.

***44. FAIR VALUE MEASUREMENTS (continued)***

***c. Obligations due immediately, deposits from customers and other banks, acceptance payables, derivative payables, accrued interest expenses, accrued expenses and other liabilities and subordinated loan***

*The estimated fair value of deposits with no stated maturity, which includes non-interest bearing deposits, is the amount repayable on demand.*

*The estimated fair value of fixed interest bearing deposits, accrued interest expenses, accrued expenses and other liabilities not quoted in an active market is based on discounted cash flows using interest rates for new debts with similar remaining maturity. Since the maturity is less than 1 (one) year, the carrying amount of deposits from customers, deposits from other banks, accrued interest expenses, accrued expenses and other liabilities is a reasonable approximation of fair value.*

*The fair value of lease liabilities recorded under accrued expenses and other liabilities is based on lease payments discounted at incremental borrowing rate of the Bank at the beginning of the lease.*

***d. Land rights and buildings***

*In the fair value measurement of the land and building, the independent appraisers takes into account a market participant's ability to generate economic benefits by using the assets in its highest and best use or by selling it to another market participants that would use the assets in its highest and best use. The valuation method used by the independent appraiser is market approach, income approach and cost approach.*

## 44. PENGUKURAN NILAI WAJAR (lanjutan)

Tabel dibawah ini menyajikan aset dan liabilitas yang diakui pada nilai wajar berdasarkan hierarki yang digunakan Bank untuk menentukan dan mengungkapkan nilai wajar dari aset dan liabilitas:

## *44. FAIR VALUE MEASUREMENTS (continued)*

*The tables below show the asset and liabilities recognized at fair value based on the hierarchy used by the Bank in determining and disclosing the fair value of asset and liabilities:*

| | 2021 | | | | |
|---|---|---|---|---|---|
| | Nilai tercatat/ *Carrying value* | Nilai wajar/*Fair value* *Level 1* | *Level 2* | *Level 3* | |
| **Aset yang diukur pada nilai wajar** | | | | | ***Assets measured at fair value*** |
| Efek-efek | | | | | *Marketable securities* |
| Nilai wajar melalui penghasilan komprehensif lain | | | | | *Fair value through other comprehensive income* |
| Obligasi Pemerintah | 1.025.323 | 1.025.323 | - | - | *Government bonds* |
| Obligasi lainnya dan MTN | 2.455.799 | 2.455.799 | - | - | *Other bonds and MTN* |
| Tagihan derivatif - | | | | | *Derivative receivables -* |
| Nilai wajar melalui laba rugi | 1.360 | 1.360 | | | *Fair value through profit or loss* |
| Hak atas tanah dan bangunan - neto | 166.126 | - | - | 166.126 | *Land rights and buildings - net* |
| **Total aset yang diukur pada nilai wajar** | **3.648.608** | **3.482.482** | **-** | **166.126** | ***Total assets measured at fair value*** |
| **Aset yang nilai wajarnya diungkapkan** | | | | | ***Assets for which fair value are disclosed*** |
| Pinjaman yang diberikan - neto | 9.803.920 | - | - | 9.803.920 | *Loans - net* |
| **Total** | **13.452.528** | **3.482.482** | **-** | **9.970.046** | ***Total*** |

| | 2020 | | | | |
|---|---|---|---|---|---|
| | Nilai tercatat/ *Carrying value* | Nilai wajar/*Fair value* *Level 1* | *Level 2* | *Level 3* | |
| **Aset yang diukur pada nilai wajar** | | | | | ***Assets measured at fair value*** |
| Efek-efek | | | | | *Marketable securities* |
| Nilai wajar melalui penghasilan komprehensif lain | | | | | *Fair value through other comprehensive income* |
| Obligasi Pemerintah | 1.349.564 | 1.349.564 | - | - | *Government bonds* |
| Obligasi lainnya dan MTN | 565.641 | 565.641 | - | - | *Other bonds and MTN* |
| Nilai wajar melalui laba rugi | | | | | *Fair value through profit or loss* |
| Obligasi Pemerintah | 311 | 311 | - | - | *Government bonds* |
| Tagihan derivatif - | | | | | *Derivative receivables -* |
| Nilai wajar melalui laba rugi | 1.131 | 1.131 | - | - | *Fair value through profit or loss* |
| Hak atas tanah dan bangunan - neto | 167.233 | - | - | 167.233 | *Land rights and buildings - net* |
| **Total aset yang diukur pada nilai wajar** | **2.083.880** | **1.916.647** | **-** | **167.233** | ***Total assets measured at fair value*** |
| **Aset yang nilai wajarnya diungkapkan** | | | | | ***Assets for which fair value are disclosed*** |
| Pinjaman yang diberikan - neto | 7.128.044 | - | - | 7.128.044 | *Loans - net* |
| **Total** | **9.211.924** | **1.916.647** | **-** | **7.295.277** | ***Total*** |
| **Liabilitas yang diukur pada nilai wajar** | | | | | ***Liabilities measured at fair value*** |
| Liabilitas derivatif | 227 | 227 | - | - | *Derivative payables* |
| **Liabilitas yang nilai wajarnya diungkapkan** | | | | | ***Liabilities for which fair value are disclosed*** |
| **Liabilitas keuangan diukur pada biaya perolehan diamortisasi** | | | | | ***Financial liabilites measured at amortized cost*** |
| Pinjaman subordinasi | 252.825 | - | 252.825 | - | *Subordinated loans* |
| **Total** | **253.052** | **227** | **252.825** | **-** | ***Total*** |

## 45. MANAJEMEN RISIKO

I. Kerangka Manajemen Risiko

Penerapan kerangka manajemen risiko pada Bank berpedoman pada Peraturan Otoritas Jasa Keuangan (POJK) No. 18/POJK.03/2016 tanggal 16 Maret 2016 dan Surat Edaran Otoritas Jasa Keuangan (SEOJK) No. 34/SEOJK.03/2016 tanggal 1 September 2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum dan secara internasional berpedoman pada dokumen dari *Basel Committee on Banking Supervision* (BCBS).

Penerapan manajemen risiko didasari oleh kebutuhan akan keseimbangan fungsi bisnis dengan pengelolaan risiko, dimana manajemen risiko menjadi *strategic partner* dari unit bisnis untuk mengoptimalkan pendapatan dari unit bisnis secara keseluruhan.

Kerangka manajemen risiko Bank mencakup keseluruhan lingkup aktivitas usaha, transaksi dan produk Bank termasuk produk atau aktivitas baru berdasarkan pada prinsip-prinsip dasar pengelolaan risiko yang berlaku dengan menjaga keseimbangan antara fungsi pengendalian usaha yang efektif serta kebijakan yang jelas dalam pengelolaan risiko.

Kerangka dasar manajemen risiko Bank merupakan bagian integral dari proses manajemen risiko dalam pengelolaan bisnis dan operasional Bank yang meliputi 4 (empat) pilar yaitu:

1. Pengawasan aktif Dewan Komisaris dan Direksi

   a. Dewan Komisaris dan Direksi bertanggung jawab atas efektivitas penerapan manajemen risiko di Bank serta memastikan penerapan manajemen risiko telah memadai sesuai dengan karakteristik, kompleksitas dan profil risiko Bank.

   b. Untuk pelaksanaan tugas dan tanggung jawabnya, Dewan Komisaris membentuk Komite sebagai berikut:

      - Komite Pemantau Risiko
      - Komite Audit
      - Komite Remunerasi dan Nominasi

## *45. RISK MANAGEMENT*

*I. Risk Management Framework*

*The implementation of risk management framework of the Bank is based on the Financial Services Authority Regulation (POJK) No. 18/POJK.03/2016 dated March 16, 2016 and Financial Services Authority Regulations (SEOJK) No. 34/SEOJK.03/2016 dated September 1, 2016 regarding the Implementation of Risk Management for Commercial Banks and the use of the international guidelines of Basel Committee on Banking Supervision (BCBS).*

*The implementation of risk management is based on the need to balance the business function with risk management, where the risk management is becoming a strategic partner for the business units to optimize the revenue from the business units as a whole.*

*The Bank's risk management framework covers the entire scope of business activities, transactions and bank products, including new products or activities based on the applicable basic principles of risk management to maintain a balance between the effective business control functions and a clear policy in business management.*

*The basic framework of risk management is an integral part of the risk management process in management of business and operations of the Bank which includes 4 (four) pillars as follows:*

*1. Boards of Commissioners and Directors Active Supervision*

   *a. The Boards of Commissioners and Directors are responsible for the effectiveness of risk management implementation in the Bank and to ensure its adequate implementation according to the Bank's characteristics, complexity and risk profile.*

   *b. To support its duties and responsibilities, the Board of Commissioners established the following Committees:*

      - *Risk Monitoring Committee*
      - *Audit Committee*
      - *Remuneration and Nomination Committee*

**45. MANAJEMEN RISIKO (lanjutan)**

I. Kerangka Manajemen Risiko (lanjutan)

1. Pengawasan aktif Dewan Komisaris dan Direksi (lanjutan)

c. Untuk pelaksanaan tugas dan tanggung jawabnya, Direksi membentuk Komite Manajemen Risiko (KMR).

Direksi membentuk *Assets and Liabilities Committee* (ALCO) yang bertanggung jawab dalam menetapkan strategi dalam pengelolaan aset dan liabilitas Bank sesuai dengan ketentuan yang berlaku.

d. Untuk pengendalian internal, Direksi membentuk Satuan Kerja Audit Intern, sedangkan Satuan Kerja Manajemen Risiko berfungsi untuk identifikasi, pengukuran, pemantauan dan pengendalian risiko.

Direksi membentuk Satuan Kerja Kepatuhan yang berfungsi memastikan fungsi kepatuhan Bank.

2. Kecukupan kebijakan, prosedur dan penetapan limit

a. Seluruh aktivitas Bank dan setiap produk/jasa Bank harus memiliki pedoman dan prosedur yang ditetapkan secara jelas dan cakupannya sejalan dengan visi, misi dan strategi bisnis Bank.

b. Kebijakan Umum Manajemen Risiko disusun untuk memenuhi perkembangan terkini dalam industri perbankan yang berpengaruh pada semakin kompleksnya risiko kegiatan usaha Bank.

c. Kebijakan Umum Manajemen Risiko tersebut secara terus menerus akan disesuaikan dengan perubahan peraturan dan ketentuan regulator eksternal/internal.

3. Kecukupan proses identifikasi, pengukuran, pemantauan dan pengendalian risiko, serta sistem informasi manajemen risiko.

4. Sistem pengendalian internal yang efektif dalam pelaksanaan kegiatan operasional Bank.

Sistem pengendalian internal Bank yang andal dan efektif menjadi tanggung jawab dari seluruh unit kerja operasional dan unit kerja pendukung serta Satuan Kerja Audit Internal.

***45. RISK MANAGEMENT (continued)***

*I. Risk Management Framework (continued)*

*1. Boards of Commissioners and Directors Active Supervision (continued)*

*c. To support its duties and responsibilities, the Board of Directors formed a Risk Management Committee (KMR).*

*The Board of Directors established Assets and Liabilities Committee (ALCO) which is responsible for determining strategy in the management of the Bank's assets and liabilities in accordance with applicable regulations.*

*d. For internal control, the Board of Directors established the Internal Audit Unit, while the Risk Management Unit has a function for identifying, measuring, monitoring and controlling risk.*

*The Board of Directors established a Compliance Unit which has a function to ensure the Bank's compliance function.*

*2. Sufficiency of policy, procedure and limit setting*

*a. All of the Bank's activities and any products/services should have a clear guideline and procedure which is in line with the Bank's vision, mission and business strategy.*

*b. The Risk Management General Policy is prepared to meet the latest developments of banking industry which affects complexity of the risk in the Bank's business activities.*

*c. The Risk Management General Policy is continuously being upgraded for the changes in the rules and regulations of external/internal regulator as well.*

*3. Sufficiency of the identification of processes, measurement, monitoring and risk control, as well as management of information system risks.*

*4. Effective internal control system in the implementation of the Bank's operations.*

*A reliable and effective internal control system of the Bank is the responsibility of all operational and supporting units as well as Internal Audit Division.*

## 45. MANAJEMEN RISIKO (lanjutan)

I. Kerangka Manajemen Risiko (lanjutan)

Penerapan manajemen risiko di Bank telah dituangkan dalam beberapa kebijakan dan prosedur, salah satunya adalah Kebijakan Umum Manajemen Risiko (KUMR). KUMR sebagai kebijakan tertinggi dalam memberikan arahan kebijakan pengelolaan dan pengendalian risiko dalam rangka mengamankan Bank atas risiko yang dihadapi dalam aktivitas bisnisnya.

Dalam rangka penerapan manajemen risiko dan tata kelola yang efektif, Bank telah menetapkan struktur manajemen risiko disertai dengan tugas dan tanggung jawab pada seluruh satuan kerja yang disesuaikan dengan tujuan dan kebijakan usaha, ukuran dan kompleksitas kegiatan usaha Bank.

II. Struktur Organisasi

Dalam struktur pengawasan dan pengelolaan risiko Bank serta pelaksanaan *Good Corporate Governance*, Dewan Komisaris dibantu oleh Komite Pemantau Risiko (*Risk Oversight Committee*) di tingkat Komisaris dan KMR di tingkat Direksi.

Komite Manajemen Risiko (KMR) memiliki tugas dan tanggung jawab untuk menyusun dan menyesuaikan kebijakan strategi, serta pedoman penerapan manajemen risiko serta untuk memastikan bahwa pelaksanaan proses dan sistem manajemen risiko berjalan efektif, mengevaluasi perkembangan dan kondisi profil risiko, serta memberikan saran-saran dan langkah-langkah perbaikan untuk membahas permasalahan yang spesifik pada jenis risiko tertentu dan membutuhkan putusan segera dengan dilakukan rapat KMR yang bersifat terbatas.

III. Profil Risiko

Bank menyadari bahwa untuk mempertahankan dan meningkatkan kinerja yang baik, maka risiko-risiko yang dihadapi perlu dikendalikan secara baik, dimana di dalam kegiatannya selalu terdapat risiko yang melekat (*inherent*), yaitu dalam bentuk risiko kredit, risiko likuiditas, risiko pasar, risiko operasional, risiko hukum, risiko reputasi, risiko stratejik dan risiko kepatuhan. Rincian risiko-risiko tersebut adalah sebagai berikut:

## *45. RISK MANAGEMENT (continued)*

*I. Risk Management Framework (continued)*

*Implementation of risk management in Bank has been prepared under policies and procedures, one of them is General Policy of Risk Management (KUMR). KUMR as the highest policy to provide direction and control policy of risk management in order to secure the Bank from its business risk activities.*

*In the implementation of risk management and effective corporate governance, the Bank has determined the structure of risk management along with the duties and responsibilities in all units adapted to the objectives and business policy, the size and complexity of the Bank's business activities.*

*II. Organizational Structure*

*In the structure of supervision and risk management of the Bank as well as the implementation of Good Corporate Governance, the Board of Commissioners is supported by the Risk Oversight Committee at the Commissioner level and KMR at the Board of Directors level.*

*The Risk Management Committee (KMR) has duties and responsibilities to prepare and enhance strategy, policies and guidelines for the implementation of risk management and to ensure that implementation of the processes and systems of risk management is effective, to evaluate the development of risk profiles and conditions, and also to provide suggestions and remedial measures to address the issues that are specific to certain types of risk and require immediate decision by conducting limited KMR meetings.*

*III. Risk Profile*

*The Bank realized that in order to maintain and improve good performance, the risk exposures need to be controlled properly, where in its business activities there is always an inherent risk, which are the credit risk, liquidity risk, market risk, operational risk, legal risk, reputation risk, strategic risk and compliance risk. The details of these risks are as follows:*

## 45. MANAJEMEN RISIKO (lanjutan) / *45. RISK MANAGEMENT (continued)*

III. Profil Risiko (lanjutan) / *III. Risk Profile (continued)*

(i) Risiko kredit / *(i) Credit risk*

Risiko kredit adalah risiko yang timbul sebagai akibat kegagalan atau potensi kegagalan debitur/*counterparty* dalam memenuhi kewajibannya secara penuh sesuai perjanjian, baik karena tidak mampu ataupun tidak memiliki niat baik atau karena sebab-sebab lain, sehingga Bank mengalami kerugian.

*Credit risk is risk arising from the loss or potential loss of the debtors/ counterparty to fulfill its obligations in accordance with the agreement, either due to inability, or delibrate intention to default or other causes, which results for the Bank to suffer losses.*

1. Eksposur maksimum terhadap risiko kredit / *1. Maximum exposure to credit risk*

Tabel berikut menyajikan eksposur risiko kredit terhadap aset - neto sesudah cadangan kerugian penurunan nilai pada laporan posisi keuangan dan rekening administratif pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut:

*The following table presents the maximum exposure to credit risk exposures relating to the assets - net of allowance for possible losses on the statement of financial position and administrative accounts as of December 31, 2021 and 2020 are as follows:*

| | 2021 | 2020 | |
|---|---|---|---|
| Giro pada Bank Indonesia | 246.182 | 80.538 | *Current accounts with Bank Indonesia* |
| Giro pada bank lain | 344.954 | 385.613 | *Current accounts with other banks* |
| Penempatan pada Bank Indonesia dan bank lain | 2.664.471 | 1.459.467 | *Placements with Bank Indonesia and other banks* |
| Efek-efek | 3.480.492 | 1.915.516 | *Marketable securities* |
| Tagihan derivatif | 1.360 | 1.131 | *Derivative receivables* |
| Pinjaman yang diberikan | 9.803.920 | 7.128.044 | *Loans* |
| Tagihan akseptasi | 25.157 | 12.662 | *Acceptance receivables* |
| Pendapatan bunga yang masih akan diterima | 137.385 | 122.812 | *Accrued interest income* |
| Aset lain-lain | 19.132 | 20.184 | *Other assets* |
| **Total** | **16.723.053** | **11.125.967** | ***Total*** |

Eksposur risiko kredit terhadap rekening administratif pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut:

*Credit risk exposures relating to administrative accounts items as of December 31, 2021 and 2020 are as follows:*

| | 2021 | 2020 | |
|---|---|---|---|
| Bank garansi yang diterbitkan | 290.401 | 81.224 | *Bank guarantees issued* |
| Fasilitas pinjaman yang belum digunakan | 169.169 | 184.799 | *Unused loans facilities* |
| L/C yang masih beredar | 43.118 | 38.059 | *Outstanding irrevocable L/C* |
| **Total** | **502.688** | **304.082** | ***Total*** |

Eksposur maksimum pada tanggal 31 Desember 2021 dan 2020 yang berasal dari pinjaman yang diberikan yaitu masing-masing sebesar 58,64% dan 64,09%.

*The maximum exposure as of December 31, 2021 and 2020 which is derived from loans is 58.64% and 64.09%, respectively.*

## 45. MANAJEMEN RISIKO (lanjutan) / *45. RISK MANAGEMENT (continued)*

III. Profil Risiko (lanjutan) / *III. Risk Profile (continued)*

(i) Risiko kredit (lanjutan) / *(i) Credit risk (continued)*

2. Konsentrasi risiko kredit / *2. Concentration of credit risk*

Pengungkapan konsentrasi risiko kredit maksimum dalam jumlah bruto berdasarkan sektor industri adalah sebagai berikut:

*The disclosure on the gross maximum credit risk concentration by industry sector is as follows:*

| | 2021 | | | | | |
|---|---|---|---|---|---|---|
| | Pemerintah/ *Government* | Bank/ *Bank* | Jasa-jasa Dunia Usaha/ *Business Services* | Perusahaan Lainnya dan Perorangan/ *Other Companies and Individual* | Total | |
| Giro pada Bank Indonesia | 246.182 | - | - | - | 246.182 | *Current accounts with Bank Indonesia* |
| Giro pada bank lain | - | 345.996 | - | - | 345.996 | *Current accounts with other banks* |
| Penempatan pada Bank Indonesia dan bank lain | 2.474.622 | 190.000 | - | - | 2.664.622 | *Placement with Bank Indonesia and other banks* |
| Efek-efek | 1.025.323 | 114.967 | - | 2.340.832 | 3.481.122 | *Marketable securities* |
| Tagihan derivatif | - | 1.360 | - | - | 1.360 | *Derivative receivables* |
| Pinjaman yang diberikan | - | 226.293 | 9.282.933 | 506.391 | 10.015.617 | *Loans* |
| Tagihan akseptasi | - | - | 25.163 | - | 25.163 | *Acceptance receivables* |
| Pendapatan bunga yang masih akan diterima | 11.947 | 25.629 | 98.143 | 1.666 | 137.385 | *Accrued interest income* |
| Aset lain-lain | 9.343 | - | - | 9.789 | 19.132 | *Other assets* |
| **Total** | **3.767.417** | **904.245** | **9.406.239** | **2.858.678** | **16.936.579** | ***Total*** |

| | 2020 | | | | | |
|---|---|---|---|---|---|---|
| | Pemerintah/ *Government* | Bank/ *Bank* | Jasa-jasa Dunia Usaha/ *Business Services* | Perusahaan Lainnya dan Perorangan/ *Other Companies and Individual* | Total | |
| Giro pada Bank Indonesia | 80.538 | - | - | - | 80.538 | *Current accounts with Bank Indonesia* |
| Giro pada bank lain | - | 386.841 | - | - | 386.841 | *Current accounts with other banks* |
| Penempatan pada Bank Indonesia dan bank lain | 1.249.688 | 210.000 | - | - | 1.459.688 | *Placement with Bank Indonesia and other banks* |
| Efek-efek | 1.349.874 | 97.537 | - | 468.279 | 1.915.690 | *Marketable securities* |
| Tagihan derivatif | - | 1.131 | - | - | 1.131 | *Derivative receivables* |
| Pinjaman yang diberikan | - | 220.906 | 6.748.259 | 381.485 | 7.350.650 | *Loans* |
| Tagihan akseptasi | - | - | 12.671 | - | 12.671 | *Acceptance receivables* |
| Pendapatan bunga yang masih akan diterima | 14.841 | 33.099 | 73.685 | 1.187 | 122.812 | *Accrued interest income* |
| Aset lain-lain | 9.343 | - | - | 10.841 | 20.184 | *Other assets* |
| **Total** | **2.704.284** | **949.514** | **6.834.615** | **861.792** | **11.350.205** | ***Total*** |

## 45. MANAJEMEN RISIKO (lanjutan) / *45. RISK MANAGEMENT (continued)*

III. Profil Risiko (lanjutan) / *III. Risk Profile (continued)*

(i) Risiko kredit (lanjutan) / *(i) Credit risk (continued)*

2. Konsentrasi risiko kredit (lanjutan) / *2. Concentration of credit risk (continued)*

Eksposur risiko kredit atas rekening administratif pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut:

*Credit risk exposures relating to administrative accounts as of December 31, 2021 and 2020 are as follows:*

| Keterangan / *Description* | 2021 Bank/ *Bank* | 2021 Perusahaan/ *Corporate* | 2021 Perorangan/ *Individual* | 2021 Total |
|---|---|---|---|---|
| Bank garansi yang diterbitkan / *Bank guarantees issued* | - | 290.270 | 131 | 290.401 |
| Fasilitas pinjaman yang belum digunakan / *Unused loans facilities* | 8.249 | 160.920 | - | 169.169 |
| L/C yang masih beredar / *Outstanding irrevocable L/C* | - | 43.118 | - | 43.118 |
| **Total** / ***Total*** | **8.249** | **494.308** | **131** | **502.688** |

| Keterangan / *Description* | 2020 Bank/ *Bank* | 2020 Perusahaan/ *Corporate* | 2020 Perorangan/ *Individual* | 2020 Total |
|---|---|---|---|---|
| Bank garansi yang diterbitkan / *Bank guarantees issued* | - | 80.252 | 972 | 81.224 |
| Fasilitas pinjaman yang belum digunakan / *Unused loans facilities* | 4.400 | 180.399 | - | 184.799 |
| L/C yang masih beredar / *Outstanding irrevocable L/C* | - | 38.059 | - | 38.059 |
| **Total** / ***Total*** | **4.400** | **298.710** | **972** | **304.082** |

Pengungkapan konsentrasi risiko kredit maksimum dalam jumlah bruto berdasarkan letak geografis adalah sebagai berikut:

*The disclosure on the gross maximum credit risk concentration by geography is as follows:*

| | 2021 DKI Jakarta/ *Special City of Jakarta* | 2021 Luar DKI Jakarta/ *Outside of Special City of Jakarta* | 2021 Total | |
|---|---|---|---|---|
| **Aset** | | | | ***Assets*** |
| Giro pada Bank Indonesia | 246.182 | - | 246.182 | *Current accounts with Bank Indonesia* |
| Giro pada bank lain | 341.738 | 4.258 | 345.996 | *Current accounts with other banks* |
| Penempatan pada Bank Indonesia dan bank lain | 2.664.622 | - | 2.664.622 | *Placements with Bank Indonesia and other banks* |
| Efek-efek | 3.481.122 | - | 3.481.122 | *Marketable securities* |
| Tagihan derivatif | 1.360 | - | 1.360 | *Derivative receivables* |
| Pinjaman yang diberikan | 7.408.241 | 2.607.376 | 10.015.617 | *Loans* |
| Tagihan akseptasi | 25.163 | | 25.163 | *Acceptance receivables* |
| Pendapatan bunga yang masih akan diterima | 78.917 | 58.468 | 137.385 | *Accrued interest income* |
| Aset lain-lain | 19.132 | - | 19.132 | *Other assets* |
| **Total Aset** | **14.266.477** | **2.670.102** | **16.936.579** | ***Total Assets*** |

## 45. MANAJEMEN RISIKO (lanjutan)

III. Profil Risiko (lanjutan)

(i) Risiko kredit (lanjutan)

2. Konsentrasi risiko kredit (lanjutan)

Pengungkapan konsentrasi risiko kredit maksimum dalam jumlah bruto berdasarkan letak geografis adalah sebagai berikut: (lanjutan)

## *45. RISK MANAGEMENT (continued)*

*III. Risk Profile (continued)*

*(i) Credit risk (continued)*

*2. Concentration of credit risk (continued)*

*The disclosure on the gross maximum credit risk concentration by geography is as follows: (continued)*

| | 2020 | | | |
|---|---|---|---|---|
| | DKI Jakarta/ *Special City of Jakarta* | Luar DKI Jakarta/ *Outside of Special City of Jakarta* | Total | |
| **Aset** | | | | ***Assets*** |
| Giro pada Bank Indonesia | 80.538 | - | 80.538 | *Current accounts with Bank Indonesia* |
| Giro pada bank lain | 382.574 | 4.267 | 386.841 | *Current accounts with other banks* |
| Penempatan pada Bank Indonesia dan bank lain | 1.459.688 | - | 1.459.688 | *Placements with Bank Indonesia and other banks* |
| Efek-efek | 1.915.690 | - | 1.915.690 | *Marketable securities* |
| Tagihan derivatif | 1.131 | - | 1.131 | *Derivative receivables* |
| Pinjaman yang diberikan | 5.384.449 | 1.966.201 | 7.350.650 | *Loans* |
| Tagihan akseptasi | 12.671 | - | 12.671 | *Acceptance receivables* |
| Pendapatan bunga yang masih akan diterima | 68.946 | 53.866 | 122.812 | *Accrued interest income* |
| Aset lain-lain | 20.184 | - | 20.184 | *Other assets* |
| **Total Aset** | **9.325.871** | **2.024.334** | **11.350.205** | ***Total Assets*** |

Eksposur risiko kredit atas rekening administratif pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut:

*The exposures relating to credit risk of administrative accounts as of December 31, 2021 and 2020 are as follows:*

| | 2021 | | | |
|---|---|---|---|---|
| Keterangan | DKI Jakarta/ *Special City of Jakarta* | Luar DKI Jakarta/ *Outside of Special City of Jakarta* | Total | *Description* |
| Bank garansi yang diterbitkan | 267.621 | 22.780 | 290.401 | *Bank guarantees issued* |
| Fasilitas pinjaman yang belum digunakan | 83.704 | 85.465 | 169.169 | *Unused loans facilities* |
| L/C yang masih beredar | 43.118 | - | 43.118 | *Outstanding irrevocable L/C* |
| **Total** | **394.443** | **108.245** | **502.688** | ***Total*** |

| | 2020 | | | |
|---|---|---|---|---|
| Keterangan | DKI Jakarta/ *Special City of Jakarta* | Luar DKI Jakarta/ *Outside of Special City of Jakarta* | Total | *Description* |
| Bank garansi yang diterbitkan | 57.053 | 24.171 | 81.224 | *Bank guarantees issued* |
| Fasilitas pinjaman yang belum digunakan | 63.599 | 121.200 | 184.799 | *Unused loans facilities* |
| L/C yang masih beredar | 38.059 | - | 38.059 | *Outstanding irrevocable L/C* |
| **Total** | **158.711** | **145.371** | **304.082** | ***Total*** |

## 45. MANAJEMEN RISIKO (lanjutan)

III. Profil Risiko (lanjutan)

(i) Risiko kredit (lanjutan)

2. Konsentrasi risiko kredit (lanjutan)

Pengungkapan konsentrasi risiko kredit maksimum berdasarkan sektor ekonomi yang terdapat pada pinjaman yang diberikan adalah sebagai berikut:

## *45. RISK MANAGEMENT (continued)*

*III. Risk Profile (continued)*

*(i) Credit risk (continued)*

*2. Concentration of credit risk (continued)*

*The disclosure on the maximum credit risk concentration by economic sector on loans is as follows:*

| | 2021 | | 2020 | | |
|---|---|---|---|---|---|
| Perantara keuangan | 2.499.267 | 24,95% | 1.952.400 | 26,57% | *Financial agent* |
| Industri pengolahan | 2.318.334 | 23,15% | 1.152.645 | 15,68% | *Processing industry* |
| Perdagangan besar dan eceran | 1.908.121 | 19,05% | 1.119.986 | 15,24% | *Wholesaler and retailer* |
| Rumah tangga | 1.530.899 | 15,29% | 1.700.080 | 23,13% | *Household* |
| *Real estate* , usaha persewaan dan jasa perusahaan | 504.449 | 5,04% | 625.890 | 8,51% | *Real estate, rental and services* |
| Pertambangan | 323.298 | 3,23% | 7.101 | 0,10% | *Mining* |
| Pertanian, perburuan dan kehutanan | 262.467 | 2,62% | 40.060 | 0,54% | *Agribusiness, hunting and forestry* |
| Transportasi, pergudangan dan komunikasi | 194.788 | 1,94% | 127.356 | 1,73% | *Transportation, warehousing and communication* |
| Penyediaan akomodasi, makanan dan minuman | 194.285 | 1,94% | 195.593 | 2,66% | *Supply of accommodation, food and beverages* |
| Konstruksi | 186.457 | 1,86% | 337.075 | 4,59% | *Constructions* |
| Perikanan | 14.815 | 0,15% | 14.975 | 0,20% | *Fishery* |
| Jasa | 6.455 | 0,06% | 5.820 | 0,08% | *Services* |
| Lain-lain | 71.982 | 0,72% | 71.669 | 0,97% | *Others* |
| **Total** | **10.015.617** | **100,00%** | **7.350.650** | **100,00%** | ***Total*** |

Pengungkapan konsentrasi risiko kredit maksimum berdasarkan kelompok debitur adalah sebagai berikut:

*The disclosure on the maximum credit risk concentration by debtor classification is as follows:*

| | 2021 | | 2020 | | |
|---|---|---|---|---|---|
| Komersial | 8.484.717 | 84,71% | 5.650.569 | 76,87% | *Commercial* |
| Konsumen | 1.530.900 | 15,29% | 1.700.081 | 23,13% | *Consumer* |
| **Total** | **10.015.617** | **100,00%** | **7.350.650** | **100,00%** | ***Total*** |

Pengungkapan risiko kredit maksimum adalah sebelum efek mitigasi melalui *master netting* dan/atau perjanjian jaminan. Apabila instrumen keuangan dicatat berdasarkan nilai wajar, angka yang ditunjukkan mencerminkan pengungkapan risiko kredit saat ini tetapi bukan pengungkapan risiko maksimal yang dapat timbul di masa yang akan datang sebagai akibat perubahan nilai.

*The details of maximum credit risks by economic sector are before the effect of mitigation through the use of master netting and/or collateral agreements. Where the financial instruments are recorded at fair value, the amounts shown represent the current credit risk exposure but not the maximum risk exposure that could arise in the future as a result of changes in value.*

**45. MANAJEMEN RISIKO (lanjutan)**

III. Profil Risiko (lanjutan)

(i) Risiko kredit (lanjutan)

2. Konsentrasi risiko kredit (lanjutan)

Beberapa langkah yang telah dilakukan untuk mengantisipasi risiko kredit adalah:

a. Pengelolaan Risiko Kredit dilakukan dengan penerapan *Four Eyes Principles* sebagai prinsip utama yang mendasari pengambilan keputusan kredit dengan melibatkan unit Bisnis dan unit *Credit Risk Reviewer Division* (CRRD), yang saling independen satu sama lain dengan pemisahan wewenang dan tanggung jawab, sebagai berikut:

- Divisi Bisnis adalah unit bisnis yang melaksanakan usulan pemberian kredit atau penyediaan dana dan berfungsi juga melakukan penanganan debitur kualitas kredit 2A agar tidak berpotensi menjadi *Non-Performing Loan* (NPL);
- *Credit Risk Reviewer Division* (CRRD) adalah unit yang melakukan reviu Nota Analisa Kredit dan hasilnya dalam bentuk Analisa Risiko dan Rekomendasi (ARR) serta dilengkapi kewenangan dalam batas limit tertentu untuk menyetujui atau menolak proposal yang diusulkan oleh Divisi Bisnis;
- Divisi *Corporate Legal and Litigation* dan Divisi *Compliance* sebagai *Non-Voting Member* dalam pemberian opini kepatuhan, legal, dan *Operation* dan *Credit Administration Division* serta *Financial Control Division* sebagai tim *ad hoc* dalam pemberian opini operasional dan restrukturisasi pinjaman didalam mekanisme komite kredit;

***45. RISK MANAGEMENT (continued)***

*III. Risk Profile (continued)*

*(i) Credit risk (continued)*

*2. Concentration of credit risk (continued)*

*There are several actions which have been taken to anticipate the credit risk:*

*a. The Credit Risk Management is applied by implementing Four Eyes Principles that underlies the main principle to decide approval of credit proposal with the involvement of Business Units and units of Credit Risk Reviewer Division (CRRD), which are working independently with different authority and responsibility, as follows:*

- *Business Division is a business unit that proposes credit granting or funding availability, as well as functions to handle the debtors with credit collectability of 2A in order not to potentially become a Non-Performing Loan (NPL);*
- *Credit Risk Reviewer Division (CRRD) is a unit which reviews Credit Memorandum Notes and results in Risk Analysis and Recommendation (ARR) and is authorized within certain limits to approve or reject proposals proposed by the Business Division;*
- *Corporate Legal and Litigation Division and Compliance Division as Non-Voting Member in providing compliance, legal, and Operation and Credit Administration Division and Financial Control Division as ad hoc team providing operational opinion and loan restructuring in the credit committee mechanism;*

**45. MANAJEMEN RISIKO (lanjutan)**

III. Profil Risiko (lanjutan)

(i) Risiko kredit (lanjutan)

2. Konsentrasi risiko kredit (lanjutan)

Beberapa langkah yang telah dilakukan untuk mengantisipasi risiko kredit adalah: (lanjutan)

a. Pengelolaan Risiko Kredit dilakukan dengan penerapan *Four Eyes Principles* merupakan prinsip utama yang mendasari pengambilan keputusan kredit dengan melibatkan unit Bisnis dan unit *Credit Risk Reviewer Division* (CRRD), yang saling independen satu sama lain dengan pemisahan wewenang dan tanggung jawab, sebagai berikut: (lanjutan)

- *Management All Delinquencies* (MAD) berfungsi membantu penagihan debitur kualitas 2A dan 2B bersama-sama dengan Unit Bisnis, dan melakukan penanganan debitur kualitas 2C agar tidak berpotensi menjadi *Non-Performing Loan* (NPL) serta penyelamatan kredit dengan *rescheduling, reconditioning* dan *restructuring*, serta *Non-Performing Loan* (NPL) dengan penjualan agunan dll, dan penyelesaian aset bermasalah.
- Divisi Manajemen Risiko berfungsi sebagai unit independen yang melakukan identifikasi, pengukuran, memantau risiko kredit dengan berpegang pada *prudent banking policy*; dan
- Komite Kredit merupakan mekanisme proses persetujuan kredit sesuai dengan Batas Wewenang Memutus Kredit (BWMK) yang telah ditetapkan oleh Direksi.

b. Melakukan penetapan *limit*/batas wewenang untuk memutuskan kredit yang direviu secara berkala.

c. Melakukan penyempurnaan terhadap proses kredit Bank perihal Batas Wewenang Memutus Kredit (BWMK) sehingga proses pengambilan keputusan kredit berjalan lebih cepat namun tetap berpedoman terhadap asas *prudent banking*.

***45. RISK MANAGEMENT (continued)***

*III. Risk Profile (continued)*

*(i) Credit risk (continued)*

*2. Concentration of credit risk (continued)*

*There are several actions which have been taken to anticipate the credit risk: (continued)*

*a. The Credit Risk Management is applied by implementing Four Eyes Principles that underlies the main principle to decide approval of credit proposal with the involvement of Business Units and units of Credit Risk Reviewer Division (CRRD), which are working independently with different authority and responsibility, as follows: (continued)*

- *Management All Delinquencies (MAD) whose functions serve to assist the collection of 2A and 2B quality debtors together with the Business Unit, and to handle the debtors with credit collectability of 2C in order not to potentially become a Non-Performing Loan (NPL) and to save credit by rescheduling, reconditioning and restructuring, and handle debtors with Non-Performing Loan (NPL) by selling collateral etc, and the assets settlement.*
- *Risk Management Division (RMD) whose function as an independent unit to identify, measure and monitor credit risk by implementing a prudent banking policy; and*
- *Credit Committee evaluates the process of credit approval in accordance with the Limitation of Credit Authorization Limit (BWMK) assigned by the Board of Directors.*

*b. Setting up of credit limits/level of authority to approve credit are being evaluated on a regular basis.*

*c. Credit Authorization Limit (BWMK) makes improvement to the Bank's process of evaluation of granting credits so that the credit decision-making processes will be faster but still guided by the principles of prudent banking.*

**45. MANAJEMEN RISIKO (lanjutan)**

III. Profil Risiko (lanjutan)

(i) Risiko kredit (lanjutan)

2. Konsentrasi risiko kredit (lanjutan)

Beberapa langkah yang telah dilakukan untuk mengantisipasi risiko kredit adalah: (lanjutan)

d. Melengkapi Bank dengan Kebijakan Perkreditan dan Pedoman Pelaksanaan Kredit yang secara berkala dilakukan peninjauan kembali, selain itu terus melengkapi dan menyempurnakan *Standard Operating Procedure* bidang perkreditan.

e. Melakukan *monitoring* terhadap portofolio pinjaman Bank, yang dilakukan antara lain terhadap segmentasi kredit, kualitas kredit, serta terhadap 25 (dua puluh lima) debitur inti.

f. Melakukan penyempurnaan atas Nota Analisa Kredit yang disertakan dengan *spreadsheet* laporan keuangan.

g. Melakukan pembahasan rutin terkait dengan permasalahan di bidang kredit termasuk didalamnya mengenai Kredit Kualitas Rendah (KKR) dan pinjaman bermasalah.

h. Melakukan perbaikan pada pinjaman bermasalah dengan melakukan penyelesaian pinjaman bagi debitur yang bermasalah.

i. Melakukan penyusunan portofolio pinjaman per sektor industri yang digunakan untuk menyusun *Industry Code and Catalogues*, dan Rekomendasi *Approved Industries* dan *Target Market*.

j. Pemberian pinjaman dengan mempertimbangkan BMPK, limit kredit dan konsentrasi kredit.

***45. RISK MANAGEMENT (continued)***

*III. Risk Profile (continued)*

*(i) Credit risk (continued)*

*2. Concentration of credit risk (continued)*

*There are several actions which have been taken to anticipate the credit risk: (continued)*

*d. Complementing the Bank with the Credit Policy and Credit Manual which are regularly being reviewed also to complement and enhance the Standard Operating Procedure for granting credit sector.*

*e. Monitoring of the Bank's loans portfolio, which covers, among others, segment of credit, credit quality, for the top 25 (twenty five) debtors.*

*f. Improving Credit Analysis Memorandum and with attached financial statements spreadsheet.*

*g. Conducting regular discussion related to the problems in the field of credit which includes Low Quality Loans and Non-Performing Loans.*

*h. Improving the Non-Performing Loans by resolving the problems of non-performing debtors.*

*i. Preparing the loan portfolio by industry sector to compile the Industry Code and Catalogues, and Recommendations of Approved Industries and Target Market.*

*j. Granting loan by considering the Legal Lending Limit, credit limit and credit concentration.*

**45. MANAJEMEN RISIKO (lanjutan)**

III. Profil Risiko (lanjutan)

(i) Risiko kredit (lanjutan)

Proses pemberian kredit dilakukan dengan penentuan *target market* terlebih dahulu, dengan memperhatikan industri *outlook* yang direkomendasikan serta memperhatikan *risk appetite* dan *risk tolerance* yang ditetapkan manajemen Bank, selanjutnya melakukan analisis kredit termasuk di dalamnya melakukan *BI Checking* dan *Trade Checking*, pengajuan kepada Rapat Komite Kredit sesuai dengan kewenangan masing-masing pemutus, ditindaklanjuti dengan memberikan keputusan atas permohonan kredit oleh Rapat Komite Kredit.

Setelah adanya persetujuan pinjaman tersebut, maka Surat Penawaran Kredit diberikan kepada debitur dan dilanjutkan dengan penandatanganan perjanjian pinjaman, pengikatan agunan dan penutupan asuransi agunan. Setelah proses tersebut maka dilanjutkan dengan proses dokumentasi dan administrasi kredit, melakukan pencairan, dilanjutkan dengan pemantauan serta pelaporan kredit.

**Jaminan dan perlindungan kredit lainnya**

Bank menerapkan berbagai kebijakan dan praktik untuk memitigasi risiko kredit. Praktik perbankan yang umum dilakukan adalah dengan meminta agunan sebagai uang muka. Bank menerapkan berbagai panduan atas jenis-jenis agunan yang dapat diterima dalam rangka memitigasi risiko kredit. Jenis-jenis agunan atas pinjaman yang diberikan antara lain adalah: hipotek atas properti hunian, agunan atas aset usaha seperti tanah dan bangunan, persediaan dan piutang usaha dan agunan atas instrumen keuangan.

**Kualitas kredit per golongan aset keuangan**

Kualitas kredit aset keuangan dikelola oleh Bank dengan menggunakan pedoman dari Bank Indonesia. Kualitas kredit berdasarkan golongan aset yang memiliki risiko kredit mengacu pada hasil penilaian dari lembaga pemeringkat eksternal yang ditetapkan oleh Bank Indonesia.

***45. RISK MANAGEMENT (continued)***

*III. Risk Profile (continued)*

*(i) Credit risk (continued)*

*The credit granting evaluation process is conducted initially by determining the target market, and considering recommendation from outlook of industry and attention to risk appetite and risk tolerance established by the Bank's management, and then conducting evaluation and credit analysis including BI Checking and Trade Checking, submission to Credit Committee Meeting in accordance with the limit authority, followed by a decision on a credit application by the Credit Committee Meeting.*

*After the loan has been approved, the debtor is going to receive an Offering Letter of Credit, and continued by signing on the loan agreement, binding of collateral and collateral insurance. The process is continued with the documentation and credit administration, credit disbursement, followed by monitoring and reporting of credit.*

***Collateral and other credit protection***

*The Bank implements policies and practices to mitigate the credit risk. The general banking practice is to secure collateral as an advance. The Bank implements guidelines on the acceptability of specific classes of collateral or credit risk mitigation. The principal types of collateral for loans are as follows: mortgage over residential properties, collaterals over business assets such as land and buildings, inventories and accounts receivable and collaterals over financial instruments.*

***Credit quality per class of financial assets***

*On determining the credit quality of financial assets managed by the Bank, it uses the guidance from Bank Indonesia. The credit quality based on asset classification that has a credit risk refers to the assessment of external agencies as stipulated by Bank Indonesia.*

**45. MANAJEMEN RISIKO (lanjutan)**

III. Profil Risiko (lanjutan)

(i) Risiko kredit (lanjutan)

**Agunan yang diambil alih**

Untuk tahun yang berakhir pada tanggal 31 Desember 2021 dan 2020, Bank mengakui keuntungan (kerugian) atas penjualan agunan yang diambil alih masing-masing sebesar (Rp 5.178) dan Rp 304 (Catatan 17).

**Penilaian penurunan nilai**

Bank menganggap instrumen keuangan gagal bayar dan oleh karena itu Tahap 3 (mengalami penurunan nilai kredit) untuk perhitungan ECL dalam semua kasus ketika peminjam telah jatuh tempo 90 hari pada pembayaran kontraktualnya. Bank menganggap saldo perbendaharaan dan antar bank gagal dan mengambil tindakan segera jika pembayaran dalam satu hari yang diperlukan tidak diselesaikan pada penutupan bisnis seperti yang diuraikan dalam perjanjian individu.

Sebagai bagian dari penilaian kualitatif tentang apakah nasabah gagal bayar, Bank juga mempertimbangkan berbagai contoh yang mungkin menunjukkan ketidaksukaan untuk membayar. Ketika peristiwa seperti itu terjadi, Bank dengan hati-hati mempertimbangkan apakah peristiwa tersebut akan mengakibatkan memperlakukan pelanggan sebagai lalai dan oleh karena itu dinilai sebagai Tahap 3 untuk perhitungan ECL atau apakah Tahap 2 sesuai. Peristiwa tersebut meliputi:

a. Peringkat internal peminjam menunjukkan *default* atau hampir gagal bayar.
b. Peminjam yang meminta dana darurat dari Bank.
c. Peminjam memiliki kewajiban jatuh tempo kepada kreditor publik atau karyawan.
d. Peminjam sudah meninggal.
e. Penurunan material dalam nilai agunan yang mendasari dimana pemulihan pinjaman diharapkan dari penjualan agunan.
f. Penurunan material dalam perputaran peminjam atau hilangnya pelanggan utama.
g. Pelanggaran perjanjian tidak dibebaskan oleh Bank.

***45. RISK MANAGEMENT (continued)***

*III. Risk Profile (continued)*

*(i) Credit risk (continued)*

***Foreclosed assets***

*For the years ended December 31, 2021 and 2020, the Bank recognized a gain (loss) on the sale of foreclosed assets amounting to (Rp 5,178) and Rp 304, respectively (Note 17).*

***Impairment assessment***

*The Bank considers a financial instrument defaulted and therefore Stage 3 (credit-impaired) for ECL calculations in all cases when the borrower becomes 90 days past due on its contractual payments. The Bank considers treasury and interbank balances defaulted and takes immediate action when the required intraday payments are not settled by the close of business as outlined in the individual agreements.*

*As a part of a qualitative assessment of whether a customer is in default, the Bank also considers a variety of instances that may indicate unlikeliness to pay. When such events occur, the Bank carefully considers whether the event should result in treating the customer as defaulted and therefore assessed as Stage 3 for ECL calculations or whether Stage 2 is appropriate. Such events include:*

*a. Internal rating of the borrower indicating default or near-default.*
*b. The borrower requesting emergency funding from the Bank.*
*c. The borrower having past due liabilities to public creditors or employees.*
*d. The borrower is deceased.*
*e. A material decrease in the underlying collateral value where the recovery of the loan is expected from the sale of the collateral.*
*f. A material decrease in the borrower's turnover or the loss of a major customer.*
*g. A covenant breach not waived by the Bank.*

**45. MANAJEMEN RISIKO (lanjutan)**

III. Profil Risiko (lanjutan)

(i) Risiko kredit (lanjutan)

**Penilaian penurunan nilai (lanjutan)**

h. Debitur (atau badan hukum dalam kelompok debitur) yang mengajukan permohonan/perlindungan kebangkrutan.
i. Hutang atau ekuitas debitur yang terdaftar ditangguhkan di bursa utama karena rumor atau fakta tentang kesulitan keuangan.

**Cadangan kerugian penurunan nilai individual**

Bank menentukan cadangan kerugian secara individual untuk masing-masing aset keuangan pinjaman yang diberikan yang signifikan secara individu. Beberapa hal yang dipertimbangkan dalam menentukan jumlah cadangan kerugian antara lain mencakup:

(1) Kemungkinan rencana bisnis debitur;
(2) Kemampuan untuk memperbaiki kinerja setelah adanya kesulitan keuangan;
(3) Proyeksi penerimaan dan pembayaran apabila terjadi kebangkrutan;
(4) Kemungkinan adanya sumber pembayaran lainnya; dan
(5) Jumlah yang dapat direalisasikan atas jaminan dan ekspektasi waktu arus kas.

**Cadangan kerugian penurunan nilai kolektif**

Cadangan kerugian secara kolektif dilakukan atas aset keuangan yang tidak signifikan secara individu.

**Evaluasi penurunan nilai**

Bank memberlakukan *monitoring* dan pengawasan kredit yaitu *Early Warning System*.

Tujuan dari *Early Warning System* digunakan untuk melakukan pemantauan kredit agar dapat diketahui sedini mungkin apabila terjadi penyimpangan/deviasi yang dapat berdampak pada turunnya kualitas kredit (kolektibilitas) sehingga Bank dapat secepat mungkin mengambil langkah-langkah perbaikan sehingga Bank tidak mengalami kerugian.

***45. RISK MANAGEMENT (continued)***

*III. Risk Profile (continued)*

*(i) Credit risk (continued)*

***Impairment assessment (continued)***

*h. The debtor (or any legal entity within the debtor's group) filing for bankruptcy application/protection.*

*i. Debtor's listed debt or equity suspended at the primary exchange because of rumours or facts about financial difficulties.*

***Individually assessed allowances***

*The Bank provides the individual allowances for each individually significant financial assets of loans. Items considered when determining allowance include:*

*(1) The sustainability of the debtors business plan;*
*(2) Ability to improve performance once a financial difficulty has arisen;*
*(3) Projected cash receipt and the expected payout if debtor is bankrupt;*
*(4) The availability of other source of payment; and*
*(5) The realizable value of collateral and the timing of expected cash flows.*

***Collectively assessed allowances***

*Allowances are assessed collectively for losses on financial assets that are not individually significant.*

***Impairment evaluation***

*The Bank imposed a monitoring and supervision of credit that is the Early Warning System.*

*Early Warning System is used by the Bank to conduct credit monitoring to recognize as early as possible if there any event of irregularities/deviations that could impact the decline of credit quality (collectibilities) as soon as possible so that the Bank can take corrective measures as soon as possible to avoid suffering losses.*

**45. MANAJEMEN RISIKO (lanjutan)**

III. Profil Risiko (lanjutan)

(i) Risiko kredit (lanjutan)

Berikut beberapa hal yang menjadi *warning signs* atas diberlakukannya *Early Warning System*, sebagai berikut:

a. Laporan keuangan
b. Kondisi bisnis debitur
c. Sikap debitur
d. Ekonomi makro

*Early Warning System* atas debitur dikategorikan menjadi 5 (lima) peringkat profil risiko, sebagai berikut:

a. Risiko tinggi
b. Risiko menengah tinggi
c. Risiko menengah
d. Risiko menengah rendah
e. Risiko rendah

Berikut ini adalah risiko kredit berdasarkan klasifikasi evaluasi penurunan nilai pada tanggal 31 Desember 2021 dan 2020:

***45. RISK MANAGEMENT (continued)***

*III. Risk Profile (continued)*

*(i) Credit risk (continued)*

*Below are some indicators that serve as warning signs on the implementation of the Early Warning System, as follows:*

*a. Financial statements*
*b. Business conditions of debtor*
*c. Attittude of debtor*
*d. Macro economy*

*The Early Warning System on debtors are categorized into 5 (five) ranks of risk profile, as follows:*

*a. High risk*
*b. Medium to high risk*
*c. Medium risk*
*d. Medium to low risk*
*e. Low risk*

*The following is credit risk based on allowance for impairment losses assessment classification as of December 31, 2021 and 2020:*

Giro pada Bank Indonesia / *Current accounts with Bank Indonesia*

| | 2021 | | | | |
|---|---|---|---|---|---|
| | Tahap/ *Stage* 1 | Tahap/ *Stage* 2 | Tahap/ *Stage* 3 | Total | |
| Rupiah | 49.676 | - | - | 49.676 | *Rupiah* |
| Mata uang asing (Catatan 40) | 196.506 | - | - | 196.506 | *Foreign currencies (Note 40)* |
| **Total** | **246.182** | **-** | **-** | **246.182** | ***Total*** |

| | 2020 | | | | |
|---|---|---|---|---|---|
| | Tahap/ *Stage* 1 | Tahap/ *Stage* 2 | Tahap/ *Stage* 3 | Total | |
| Rupiah | 44.212 | - | - | 44.212 | *Rupiah* |
| Mata uang asing (Catatan 40) | 36.326 | - | - | 36.326 | *Foreign currencies (Note 40)* |
| **Total** | **80.538** | **-** | **-** | **80.538** | ***Total*** |

## 45. MANAJEMEN RISIKO (lanjutan) / *45. RISK MANAGEMENT (continued)*

III. Profil Risiko (lanjutan) / *III. Risk Profile (continued)*

(i) Risiko kredit (lanjutan) / *(i) Credit risk (continued)*

Giro pada bank lain / *Current accounts with other banks*

| | 2021 | | | | |
|---|---|---|---|---|---|
| | Tahap/ *Stage* 1 | Tahap/ *Stage* 2 | Tahap/ *Stage* 3 | Total | |
| Rupiah | 27.465 | - | - | 27.465 | *Rupiah* |
| Mata uang asing (Catatan 40) | 317.762 | - | 769 | 318.531 | *Foreign currencies (Note 40)* |
| Total | 345.227 | - | 769 | 345.996 | *Total* |
| Cadangan kerugian penurunan nilai | (273) | - | (769) | (1.042) | *Allowance for impairment losses* |
| **Neto** | **344.954** | **-** | **-** | **344.954** | ***Net*** |

| | 2020 | | | | |
|---|---|---|---|---|---|
| | Tahap/ *Stage* 1 | Tahap/ *Stage* 2 | Tahap/ *Stage* 3 | Total | |
| Rupiah | 24.649 | - | - | 24.649 | *Rupiah* |
| Mata uang asing (Catatan 40) | 361.370 | - | 822 | 362.192 | *Foreign currencies (Note 40)* |
| Total | 386.019 | - | 822 | 386.841 | *Total* |
| Cadangan kerugian penurunan nilai | (406) | - | (822) | (1.228) | *Allowance for impairment losses* |
| **Neto** | **385.613** | **-** | **-** | **385.613** | ***Net*** |

Penempatan pada Bank Indonesia dan bank lain / *Placements with Bank Indonesia and other banks*

| | 2021 | | | | |
|---|---|---|---|---|---|
| | Tahap/ *Stage* 1 | Tahap/ *Stage* 2 | Tahap/ *Stage* 3 | Total | |
| Rupiah | | | | | *Rupiah* |
| Fasilitas Deposito Bank Indonesia | 2.474.622 | - | - | 2.474.622 | *Bank Indonesia Deposit Facility* |
| *Interbank Call Money* | 190.000 | - | - | 190.000 | *Interbank Call Money* |
| Total | 2.664.622 | - | - | 2.664.622 | *Total* |
| Cadangan kerugian penurunan nilai | (151) | - | - | (151) | *Allowance for impairment losses* |
| **Neto** | **2.664.471** | **-** | **-** | **2.664.471** | ***Net*** |

| | 2020 | | | | |
|---|---|---|---|---|---|
| | Tahap/ *Stage* 1 | Tahap/ *Stage* 2 | Tahap/ *Stage* 3 | Total | |
| Rupiah | | | | | *Rupiah* |
| Fasilitas Deposito Bank Indonesia | 1.249.688 | - | - | 1.249.688 | *Bank Indonesia Deposit Facility* |
| *Interbank Call Money* | 40.000 | - | - | 40.000 | *Interbank Call Money* |
| Deposito Berjangka | 170.000 | - | - | 170.000 | *Time Deposit* |
| Total | 1.459.688 | - | - | 1.459.688 | *Total* |
| Cadangan kerugian penurunan nilai | (221) | - | - | (221) | *Allowance for impairment losses* |
| **Neto** | **1.459.467** | **-** | **-** | **1.459.467** | ***Net*** |

## 45. MANAJEMEN RISIKO (lanjutan) / *45. RISK MANAGEMENT (continued)*

III. Profil Risiko (lanjutan) / *III. Risk Profile (continued)*

(i) Risiko kredit (lanjutan) / *(i) Credit risk (continued)*

Efek-efek / *Marketable securities*

| | 2021 | | | | |
|---|---|---|---|---|---|
| | Tahap/ *Stage 1* | Tahap/ *Stage 2* | Tahap/ *Stage 3* | Total | |
| Nilai wajar melalui penghasilan komprehensif lain | 3.481.122 | - | - | 3.481.122 | *Fair value through other comprehensive income* |
| Cadangan kerugian penurunan nilai | (630) | - | - | (630) | *Allowance for impairment losses* |
| **Neto** | **3.480.492** | **-** | **-** | **3.480.492** | ***Net*** |

| | 2020 | | | | |
|---|---|---|---|---|---|
| | Tahap/ *Stage 1* | Tahap/ *Stage 2* | Tahap/ *Stage 3* | Total | |
| Nilai wajar melalui penghasilan komprehensif lain | 1.915.379 | - | - | 1.915.379 | *Fair value through other comprehensive income* |
| Nilai wajar melalui laba rugi | 311 | - | - | 311 | *Fair value through profit or loss* |
| Total | 1.915.690 | - | - | 1.915.690 | *Total* |
| Cadangan kerugian penurunan nilai | (174) | - | - | (174) | *Allowance for impairment losses* |
| **Neto** | **1.915.516** | **-** | **-** | **1.915.516** | ***Net*** |

Pinjaman yang diberikan / *Loans*

| | 2021 | | | | |
|---|---|---|---|---|---|
| | Tahap/ *Stage 1* | Tahap/ *Stage 2* | Tahap/ *Stage 3* | Total | |
| Kredit modal kerja | 3.435.993 | 4.997 | 54.566 | 3.495.556 | *Working capital loans* |
| Kredit investasi | 2.774.364 | 1.957 | 87.503 | 2.863.824 | *Investment loans* |
| Kredit kendaraan bermotor | 818.331 | 51.034 | 47.119 | 916.484 | *Vehicle loans* |
| Kredit rekening koran | 745.201 | 3.000 | 63.732 | 811.933 | *Current accounts loans* |
| Kredit ekspor impor | 844.581 | - | - | 844.581 | *Export import loans* |
| Kredit pemilikan rumah | 103.232 | 4.281 | 6.463 | 113.976 | *Housing loans* |
| Lain-lain | 834.188 | 4.384 | 130.691 | 969.263 | *Others* |
| Total | 9.555.890 | 69.653 | 390.074 | 10.015.617 | *Total* |
| Cadangan kerugian penurunan nilai | (43.351) | (10.114) | (158.232) | (211.697) | *Allowance for impairment losses* |
| **Neto** | **9.512.539** | **59.539** | **231.842** | **9.803.920** | ***Net*** |

| | 2020 | | | | |
|---|---|---|---|---|---|
| | Tahap/ *Stage 1* | Tahap/ *Stage 2* | Tahap/ *Stage 3* | Total | |
| Kredit modal kerja | 2.664.831 | 2.995 | 69.435 | 2.737.261 | *Working capital loans* |
| Kredit investasi | 1.774.329 | 2.748 | 17.153 | 1.794.230 | *Investment loans* |
| Kredit kendaraan bermotor | 1.086.951 | 84.416 | 83.000 | 1.254.367 | *Vehicle loans* |
| Kredit rekening koran | 619.527 | 4.675 | 63.477 | 687.679 | *Current accounts loans* |
| Kredit pemilikan rumah | 108.086 | 14.063 | 7.826 | 129.975 | *Housing loans* |
| Kredit ekspor impor | 9.835 | - | - | 9.835 | *Export import loans* |
| Lain-lain | 610.642 | 110.245 | 16.416 | 737.303 | *Others* |
| Total | 6.874.201 | 219.142 | 257.307 | 7.350.650 | *Total* |
| Cadangan kerugian penurunan nilai | (36.534) | (31.889) | (154.183) | (222.606) | *Allowance for impairment losses* |
| **Neto** | **6.837.667** | **187.253** | **103.124** | **7.128.044** | ***Net*** |

**45. MANAJEMEN RISIKO (lanjutan)**

III. Profil Risiko (lanjutan)

(i) Risiko kredit (lanjutan)

Pinjaman yang diberikan (lanjutan)

Dalam hal terdapat keraguan terhadap kemampuan nasabah untuk melakukan pembayaran kontraktual pada saat jatuh tempo, persyaratan kredit dapat dinegosiasikan kembali berdasarkan kesepakatan antara Bank dan nasabah.

Dampak langsung dan tidak langsung atas pandemik COVID-19 mempengaruhi perekonomian global, pasar, pihak lawan maupun debitur dari Bank. COVID-19 diperkirakan merupakan krisis jangka pendek dan manajemen telah melakukan langkah-langkah untuk memitigasi dampak terhadap bisnis Bank sebagai berikut:

- Mempersiapkan skema restrukturisasi/ relaksasi kredit sementara untuk debitur yang terdampak COVID-19.
- Melakukan penyaluran kredit yang diberikan secara selektif dengan menerapkan prinsip kehati-hatian.
- Meningkatkan upaya penagihan dan penyelesaian kredit bermasalah.
- Melakukan efisiensi biaya operasional.
- Menerapkan manajemen risiko likuiditas secara optimum untuk menjaga posisi likuiditas Bank.

Manajemen juga melakukan analisa berdasarkan risiko atas sektor-sektor yang paling terkena dampak penurunan akibat COVID-19, dan melakukan reviu kualitatif atas perhitungan ECL terhadap sektor-sektor tersebut untuk meyakinkan bahwa ECL mencukupi.

Tagihan akseptasi

***45. RISK MANAGEMENT (continued)***

*III. Risk Profile (continued)*

*(i) Credit risk (continued)*

*Loans (continued)*

*Where there is doubt on the ability of the borrowers to meet contractual payments when due, the terms of the loans might be renegotiated based on mutual agreement between the Bank and the borrowers.*

*Direct and indirect effects of the COVID-19 outbreak are impacting the global economy, markets, counterparties and debtors of the Bank. COVID-19 is expected to be short-term crisis (V-curve crisis) and management has taken actions to mitigate the impact on the Bank's business as follows:*

- *Establish various temporary credit restructuring/relaxation scheme for customers affected by COVID-19.*
- *Provide loans to customers selectively with prudent principles.*
- *Increase efforts on collections and settlements of non-performing loans.*
- *Manage operational expenses efficiently.*
- *Implement liquidity risk management optimally to maintain the Bank's liquidity position.*

*Management also performs a risk-based assessment of those sectors most impacted by the COVID-19 downturn, and performs a qualitative review of the ECL calculation associated with those sectors to ensure that overall ECL is sufficient.*

*Acceptance receivables*

| | 2021 | | | | |
|---|---|---|---|---|---|
| | Tahap/ *Stage* 1 | Tahap/ *Stage* 2 | Tahap/ *Stage* 3 | Total | |
| Rupiah | 25.163 | - | - | 25.163 | *Rupiah* |
| Cadangan kerugian penurunan nilai | (6) | - | - | (6) | *Allowance for impairment losses* |
| **Neto** | **25.157** | **-** | **-** | **25.157** | ***Net*** |

## 45. MANAJEMEN RISIKO (lanjutan) / *45. RISK MANAGEMENT (continued)*

III. Profil Risiko (lanjutan) / *III. Risk Profile (continued)*

(i) Risiko kredit (lanjutan) / *(i) Credit risk (continued)*

Tagihan akseptasi (lanjutan) / *Acceptance receivables (continued)*

| | 2020 | | | | |
|---|---|---|---|---|---|
| | **Tahap/ *Stage* 1** | **Tahap/ *Stage* 2** | **Tahap/ *Stage* 3** | **Total** | |
| Rupiah | 2.630 | - | - | 2.630 | *Rupiah* |
| Mata uang asing (Catatan 40) | 10.041 | - | - | 10.041 | *Foreign currencies (Note 40)* |
| Total | 12.671 | - | - | 12.671 | *Total* |
| Cadangan kerugian penurunan nilai | (9) | - | - | (9) | *Allowance for impairment losses* |
| **Neto** | **12.662** | **-** | **-** | **12.662** | ***Net*** |

Tabel di bawah ini menunjukkan kualitas kredit per jenis instrumen keuangan: / *The table below shows the credit quality per class of financial assets:*

| | 2021 | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Tahap/*Stage* 1 | | | | | | | |
| | **Tingkat tinggi/ *High grade*** | **Tingkat sedang/ *Standard grade*** | **Tingkat rendah/ *Low grade*** | **Tanpa peringkat/ *Unrated*** | **Tahap/ *Stage* 2** | **Tahap/ *Stage* 3** | **Total** | |
| **Aset Keuangan** | | | | | | | | ***Financial Assets*** |
| Giro pada Bank Indonesia | 246.182 | - | - | - | - | - | 246.182 | *Current accounts with Bank Indonesia* |
| Giro pada bank lain | - | - | - | 345.996 | - | - | 345.996 | *Current accounts with other banks* |
| Penempatan pada Bank Indonesia dan bank lain | 2.664.622 | - | - | - | - | - | 2.664.622 | *Placements with Bank Indonesia and other banks* |
| Efek-efek | 2.455.799 | - | - | 1.025.323 | - | - | 3.481.122 | *Marketable securities* |
| Tagihan derivatif | 1.360 | - | - | - | - | - | 1.360 | *Derivative receivables* |
| Pinjaman yang diberikan | - | - | - | 9.555.890 | 69.653 | 390.074 | 10.015.617 | *Loans* |
| Tagihan akseptasi | - | - | - | 25.163 | - | - | 25.163 | *Acceptance receivables* |
| Pendapatan bunga yang masih akan diterima | 71.504 | - | - | - | - | 65.881 | 137.385 | *Accrued interest income* |
| Aset lain-lain | - | - | - | 19.132 | - | - | 19.132 | *Other assets* |
| Total | 5.439.467 | - | - | 10.971.504 | 69.653 | 455.955 | 16.936.579 | *Total* |
| Cadangan kerugian penurunan nilai | | | | | | | (213.526) | *Allowance for impairment losses* |
| **Neto** | | | | | | | **16.723.053** | ***Net*** |

| | 2020 | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Tahap/*Stage* 1 | | | | | | | |
| | **Tingkat tinggi/ *High grade*** | **Tingkat sedang/ *Standard grade*** | **Tingkat rendah/ *Low grade*** | **Tanpa peringkat/ *Unrated*** | **Tahap/ *Stage* 2** | **Tahap/ *Stage* 3** | **Total** | |
| **Aset Keuangan** | | | | | | | | ***Financial Assets*** |
| Giro pada Bank Indonesia | 80.538 | - | - | - | - | - | 80.538 | *Current accounts with Bank Indonesia* |
| Giro pada bank lain | 386.019 | - | - | - | - | 822 | 386.841 | *Current accounts with other banks* |
| Penempatan pada Bank Indonesia dan bank lain | 1.459.688 | - | - | - | - | - | 1.459.688 | *Placements with Bank Indonesia and other banks* |
| Efek-efek | 565.815 | - | - | 1.349.875 | - | - | 1.915.690 | *Marketable securities* |
| Tagihan derivatif | - | - | - | 1.131 | - | - | 1.131 | *Derivative receivables* |
| Pinjaman yang diberikan | - | - | - | 6.874.201 | 219.142 | 257.307 | 7.350.650 | *Loans* |
| Tagihan akseptasi | - | - | - | 12.671 | - | - | 12.671 | *Acceptance receivables* |
| Pendapatan bunga yang masih akan diterima | 122.812 | - | - | - | - | - | 122.812 | *Accrued interest income* |
| Aset lain-lain | - | - | - | 20.184 | - | - | 20.184 | *Other assets* |
| Total | 2.614.872 | - | - | 8.258.062 | 219.142 | 258.129 | 11.350.205 | *Total* |
| Cadangan kerugian penurunan nilai | | | | | | | (224.238) | *Allowance for impairment losses* |
| **Neto** | | | | | | | **11.125.967** | ***Net*** |

**45. MANAJEMEN RISIKO (lanjutan)**

III. Profil Risiko (lanjutan)

(i) Risiko kredit (lanjutan)

Kualitas kredit didefinisikan sebagai berikut:

a. Tingkat tinggi: peringkat dalam kategori ini memiliki kapasitas sangat baik dalam memenuhi komitmen keuangan dengan risiko kredit sangat rendah.

b. Tingkat sedang: peringkat dalam kategori ini memiliki kapasitas yang baik dalam memenuhi komitmen keuangan dengan risiko kredit sangat rendah.

c. Tingkat rendah: peringkat dalam kategori ini memiliki kapasitas yang cukup dalam memenuhi komitmen keuangan dengan risiko kredit sedang.

d. Tanpa peringkat: kategori ini tidak menyediakan peringkat dikarenakan ketidaktersediaan dari model-model peringkat pemerintah dan/atau agen-agen yang berhubungan dengan pemerintah.

Analisis umur pinjaman pada tahap 2 pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut:

***45. RISK MANAGEMENT (continued)***

*III. Risk Profile (continued)*

*(i) Credit risk (continued)*

*The credit qualities are defined as follows:*

*a. High grade: rating in this category has an excellent capacity to meet financial commitments with very low credit risk.*

*b. Standard grade: rating in this category has a good capacity to meet financial commitments with very low credit risk.*

*c. Low grade: rating in this category has fairly acceptable capacity to meet financial commitments with standard credit risk.*

*d. Unrated: this category is currently not assigned with any ratings due to unavailability of rating models from governments and/or government-related agencies.*

*The aging analysis of loans under stage 2 as of December 31, 2021 and 2020 is as follows:*

| | 2021 | | | | | |
|---|---|---|---|---|---|---|
| | Tahap/*Stage* 2 | | | | | |
| | Belum jatuh tempo/ *Not yet due* | Kurang dari 30 hari/ *Less than 30 days* | 31 sampai dengan 60 hari/ *31 up to 60 days* | 61 sampai dengan 90 hari/ *61 up to 90 days* | Total | |
| Komersial/Usaha Kecil Menengah (UKM) | 63.804 | 116 | 436 | 300 | 64.656 | *Commercial/Small and Medium Enterprises (SME)* |
| Konsumen | - | - | 4.997 | - | 4.997 | *Consumer* |
| **Total** | **63.804** | **116** | **5.433** | **300** | **69.653** | ***Total*** |

| | 2020 | | | | | |
|---|---|---|---|---|---|---|
| | Tahap/*Stage* 2 | | | | | |
| | Belum jatuh tempo/ *Not yet due* | Kurang dari 30 hari/ *Less than 30 days* | 31 sampai dengan 60 hari/ *31 up to 60 days* | 61 sampai dengan 90 hari/ *61 up to 90 days* | | |
| Komersial/Usaha Kecil Menengah (UKM) | 90.963 | 18 | 208 | 101 | 91.290 | *Commercial/Small and Medium Enterprises (SME)* |
| Konsumen | 122.856 | - | 4.296 | 700 | 127.852 | *Consumer* |
| **Total** | **213.819** | **18** | **4.504** | **801** | **219.142** | ***Total*** |

**45. MANAJEMEN RISIKO (lanjutan)**

III. Profil Risiko (lanjutan)

(i) Risiko kredit (lanjutan)

Kualitas kredit didefinisikan sebagai berikut: (lanjutan)

Kualitas kredit pinjaman tahap 1 pada tanggal 31 Desember 2021 dan 2020 dapat dinilai dengan mengacu pada peringkat internal sebagai berikut:

***45. RISK MANAGEMENT (continued)***

*III. Risk Profile (continued)*

*(i) Credit risk (continued)*

*The credit qualities are defined as follows: (continued)*

*The credit quality of loans under stage 1 based on maturity as of December 31, 2021 and 2020 can be assessed by reference to the internal rating as follows:*

| | 2021 | | | | | |
|---|---|---|---|---|---|---|
| | Tahap/*Stage* 1 | | | | | |
| | Kurang dari 30 hari/ *Less than 30 days* | 31 sampai dengan 60 hari/ *31 up to 60 days* | 61 sampai dengan 90 hari/ *61 up to 90 days* | Lebih dari 90 hari/ *More than 90 days* | Total | |
| Lancar | 9.486.334 | - | - | - | 9.486.334 | *Current* |
| Dalam perhatian khusus | 69.556 | - | - | - | 69.556 | *Special mention* |
| **Total** | **9.555.890** | **-** | **-** | **-** | **9.555.890** | ***Total*** |

| | 2020 | | | | | |
|---|---|---|---|---|---|---|
| | Tahap/*Stage* 1 | | | | | |
| | Kurang dari 30 hari/ *Less than 30 days* | 31 sampai dengan 60 hari/ *31 up to 60 days* | 61 sampai dengan 90 hari/ *61 up to 90 days* | Lebih dari 90 hari/ *More than 90 days* | Total | |
| Lancar | 630.344 | 305.937 | 523.436 | 5.265.033 | 6.724.750 | *Current* |
| Dalam perhatian khusus | 94 | 2.011 | 90 | 147.256 | 149.451 | *Special mention* |
| **Total** | **630.438** | **307.948** | **523.526** | **5.412.289** | **6.874.201** | ***Total*** |

(ii) Risiko pasar

Risiko pasar adalah risiko pada laporan posisi keuangan dan rekening administratif termasuk transaksi derivatif, akibat perubahan secara keseluruhan dari kondisi pasar, termasuk risiko perubahan harga *option*. Risiko pasar melekat pada hampir seluruh kegiatan dan aktivitas Bank baik di *banking book* maupun *trading book*. Bank melakukan pengelolaan risiko pasar yang mencakup risiko suku bunga dan risiko nilai tukar.

*(ii) Market risk*

*Market risk is risk on the statement of financial position and administrative accounts, including derivative transactions, due to overall changes in market conditions, including the risk of change of option price. Market risk is almost inherent in all Bank's events and activities in both of its banking book and trading book. The Bank manages the market risk including interest rate risk and foreign exchange risk.*

**45. MANAJEMEN RISIKO (lanjutan)**

III. Profil Risiko (lanjutan)

(ii) Risiko pasar (lanjutan)

1. Risiko suku bunga

Potensi risiko suku bunga pada Bank cukup signifikan karena penyaluran dana selain dalam bentuk pinjaman, juga berupa portofolio investasi pada surat berharga. Kondisi ini akan menekan *Net Interest Margin* (NIM) saat suku bunga dana cenderung meningkat. Beberapa antisipasi/strategi dan mitigasi risiko Bank dalam menyikapi kondisi ini, antara lain, adalah sebagai berikut:

a. Bank melakukan perbaikan terhadap struktur komposisi aset produktif dan non-produktifnya agar lebih menguntungkan posisi Bank.

b. Mengupayakan pengelolaan struktur liabilitas Bank dalam meningkatkan sumber pendanaan jangka panjang, dengan jalan memberikan suku bunga yang menarik dan kompetitif pada deposito tiga bulan hingga satu tahun.

c. Meningkatkan Dana Pihak Ketiga (DPK) dari *government funding* dengan jangka waktu panjang.

d. Menerapkan *floating rate* pada pemberian pinjaman jenis tertentu, sehingga risiko penurunan suku bunga tidak membebani Bank dan sebaliknya juga tidak akan membebani debitur jika suku bunga meningkat.

e. Memonitor perkembangan harga pasar (*market pricing*) sekaligus memperkokoh kebijakan *pricing* aset maupun liabilitas melalui forum rapat *Assets and Liabilities Committee* (ALCO) dengan membahas beberapa perhitungan penting seperti *cost of money*, *base lending rate* dan perhitungan lainnya.

f. Melakukan *monitoring* atas likuiditas, aktivitas dan *risk limit* Divisi *Treasury* dan *Capital Market* secara harian dan melaporkannya ke Direksi.

***45. RISK MANAGEMENT (continued)***

*III. Risk Profile (continued)*

*(ii) Market risk (continued)*

*1. Interest rate risk*

*Potential interest rate risk in the Bank is significant because of the distribution of funds, other than loan and investment portfolio in marketable securities. This condition will suppress Net Interest Margin (NIM) when the interest rate is likely to increase. There are some anticipation/strategies and the Bank's risk mitigation in addressing the issues, among others, are as follows:*

*a. The Bank makes improvement to the composition structure of productive and non-productive assets to make profit for the Bank's position.*

*b. Arrange the management of Bank's liabilities structure in improving the long-term funding sources, by providing attractive and competitive interest rates on time deposits for three months to one year.*

*c. Increase Third Party Fund (DPK) from government funding with the long-term period.*

*d. Apply the floating rate on certain types of loans, then the risk of decrease in interest rates will not suffer the Bank, and on the other hand, will not charge the debtors if interest rates rise.*

*e. Monitor the development of the market pricing and strengthen policy of asset and liabilities pricing through meetings of Assets and Liabilities Committee (ALCO) to discuss some important calculations such as cost of money, base lending rate and other calculations.*

*f. Conduct monitoring of liquidity, activity and risk limitation of Treasury and Capital Market Division on daily basis and report to the Board of Directors.*

## 45. MANAJEMEN RISIKO (lanjutan)

III. Profil Risiko (lanjutan)

(ii) Risiko pasar (lanjutan)

1. Risiko suku bunga (lanjutan)

Tabel berikut merupakan kisaran tingkat suku bunga kontraktual per tahun untuk aset dan liabilitas keuangan yang signifikan pada tanggal 31 Desember 2021 dan 2020:

## *45. RISK MANAGEMENT (continued)*

*III. Risk Profile (continued)*

*(ii) Market risk (continued)*

*1. Interest rate risk (continued)*

*The following table summarizes the range of contractual interest rates per annum for significant financial assets and liabilities as of December 31, 2021 and 2020:*

| | 2021 | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Rupiah % | Dolar Amerika Serikat/ *United States Dollar* % | Yen Jepang/ *Japanese Yen* % | Euro Eropa/ *European Euro* % | Dolar Hong Kong/ *Hong Kong Dollar* % | Dolar Australia/ *Australian Dollar* % | Dolar Singapura/ *Singapore Dollar* % | Lain-lain/ *Others* % | |
| Aset | | | | | | | | | *Assets* |
| Giro pada bank lain | 1,22 | 0,13 | 0,43 | 14,43 | 16,41 | 3,43 | 0,93 | 19,19 | *Current accounts with other banks* |
| Penempatan pada Bank Indonesia dan bank lain | 4,11 | - | - | - | - | - | - | - | *Placements with Bank Indonesia and other banks* |
| Efek-efek | 7,12 | 2,57 | - | - | - | - | - | - | *Marketable securities* |
| Pinjaman yang diberikan | 12,21 | 5,23 | - | - | - | - | - | - | *Loans* |
| Liabilitas | | | | | | | | | *Liabilities* |
| Simpanan nasabah | 1,86 | 0,87 | 0,19 | 0,20 | - | 0,82 | 0,50 | - | *Deposits from customers* |
| Simpanan dari bank lain | 5,01 | - | - | - | - | - | - | - | *Deposits from other banks* |
| Pinjaman subordinasi | 9,12 | - | 5,44 | - | - | - | - | - | *Subordinated loan* |

| | 2020 | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Rupiah % | Dolar Amerika Serikat/ *United States Dollar* % | Yen Jepang/ *Japanese Yen* % | Euro Eropa/ *European Euro* % | Dolar Hong Kong/ *Hong Kong Dollar* % | Dolar Australia/ *Australian Dollar* % | Dolar Singapura/ *Singapore Dollar* % | Lain-lain/ *Others* % | |
| Aset | | | | | | | | | *Assets* |
| Giro pada bank lain | 0,84 | 0,15 | 5,40 | 11,48 | 14,38 | 3,19 | 2,39 | 13,51 | *Current accounts with other banks* |
| Penempatan pada Bank Indonesia dan bank lain | 5,44 | 0,34 | - | - | - | - | - | - | *Placements with Bank Indonesia and other banks* |
| Efek-efek | 7,48 | 1,05 | - | - | - | - | - | - | *Marketable securities* |
| Pinjaman yang diberikan | 11,98 | 5,53 | - | - | - | - | 4,58 | - | *Loans* |
| Liabilitas | | | | | | | | | *Liabilities* |
| Simpanan nasabah | 2,17 | 0,88 | 0,18 | 0,20 | - | 0,88 | 0,44 | - | *Deposits from customers* |
| Simpanan dari bank lain | 6,53 | - | 0,03 | - | - | - | - | - | *Deposits from other banks* |
| Pinjaman subordinasi | 9,65 | - | 5,48 | - | - | - | - | - | *Subordinated loan* |

## 45. MANAJEMEN RISIKO (lanjutan) / *45. RISK MANAGEMENT (continued)*

III. Profil Risiko (lanjutan) / *III. Risk Profile (continued)*

(ii) Risiko pasar (lanjutan) / *(ii) Market risk (continued)*

1. Risiko suku bunga (lanjutan) / *1. Interest rate risk (continued)*

Tabel berikut menyajikan aset dan liabilitas keuangan yang memiliki tingkat suku bunga pada nilai tercatat pada tanggal 31 Desember 2021 dan 2020, yang dikategorikan berdasarkan tanggal kontraktual perubahan tingkat suku bunga atau tanggal jatuh tempo, mana yang lebih dahulu:

*The following table presents the interest bearing financial assets and liabilities at the carrying amount as of December 31, 2021 and 2020, which are categorized by the earlier contractual repricing or maturity dates:*

| | 2021 | | | | | | |
|---|---|---|---|---|---|---|---|
| | Kurang dari 6 bulan/ *Less than 6 months* | 6 bulan sampai dengan 12 bulan/ *6 months until 12 months* | 1 tahun sampai dengan 2 tahun/ *1 year until 2 years* | 2 tahun sampai dengan 5 tahun/ *2 years until 5 years* | Lebih dari 5 tahun/ *More than 5 years* | Total | |
| Giro pada bank lain | 345.996 | - | - | - | - | 345.996 | *Current accounts with other banks* |
| Penempatan pada Bank Indonesia dan bank lain | 2.664.622 | - | - | - | - | 2.664.622 | *Placements with Bank Indonesia and other banks* |
| Efek-efek | - | - | 188.846 | 1.894.514 | 1.397.762 | 3.481.122 | *Marketable securities* |
| Pinjaman yang diberikan | 3.275.719 | 1.216.485 | 1.394.332 | 2.914.292 | 1.214.789 | 10.015.617 | *Loans* |
| Total aset keuangan | 6.286.337 | 1.216.485 | 1.583.178 | 4.808.806 | 2.612.551 | 16.507.357 | *Total financial assets* |
| Simpanan nasabah | 13.497.192 | 1.245.987 | 1.202.265 | - | - | 15.945.444 | *Deposits from customers* |
| Simpanan dari bank lain | 2.461.373 | 41.413 | 22.693 | - | - | 2.525.479 | *Deposits from other banks* |
| Total liabilitas keuangan | 15.958.565 | 1.287.400 | 1.224.958 | - | - | 18.470.923 | *Total financial liabilities* |
| **Selisih penilaian bunga - neto** | **(9.672.228)** | **(70.915)** | **358.220** | **4.808.806** | **2.612.551** | **(1.963.566)** | ***Net interest repricing gap*** |

| | 2020 | | | | | | |
|---|---|---|---|---|---|---|---|
| | Kurang dari 6 bulan/ *Less than 6 months* | 6 bulan sampai dengan 12 bulan/ *6 months until 12 months* | 1 tahun sampai dengan 2 tahun/ *1 year until 2 years* | 2 tahun sampai dengan 5 tahun/ *2 years until 5 years* | Lebih dari 5 tahun/ *More than 5 years* | Total | |
| Giro pada bank lain | 386.841 | - | - | - | - | 386.841 | *Current accounts with other banks* |
| Penempatan pada Bank Indonesia dan bank lain | 1.439.688 | 20.000 | - | - | - | 1.459.688 | *Placements with Bank Indonesia and other banks* |
| Efek-efek | 152.171 | 206 | 202.515 | 1.007.793 | 553.005 | 1.915.690 | *Marketable securities* |
| Pinjaman yang diberikan | 2.429.084 | 1.233.486 | 800.827 | 2.430.219 | 457.034 | 7.350.650 | *Loans* |
| Total aset keuangan | 4.407.784 | 1.253.692 | 1.003.342 | 3.438.012 | 1.010.039 | 11.112.869 | *Total financial assets* |
| Simpanan nasabah | 11.841.018 | 647.708 | 576.261 | - | - | 13.064.987 | *Deposits from customers* |
| Simpanan dari bank lain | 1.190.690 | 20.263 | 3.655 | 10 | - | 1.214.618 | *Deposits from other banks* |
| Pinjaman subordinasi | - | - | - | 200.000 | 52.825 | 252.825 | *Subordinated loan* |
| Total liabilitas keuangan | 13.031.708 | 667.971 | 579.916 | 200.010 | 52.825 | 14.532.430 | *Total financial liabilities* |
| **Selisih penilaian bunga - neto** | **(8.623.924)** | **585.721** | **423.426** | **3.238.002** | **957.214** | **(3.419.561)** | ***Net interest repricing gap*** |

**45. MANAJEMEN RISIKO (lanjutan)**

III. Profil Risiko (lanjutan)

(ii) Risiko pasar (lanjutan)

1. Risiko suku bunga (lanjutan)

Analisis atas sensitivitas Bank, berupa perubahan pendapatan bunga neto sampai dengan 1 (satu) pelaporan periode kedepan, atas kenaikan atau penurunan tingkat suku bunga pasar, dengan asumsi bahwa tidak ada pergerakan asimetris pada kurva imbal hasil dan laporan posisi keuangan yang tetap adalah sebagai berikut:

***45. RISK MANAGEMENT (continued)***

*III. Risk Profile (continued)*

*(ii) Market risk (continued)*

*1. Interest rate risk (continued)*

*An analysis of the Bank's sensitivity, in terms of net interest income changes for the whole 1 (one) reporting period ahead as an impact of the increase or decrease in market interest rates, by assuming no asymmetrical movement in curves and a constant statement of financial position are as follows:*

| | IDR | | USD | | |
|---|---|---|---|---|---|
| | **Kenaikan rata-rata suku bunga sebesar 1%/** ***Increase in average interest rate of 1%*** | **Penurunan rata-rata suku bunga sebesar 1%/** ***Decrease in average interest rate of 1%*** | **Kenaikan rata-rata suku bunga sebesar 1%/** ***Increase in average interest rate of 1%*** | **Penurunan rata-rata suku bunga sebesar 1%/** ***Decrease in average interest rate of 1%*** | |
| **2021** | | | | | ***2021*** |
| Sensitivitas atas proyeksi pendapatan bunga - neto | (84.581) | 84.581 | (4.155) | 4.155 | *Sensitivity of projected interest income - net* |
| **2020** | | | | | ***2020*** |
| Sensitivitas atas proyeksi pendapatan bunga - neto | (87.948) | 87.948 | (3.872) | 3.872 | *Sensitivity of projected interest income - net* |

2. Risiko nilai tukar

Sebagai bank devisa, Bank tentunya tidak dapat terlepas dari risiko nilai tukar atau risiko fluktuasi nilai tukar mata uang asing sebagai akibat belum stabilnya kondisi ekonomi makro Indonesia maupun negara lain akibat krisis keuangan global yang sangat dirasakan. Kondisi ini mengharuskan Bank menjaga posisi instrumen dan liabilitas valuta asingnya dalam posisi sesuai ketentuan Bank Indonesia, untuk memitigasi potensi kerugian jika terjadi fluktuasi nilai tukar.

Bank membentuk ALCO yang bertanggung jawab dalam menetapkan strategi dalam pengelolaan instrumen dan liabilitas Bank sesuai dengan ketentuan yang berlaku. Selain itu, Bank juga telah menetapkan batasan-batasan seperti batas transaksi Pertukaran Mata Uang Asing (*Foreign Exchange), Bank Notes* dan *Money Market*.

*2. Foreign exchange rate risk*

*As a foreign exchange bank, the Bank is inseparable from the foreign exchange rate risk or the risk of exchange rate fluctuations as a result of the unstable macro economic conditions in Indonesia and other countries due to the global financial crisis were keenly felt. This condition requires the Bank to maintain the position of assets and liabilities denominated in foreign currency in a position in accordance with Bank Indonesia regulation, to mitigate potential losses in the event of exchange rate fluctuations.*

*The Bank established ALCO which is responsible in setting the strategy in the management of its assets and liabilities in accordance with the applicable regulations. In addition, the Bank also has set-up restrictions such as transaction limits for Foreign Exchange, Bank Notes and Money Market.*

**45. MANAJEMEN RISIKO (lanjutan)**

III. Profil Risiko (lanjutan)

(ii) Risiko pasar (lanjutan)

2. Risiko nilai tukar (lanjutan)

Dari sisi pengembangan *Information Technology* (IT), Bank mengoptimalkan aplikasi OPICS, yang saat ini telah diimplementasikan sebagai sistem yang mendukung transaksi *Treasury*.

Bank telah mengelola posisi mata uang asing untuk aset dan liabilitas keuangan yang dimiliki oleh Bank dengan memonitor Posisi Devisa Neto (PDN). Pada tanggal 31 Desember 2021 dan 2020, PDN Bank telah diungkapkan dalam Catatan 42.

Tabel di bawah ini mengikhtisarkan eksposur Bank atas risiko nilai tukar mata uang asing pada tanggal 31 Desember 2021 dan 2020. Termasuk di dalamnya adalah instrumen keuangan pada nilai tercatat, dikategorikan berdasarkan jenis mata uang sebagai berikut:

***45. RISK MANAGEMENT (continued)***

*III. Risk Profile (continued)*

*(ii) Market risk (continued)*

*2. Foreign exchange rate risk (continued)*

*In terms of Information Technology (IT) development, the Bank optimizes OPICS application, which has been implemented as a system that supports the Treasury transaction.*

*The Bank manages its foreign currency position for its financial assets and liabilities by monitoring the Bank's Net Open Position (NOP). As of December 31, 2021 and 2020, the Bank's NOP has been disclosed in Note 42.*

*The table below summarizes the exposure to foreign currency exchange rate risk as of December 31, 2021 and 2020. Included in the table are financial instruments at carrying amounts, categorized by currency is as follows:*

| | 2021 | | | | | | |
|---|---|---|---|---|---|---|---|
| | Dolar Amerika Serikat/ *United States Dollar* | Euro Eropa/ *European Euro* | Dolar Singapura/ *Singapore Dollar* | Dolar Australia/ *Australian Dollar* | Lain-lain/ *Others* | Total | |
| **Aset** | | | | | | | ***Assets*** |
| Kas | 8.173 | 2.845 | 4.462 | 1.936 | 1.771 | 19.187 | *Cash* |
| Giro pada Bank Indonesia | 196.506 | - | - | - | - | 196.506 | *Current accounts with Bank Indonesia* |
| Giro pada bank lain | 220.912 | 1.952 | 36.836 | 8.387 | 50.444 | 318.531 | *Current accounts with other banks* |
| Efek-efek | 29.375 | - | - | - | - | 29.375 | *Marketable securities* |
| Pinjaman yang diberikan | 978.643 | - | - | - | - | 978.643 | *Loans* |
| Tagihan derivatif | 1.360 | - | - | - | - | 1.360 | *Derivative receivables* |
| Pendapatan bunga yang masih akan diterima | 7.480 | - | - | - | - | 7.480 | *Accrued interest income* |
| Aset lain-lain | 51.600 | - | - | - | - | 51.600 | *Other assets* |
| Sub-total | 1.494.049 | 4.797 | 41.298 | 10.323 | 52.215 | 1.602.682 | *Sub-total* |
| **Liabilitas** | | | | | | | ***Liabilities*** |
| Liabilitas segera | 2.956 | - | 130 | - | 4 | 3.090 | *Obligations due immediately* |
| Simpanan nasabah | 1.093.655 | 2.800 | 40.386 | 9.657 | 55.116 | 1.201.614 | *Deposits from customers* |
| Bunga masih harus dibayar | 2.088 | - | 146 | 3 | 30 | 2.267 | *Accrued interest expenses* |
| Beban masih harus dibayar dan liabilitas lain-lain | 1.653 | - | - | - | 35 | 1.688 | *Accrued expenses and other liabilities* |
| Sub-total | 1.100.352 | 2.800 | 40.662 | 9.660 | 55.185 | 1.208.659 | *Sub-total* |
| **Neto** | **393.697** | **1.997** | **636** | **663** | **(2.970)** | **394.023** | ***Net*** |

## 45. MANAJEMEN RISIKO (lanjutan)

III. Profil Risiko (lanjutan)

(ii) Risiko pasar (lanjutan)

2. Risiko nilai tukar (lanjutan)

Tabel di bawah ini mengikhtisarkan eksposur Bank atas risiko nilai tukar mata uang asing pada tanggal 31 Desember 2021 dan 2020. Termasuk di dalamnya adalah instrumen keuangan pada nilai tercatat, dikategorikan berdasarkan jenis mata uang sebagai berikut: (lanjutan)

## *45. RISK MANAGEMENT (continued)*

*III. Risk Profile (continued)*

*(ii) Market risk (continued)*

*2. Foreign exchange rate risk (continued)*

*The table below summarizes the exposure to foreign currency exchange rate risk as of December 31, 2021 and 2020. Included in the table are financial instruments at carrying amounts, categorized by currency is as follows: (continued)*

| | 2020 | | | | | | |
|---|---|---|---|---|---|---|---|
| | Dolar Amerika Serikat/ *United States Dollar* | Euro Eropa/ *European Euro* | Dolar Singapura/ *Singapore Dollar* | Dolar Australia/ *Australian Dollar* | Lain-lain/ *Others* | Total | |
| **Aset** | | | | | | | ***Assets*** |
| Kas | 5.319 | 5.077 | 6.126 | 744 | 8.376 | 25.642 | *Cash* |
| Giro pada Bank Indonesia | 36.326 | - | - | - | - | 36.326 | *Current accounts with Bank Indonesia* |
| Giro pada bank lain | 214.595 | 2.348 | 24.775 | 8.872 | 111.602 | 362.192 | *Current accounts with other banks* |
| Tagihan derivatif | 872 | - | - | - | 259 | 1.131 | *Derivative receivables* |
| Pinjaman yang diberikan | 389.915 | - | - | - | - | 389.915 | *Loans* |
| Tagihan akseptasi | 10.041 | - | - | - | - | 10.041 | *Acceptance receivables* |
| Pendapatan bunga yang masih akan diterima | 1.348 | - | - | - | - | 1.348 | *Accrued interest income* |
| Aset lain-lain | 47.012 | 8.890 | - | - | - | 55.902 | *Other assets* |
| Sub-total | 705.428 | 16.315 | 30.901 | 9.616 | 120.237 | 882.497 | *Sub-total* |
| **Liabilitas** | | | | | | | ***Liabilities*** |
| Liabilitas segera | 6.147 | - | 12 | - | 313 | 6.472 | *Obligations due immediately* |
| Simpanan nasabah | 624.763 | 2.867 | 34.743 | 10.457 | 23.646 | 696.476 | *Deposits from customers* |
| Liabilitas derivatif | 227 | - | - | - | - | 227 | *Derivative payables* |
| Liabilitas akseptasi | 2.134 | - | - | - | - | 2.134 | *Acceptance payables* |
| Bunga masih harus dibayar | 715 | - | 93 | 4 | 92 | 904 | *Accrued interest expenses* |
| Beban masih harus dibayar dan liabilitas lain-lain | 3.312 | 4 | - | - | 350 | 3.666 | *Accrued expenses and other liabilities* |
| Pinjaman subordinasi | - | - | - | - | 33.991 | 33.991 | *Subordinated loan* |
| Sub-total | 637.298 | 2.871 | 34.848 | 10.461 | 58.392 | 743.870 | *Sub-total* |
| **Neto** | **68.130** | **13.444** | **(3.947)** | **(845)** | **61.845** | **138.627** | ***Net*** |

**45. MANAJEMEN RISIKO (lanjutan)**

III. Profil Risiko (lanjutan)

(ii) Risiko pasar (lanjutan)

2. Risiko nilai tukar (lanjutan)

Tabel dibawah ini menggambarkan posisi mata uang asing atas aset dan liabilitas moneter yang tidak diperdagangkan pada tanggal 31 Desember 2021 dan 2020 dimana Bank memiliki risiko yang signifikan terhadap arus kas masa depan. Analisis tersebut menghitung pengaruh dari pergerakan wajar mata uang asing yang memungkinkan terhadap Rupiah, dengan seluruh variabel lain dianggap konstan, terhadap laporan laba rugi dan penghasilan komprehensif lain (akibat adanya perubahan nilai wajar aset dan liabilitas moneter yang tidak diperdagangkan yang sensitif terhadap nilai tukar) dan ekuitas (akibat adanya perubahan nilai wajar atas aset dan liabilitas keuangan yang termasuk kategori FVOCI pada 2021 dan 2020).

***45. RISK MANAGEMENT (continued)***

*III. Risk Profile (continued)*

*(ii) Market risk (continued)*

*2. Foreign exchange rate risk (continued)*

*The table below indicates the foreign currency position of non-trading monetary assets and liabilities as of December 31, 2021 and 2020 which the Bank has significant exposure against its forecasted cash flows. The analysis calculates the effect of a reasonably possible movement of the currency rate against the Indonesian Rupiah, with all variables held constant, on the statement of profit or loss and other comprehensive income (due to changes in the fair value of currency sensitive to non-trading monetary assets and liabilities) and equity (due to changes in fair value of financial assets and liabilities which are categorized as FVOCI in 2021 and 2020).*

| | **2021** | | |
|---|---|---|---|
| | Kenaikan/(penurunan) dalam nilai tukar/ *Increase/(decrease) in exchange rate* | Sensitivitas terhadap laporan laba rugi/ *Sensitivity of profit or loss* | |
| **Mata uang** | | | ***Currency*** |
| Dolar Amerika Serikat | 10/(10) | 142/(142) | *United States Dollar* |
| Euro Eropa | 10/(10) | 1,24/(1,24) | *European Euro* |
| Poundsterling Inggris | 10/(10) | 0,75/(0,75) | *Great Britain Poundsterling* |

| | **2020** | | |
|---|---|---|---|
| | Kenaikan/(penurunan) dalam nilai tukar/ *Increase/(decrease) in exchange rate* | Sensitivitas terhadap laporan laba rugi/ *Sensitivity of profit or loss* | |
| **Mata uang** | | | ***Currency*** |
| Dolar Amerika Serikat | 10/(10) | 24/(24) | *United States Dollar* |
| Euro Eropa | 10/(10) | 2,16/(2,16) | *European Euro* |
| Poundsterling Inggris | 10/(10) | 0,61/(0,61) | *Great Britain Poundsterling* |

**45. MANAJEMEN RISIKO (lanjutan)**

III. Profil Risiko (lanjutan)

(ii) Risiko pasar (lanjutan)

3. Risiko suku bunga dalam *Banking Book*

Risiko suku bunga dalam *Banking Book* merupakan risiko akibat pergerakan suku bunga di pasar yang berlawanan dengan posisi *Banking Book*, yang berpotensi memberikan dampak terhadap permodalan dan pendapatan Bank baik untuk saat ini maupun pada masa mendatang.

Sesuai SEOJK No. 12/SEOJK.03/2018 tentang "Penerapan Manajemen Risiko dan Pengukuran Risiko Pendekatan Standar untuk Risiko Suku Bunga dalam *Banking Book* (*Interest Rate Risk in the Banking Book*) bagi Bank Umum", Bank menggunakan 2 (dua) metode dalam melakukan pengukuran Risiko IRRBB sebagai berikut:

a. Pengukuran berdasarkan perubahan pada nilai ekonomis dari ekuitas (*economic value of equity*), yang selanjutnya disingkat EVE, adalah suatu metode yang mengukur dampak perubahan suku bunga terhadap nilai ekonomis dari ekuitas Bank; dan
b. Pengukuran berdasarkan perubahan pada pendapatan bunga bersih (*Net Interest Income*), yang selanjutnya disingkat NII, adalah suatu metode yang mengukur dampak perubahan suku bunga terhadap pendapatan Bank.

Berdasarkan hasil simulasi *sensitivity analysis* untuk tahun yang berakhir pada tanggal 31 Desember 2021 dan 2020, dampak perubahan suku bunga terhadap nilai ekonomis dari ekuitas dan pendapatan bunga bersih sebagai berikut:

***45. RISK MANAGEMENT (continued)***

*III. Risk Profile (continued)*

*(ii) Market risk (continued)*

*3. Interest rate risk in the Banking Book*

*Interest rate ratio in the Banking Book is a risk due to interest rate movements in the market that are opposite to the Banking Book position, which has the potential to have an impact on capital and income of the Bank, both now and in the future.*

*In accordance SEOJK No. 12/SEOJK. 03/2018 concerning "Application of Risk Management and Risk Measurement Standard Approach to Interest Rate Risk in the Banking Book for Commercial Banks", the Bank uses 2 (two) methods in measuring IRRBB Risk is as follows:*

*a. Measurement based on changes in the economic value of equity, hereinafter abbreviated as EVE, is a method that measures the impact of changes in interest rates on the economic value of the Bank's equity; and*

*b. Measurement based on changes in net interest income, hereinafter abbreviated as NII, is a method that measures the impact of changes in interest rates on bank income.*

*Based on the results of a sensitivity analysis simulation for the years ended December 31, 2021 and 2020, the impact of changes in interest rates on the economic value of equity and net interest income is as follows:*

| Pada/*As of* | ΔEVE | | ΔNII | |
|---|---|---|---|---|
| | 2021 | 2020 | 2021 | 2020 |
| *Parallel up* | (759.884) | (536.760) | (342.480) | (356.162) |
| *Parallel down* | 906.236 | 646.503 | 342.480 | 356.162 |
| *Steepener* | (157.096) | (108.889) | - | - |
| *Flattener* | (19.758) | (15.607) | - | - |
| *Short rate up* | 387.971 | 278.185 | - | - |
| *Short rate down* | (362.619) | (259.587) | - | - |
| Nilai Maksimum Negatif (absolut)/*Negative Maximum Value (absolute)* | 759.884 | 536.760 | 342.480 | 356.162 |
| Modal *Tier* 1 (untuk ΔEVE) atau *Projected Income* (untuk ΔNII)/ *Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)* | 2.225.059 | 1.149.662 | 489.745 | 508.269 |
| Nilai Maksimum dibagi Modal *Tier* 1 ( untuk ΔEVE) atau *Projected Income* (untuk ΔNII)/*Maximum Value divided by Tier 1 Capital (for ΔEVE) or Projected Income (for ΔNII)* | 34,15% | 46,69% | 69,93% | 70,07% |

**45. MANAJEMEN RISIKO (lanjutan)**

III. Profil Risiko (lanjutan)

(ii) Risiko pasar (lanjutan)

3. Risiko suku bunga dalam *Banking Book* (lanjutan)

Metode perhitungan dalam tabel diatas sesuai dengan SEOJK *Interest Rate Risk in Banking Book (IRRBB)* No. 12/SEOJK.03/2018 tanggal 21 Agustus 2018.

Analisa Kualitatif IRRBB

a. Penjelasan mengenai bagaimana Bank mendefinisikan IRRBB untuk pengukuran dan pengendalian risiko.

Bank melakukan pengendalian serta mitigasi risiko suku bunga melalui strategi rekomposisi aset dan liabilitas atau strategi *hedging*.

b. Penjelasan mengenai strategi manajemen dan mitigasi IRRBB.

Bank menetapkan strategi pengendalian IRRBB yang sejalan dengan strategi bisnis Bank secara keseluruhan dengan memperhatikan tingkat risiko yang akan diambil (*risk appetite*) dan toleransi risiko (*risk tolerance*) yang disetujui oleh Dewan Direksi. Sementara itu, strategi mitigasi IRRBB terhadap perubahan nilai ekonomis dari modal (ΔEVE) ditetapkan tergantung dari posisi *duration* (rata-rata *repricing maturity*) dari aset dan kewajiban. Per 31 Desember 2021 dan 2020, masing-masing ΔEVE Bank sebesar 34,15% dan 46,69%, di atas limit yang ditetapkan oleh regulator yakni 15% berdasarkan SEOJK No. 12/SEOJK.03/2018. Bank melakukan langkah-langkah penambahan modal dan perbaikan manajemen risiko.

***45. RISK MANAGEMENT (continued)***

*III. Risk Profile (continued)*

*(ii) Market risk (continued)*

*3. Interest rate risk in the Banking Book (continued)*

*The calculation method in the table above is in accordance with SEOJK Interest Rate Risk in Banking Book (IRRBB) No. 12/SEOJK.03/2018 dated August 21, 2018.*

*IRRBB Qualitative Analysis*

*a. An explanation of how the Bank defines the IRRBB for risk measurement and management.*

*The Bank carries out control and mitigation of interest rate risk through asset and liability recomposition strategies or hedging strategies.*

*b. A description of the IRRBB management and mitigation strategy.*

*The Bank determines the IRRBB control strategy that is in line with the Bank's overall business strategy by taking into account the level of risk to be taken (risk appetite) and risk tolerance approved by the Board of Directors. Meanwhile, the IRRBB mitigation strategy for changes in the economic value of capital (ΔEVE) is determined depending on the position duration (average repricing maturity) of assets and liabilities. On December 31, 2021 and 2020, ΔEVE Bank amounted to 34.15% and 46.69%, above the limit set by the regulator of 15% based on SEOJK No. 12/SEOJK.03/2018. The Bank has taken steps to increase capital and improve its risk management.*

**45. MANAJEMEN RISIKO (lanjutan)**

III. Profil Risiko (lanjutan)

(ii) Risiko pasar (lanjutan)

3. Risiko suku bunga dalam *Banking Book* (lanjutan)

Analisa Kualitatif IRRBB (lanjutan)

c. Periodisasi perhitungan IRRBB Bank, dan penjelasan mengenai tindakan spesifik yang digunakan Bank untuk mengukur sensitivitas terhadap IRRBB.

Untuk memastikan IRRBB termonitor dengan baik, Bank melakukan perhitungan IRRBB untuk setiap posisi akhir bulan laporan dan melakukan pelaporan sesuai ketentuan yang berlaku. Pengukuran sensitivitas terhadap IRRBB dilakukan sesuai ketentuan dalam SEOJK No. 12/SEOJK.03/2018 tanggal 21 Agustus 2018, antara lain sebagai berikut:

- Perhitungan IRRBB memperhitungkan keseluruhan posisi *Banking Book* dengan mengeluarkan ekuitas dan dikelompokkan berdasarkan posisi mata uang yang material bagi Bank.
- Perhitungan ΔEVE tidak memperhitungkan keberadaan *margin* komersial dalam arus kas dan diskonto atas arus kas.

d. Penjelasan mengenai skenario *shock* suku bunga dan skenario *stress* yang digunakan Bank untuk mengestimasi perubahan *economic value* dan *earnings*.

Berdasarkan ketentuan regulator untuk ΔEVE, Bank menerapkan skenario:

- *Shock* suku bunga yang paralel ke atas (*parallel shock up*).
- *Shock* suku bunga yang paralel ke bawah (*parallel shock down*).
- *Shock* suku bunga yang melandai (*steepener shock*).

***45. RISK MANAGEMENT (continued)***

*III. Risk Profile (continued)*

*(ii) Market risk (continued)*

*3. Interest rate risk in the Banking Book (continued)*

*IRRBB Qualitative Analysis (continued)*

*c. Periodization of Bank IRRBB calculations, and an explanation of the specific actions used by Banks to measure sensitivity to IRRBB.*

*To ensure that the IRRBB is properly monitored, the Bank performs an IRRBB calculation for each position at the end of the reporting month and reports according to applicable regulations. Measurement of sensitivity to IRRBB is carried out according to the provisions in the SEOJK No. 12/SEOJK.03/2018 dated August 21, 2018, among others, as follows:*

- *IRRBB calculation takes into account the entire Banking Book position by issuing equity and grouped by material currency positions for the Bank.*
- *Calculation ΔEVE does not take into account the existence of commercial margins in cash flows and discounts on cash flows.*

*d. An explanation of the interest rate shock scenario and the stress scenario used by Banks to estimate changes in economic value and earnings.*

*Based on the regulatory provisions for ΔEVE, the Bank applies a scenario:*

- *Parallel interest rate shock upwards (parallel shock up).*
- *Parallel shock down interest rates (parallel shock down).*
- *Sloping interest shock* (*steepener shock*).

**45. MANAJEMEN RISIKO (lanjutan)**

III. Profil Risiko (lanjutan)

(ii) Risiko pasar (lanjutan)

3. Risiko suku bunga dalam *Banking Book* (lanjutan)

Analisa Kualitatif IRRBB (lanjutan)

d. Penjelasan mengenai skenario *shock* suku bunga dan skenario *stress* yang digunakan Bank untuk mengestimasi perubahan *economic value* dan *earnings*. (lanjutan)

- *Shock* suku bunga yang mendatar (*flattener shock*).
- *Shock* suku bunga jangka pendek yang meningkat (*short rates shock up*).
- *Shock* suku bunga jangka pendek yang menurun (*short rates shock down*).

Untuk ΔNII:

- *Shock* suku bunga yang *parallel* ke atas (*parallel shock up*).
- *Shock* suku bunga yang *parallel* ke bawah (*parallel shock down*).

e. Asumsi permodalan yang berdampak signifikan dalam perhitungan.

Dalam perhitungan IRRBB, Bank menggunakan asumsi permodalan dengan pendekatan standar maupun acuan yang ditetapkan oleh regulator.

f. Penjelasan komprehensif mengenai asumsi utama permodalan dan parametrik yang digunakan dalam menghitung ΔEVE dan ΔNII.

Asumsi yang digunakan oleh Bank dalam menghitung IRRBB merujuk kepada Peraturan Otoritas Jasa Keuangan yang mengatur Penerapan Manajemen Risiko dan Pengukuran Risiko Pendekatan Standar untuk Risiko Suku Bunga dalam Banking Book (*Interest Rate Risk in the Banking Book*) dan Peraturan Otoritas Jasa Keuangan yang mengatur mengenai kewajiban pemenuhan rasio kecukupan likuiditas.

***45. RISK MANAGEMENT (continued)***

*III. Risk Profile (continued)*

*(ii) Market risk (continued)*

*3. Interest rate risk in the Banking Book (continued)*

*IRRBB Qualitative Analysis (continued)*

*d. An explanation of the interest rate shock scenario and the stress scenario used by Banks to estimate changes in economic value and earnings. (continued)*

- *Horizontal tribal shock (flattener shock).*
- *Short-term shock on rising interest rates (short rates shock up).*
- *Shock short-term interest rates decrease (short rates shock down).*

*For ΔNII:*

- *Parallel interest rate shock upwards (parallel shock up).*
- *Shock in parallel interest rates (parallel shock down).*

*e. Capital assumptions that have a significant impact on calculations.*

*In the IRRBB calculation, the Bank uses capital assumptions using standard approach and references that is set by the regulator.*

*f. A comprehensive explanation of the key assumptions of capitalization and parametric used in calculating ΔEVE and ΔNII.*

*The assumptions used by the Bank in calculating IRRBB refer to the Financial Services Authority Regulation which regulates the Implementation of Risk Management and Risk Measurement Standard Approach for Interest Rate Risk in the Banking Book and the Financial Services Authority Regulation which regulates the obligation to fulfill liquidity adequacy ratio.*

**45. MANAJEMEN RISIKO (lanjutan)**

III. Profil Risiko (lanjutan)

(ii) Risiko pasar (lanjutan)

3. Risiko suku bunga dalam *Banking Book* (lanjutan)

Analisa Kuantitatif IRRBB

a. Rata-rata *repricing maturity* yang ditetapkan untuk NMD.

Dalam menetapkan *maturity repricing* untuk NMD, Bank melakukan pendekatan konservatif dengan memperhitungkan NMD kedalam penyesuaian suku bunga (*repricing maturity*) *overnight.*

b. *Maturity repricing* terpanjang yang diterapkan untuk NMD.

Bank melakukan pendekatan konservatif dengan memperhitungkan NMD kedalam penyesuaian suku bunga (*maturity repricing*) *overnight*.

(iii) Risiko likuiditas

Risiko likuiditas adalah risiko yang muncul dari ketidakmampuan Bank dalam memenuhi kewajiban arus kas yang bersifat kontraktual baik untuk saat ini maupun di masa yang akan datang atau kewajiban yang diharuskan peraturan yang telah jatuh tempo tanpa mempengaruhi aktivitas harian dan menimbulkan kerugian yang tidak dapat diterima.

Tujuan utama manajemen risiko likuiditas adalah untuk meminimalkan kemungkinan ketidakmampuan Bank dalam memperoleh sumber pendanaan arus kas.

Bank berupaya meningkatkan efektivitas pengelolaan *gap* likuiditas (*maturity gap* dan proyeksi arus kas) untuk mengantisipasi risiko likuiditas sedini mungkin dan juga mengendalikan risiko likuiditas khususnya pada saat kondisi stres. Bank juga telah menyusun *Contingency Funding Plan*, dan juga senantiasa memelihara kemampuannya dalam melakukan akses ke pasar uang dengan terus membina hubungan dengan bank koresponden. Untuk mendeteksi risiko likuiditas, Bank telah mempunyai Standar Prosedur Operasional *Liquidity Contingency Plan* (LCP).

***45. RISK MANAGEMENT (continued)***

*III. Risk Profile (continued)*

*(ii) Market risk (continued)*

*3. Interest rate risk in the Banking Book (continued)*

*IRRBB Quantitative Analysis*

*a. Average repricing maturity set for NMD.*

*In setting up maturity repricing for NMD, the Bank takes a conservative approach by calculating NMD into maturity repricing overnight.*

*b. Longest maturity repricing applied for NMD.*

*The Bank takes a conservative approach by calculating NMD into overnight maturity repricing.*

*(iii) Liquidity risk*

*Liquidity risk is defined as the current and prospective risk to earnings or capital arising from the Bank's inability to meet its current and future contractual cash flows or regulatory obligations when they are due without affecting daily operations and incurring unacceptable losses.*

*The main objective of liquidity risk management is to minimize the possibility of the Bank's inability to obtain funding sources of cash flow.*

*The Bank has program to increase effectiveness of liquidity maturity gap management (maturity gap and the projected cash flows) to anticipate the liquidity risk as early as possible and also controls the liquidity risk during stressful conditions. The Bank also has developed a Contingency Funding Plan, and also maintain its ability to access the money market by maintaining relationship with correspondent banks. To detect liquidity risk, the Bank has established Standard Operating Procedures for Liquidity Contingency Plan (LCP).*

**45. MANAJEMEN RISIKO (lanjutan)**

III. Profil Risiko (lanjutan)

(iii) Risiko likuiditas (lanjutan)

Limit risiko likuiditas harus konsisten dan relevan dengan bisnis Bank, kompleksitas kegiatan usaha Bank, toleransi risiko, karakteristik produk, valuta, pasar dimana Bank tersebut aktif melakukan transaksi, data historis, tingkat profitabilitas dan modal yang tersedia.

Beberapa strategi yang dilakukan Bank untuk mengantisipasi risiko tersebut, antara lain, adalah:

1. Komitmen dari pemegang saham Bank untuk memenuhi ketentuan Bank Indonesia dalam rangka pengendalian risiko likuiditas, sewaktu-waktu jika diperlukan;

2. Melakukan portofolio investasi ke arah investasi yang lebih likuid;

3. Mendorong bertumbuhnya jumlah investasi dana-dana murah atau nasabah kategori *low cost fund*;

4. Meningkatkan efektivitas pengelolaan *gap* likuiditas (*maturity gap*, proyeksi arus kas) untuk mengantisipasi risiko likuiditas sedini mungkin;

5. Meningkatkan kerja sama dengan bank lain agar dapat memanfaatkan fasilitas *interbank call money* maupun *repurchase* (repo) efek *interbank*.

***45. RISK MANAGEMENT (continued)***

*III. Risk Profile (continued)*

*(iii) Liquidity risk (continued)*

*Liquidity risk limit must be consistent and relevant to the Bank's business, the complexity of the Bank's business, risk tolerance, characteristics of the product, currency, markets in which the Bank has active transactions, historical data, the level of profitability and available capital.*

*The Bank carried out several strategies to manage the risks which, among others, are as follows:*

*1. The Bank's shareholders commitment to comply with the provisions of Bank Indonesia in order to control liquidity risk, at any time if needed;*

*2. Conduct investments portfolio towards more liquid investments;*

*3. Encourage development of the number of low cost investment funds at reasonable price or low cost fund customers;*

*4. Increase effectivity on management of liquidity gap (maturity gap, cash flows projections) to anticipate liquidity risk as early as possible;*

*5. Develop cooperation with other banks in order to utilize the facilities of interbank call money and repurchase (repo) interbank securities.*

## 45. MANAJEMEN RISIKO (lanjutan)

III. Profil Risiko (lanjutan)

(iii) Risiko likuiditas (lanjutan)

Analisis jatuh tempo aset dan liabilitas (sebelum cadangan kerugian penurunan nilai) menurut kelompok jatuh temponya berdasarkan periode yang tersisa sampai dengan tanggal jatuh temponya pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut:

## *45. RISK MANAGEMENT (continued)*

*III. Risk Profile (continued)*

*(iii) Liquidity risk (continued)*

*The maturity analysis of assets and liabilities (before allowance for impairment losses) by maturity groups based on the remaining period until the maturity date as of December 31, 2021 and 2020 are as follows:*

| | 2021 | | | | | | |
|---|---|---|---|---|---|---|---|
| | Kurang dari atau sampai dengan 1 bulan/ *Less than 1 month or up to 1 month* | Lebih dari 1 bulan sampai dengan 3 bulan/ *More than 1 month up to 3 months* | Lebih dari 3 bulan sampai dengan 6 bulan/ *More than 3 months up to 6 months* | Lebih dari 6 bulan sampai dengan 12 bulan/ *More than 6 months up to 12 months* | Lebih dari 12 bulan/ *More than 12 months* | Total | |
| **Aset** | | | | | | | ***Assets*** |
| Kas | 119.138 | - | - | - | - | 119.138 | *Cash* |
| Giro pada Bank Indonesia | 246.182 | - | - | - | - | 246.182 | *Current accounts with Bank Indonesia* |
| Giro pada bank lain | 345.996 | - | - | - | - | 345.996 | *Current accounts with other banks* |
| Penempatan pada Bank Indonesia dan bank lain | 2.664.622 | - | - | - | - | 2.664.622 | *Placements with Bank Indonesia and other banks* |
| Efek-efek | - | - | - | - | 3.481.122 | 3.481.122 | *Marketable securities* |
| Tagihan derivatif | 1.360 | - | - | - | - | 1.360 | *Derivative receivables* |
| Pinjaman yang diberikan | 1.107.949 | 1.294.513 | 873.256 | 1.216.485 | 5.523.414 | 10.015.617 | *Loans* |
| Tagihan akseptasi | - | 25.163 | - | - | - | 25.163 | *Acceptance receivables* |
| Pendapatan bunga yang masih akan diterima | 44.689 | 11.611 | 16.441 | 26.199 | 38.445 | 137.385 | *Accrued interest income* |
| Aset lain-lain | - | - | - | - | 19.132 | 19.132 | *Other assets* |
| **Total aset** | **4.529.936** | **1.331.287** | **889.697** | **1.242.684** | **9.062.113** | **17.055.717** | ***Total assets*** |
| **Liabilitas** | | | | | | | ***Liabilities*** |
| Liabilitas segera | 62.478 | - | - | - | - | 62.478 | *Obligations due immediately* |
| Simpanan nasabah | 3.276.545 | 6.004.989 | 4.215.658 | 1.245.987 | 1.202.265 | 15.945.444 | *Deposits from customers* |
| Simpanan dari bank lain | 1.243.209 | 530.954 | 687.200 | 41.413 | 22.703 | 2.525.479 | *Deposits from other banks* |
| Liabilitas akseptasi | - | 25.163 | - | - | - | 25.163 | *Acceptance payables* |
| Bunga yang masih harus dibayar | 39.727 | - | - | - | - | 39.727 | *Accrued interest expenses* |
| Beban yang masih harus dibayar dan liabilitas lain-lain | 24.822 | - | - | - | - | 24.822 | *Accrued expenses and other liabilities* |
| **Total liabilitas** | **4.646.781** | **6.561.106** | **4.902.858** | **1.287.400** | **1.224.968** | **18.623.113** | ***Total liabilities*** |
| **Aset (liabilitas) - neto** | **(116.845)** | **(5.229.819)** | **(4.013.161)** | **(44.716)** | **7.837.145** | **(1.567.396)** | ***Assets (liabilities) - net*** |

## 45. MANAJEMEN RISIKO (lanjutan)

III. Profil Risiko (lanjutan)

(iii) Risiko likuiditas (lanjutan)

Analisis jatuh tempo aset dan liabilitas (sebelum cadangan kerugian penurunan nilai) menurut kelompok jatuh temponya berdasarkan periode yang tersisa sampai dengan tanggal jatuh temponya pada tanggal 31 Desember 2021 dan 2020 adalah sebagai berikut (lanjutan):

## *45. RISK MANAGEMENT (continued)*

*III. Risk Profile (continued)*

*(iii) Liquidity risk (continued)*

*The maturity analysis of assets and liabilities (before allowance for impairment losses) by maturity groups based on the remaining period until the maturity date as of December 31, 2021 and 2020 are as follows (continued):*

| | 2020 | | | | | | |
|---|---|---|---|---|---|---|---|
| | Kurang dari atau sampai dengan 1 bulan/ *Less than 1 month or up to 1 month* | Lebih dari 1 bulan sampai dengan 3 bulan/ *More than 1 month up to 3 months* | Lebih dari 3 bulan sampai dengan 6 bulan/ *More than 3 months up to 6 months* | Lebih dari 6 bulan sampai dengan 12 bulan/ *More than 6 months up to 12 months* | Lebih dari 12 bulan/ *More than 12 months* | Total | |
| **Aset** | | | | | | | ***Assets*** |
| Kas | 118.962 | - | - | - | - | 118.962 | *Cash* |
| Giro pada Bank Indonesia | 80.538 | - | - | - | - | 80.538 | *Current accounts with Bank Indonesia* |
| Giro pada bank lain | 386.841 | - | - | - | - | 386.841 | *Current accounts with other banks* |
| Penempatan pada Bank Indonesia dan bank lain | 1.439.688 | - | - | 20.000 | - | 1.459.688 | *Placements with Bank Indonesia and other banks* |
| Efek-efek | - | - | - | 206 | 1.915.484 | 1.915.690 | *Marketable securities* |
| Tagihan derivatif | 1.131 | - | - | - | - | 1.131 | *Derivative receivables* |
| Pinjaman yang diberikan | 824.506 | 832.779 | 722.028 | 1.233.486 | 3.737.851 | 7.350.650 | *Loans* |
| Tagihan akseptasi | 1.320 | 2.859 | 8.492 | - | - | 12.671 | *Acceptance receivables* |
| Pendapatan bunga yang masih akan diterima | 34.437 | 6.710 | 16.142 | 10.430 | 55.093 | 122.812 | *Accrued interest income* |
| Aset lain-lain | - | - | - | - | 20.184 | 20.184 | *Other assets* |
| **Total aset** | **2.887.423** | **842.348** | **746.662** | **1.264.122** | **5.728.612** | **11.469.167** | ***Total assets*** |
| **Liabilitas** | | | | | | | ***Liabilities*** |
| Liabilitas segera | 99.166 | - | - | - | - | 99.166 | *Obligations due immediately* |
| Simpanan nasabah | 8.126.852 | 4.050.428 | 468.205 | 419.502 | - | 13.064.987 | *Deposits from customers* |
| Simpanan dari bank lain | 1.027.330 | 167.710 | 15.923 | 3.655 | - | 1.214.618 | *Deposits from other banks* |
| Liabilitas derivatif | 227 | - | - | - | - | 227 | *Derivative payables* |
| Liabilitas akseptasi | 1.321 | 1.688 | 1.754 | - | - | 4.763 | *Acceptance payables* |
| Bunga yang masih harus dibayar | 43.229 | - | - | - | - | 43.229 | *Accrued interest expenses* |
| Beban yang masih harus dibayar dan liabilitas lain-lain | 39.900 | - | - | - | - | 39.900 | *Accrued expenses and other liabilities* |
| Pinjaman subordinasi | - | - | - | - | 252.825 | 252.825 | *Subordinated loan* |
| **Total liabilitas** | **9.338.025** | **4.219.826** | **485.882** | **423.157** | **252.825** | **14.719.715** | ***Total liabilities*** |
| **Aset (liabilitas) - neto** | **(6.450.602)** | **(3.377.478)** | **260.780** | **840.965** | **5.475.787** | **(3.250.548)** | ***Assets (liabilities) - net*** |

## 45. MANAJEMEN RISIKO (lanjutan)

III. Profil Risiko (lanjutan)

(iii) Risiko likuiditas (lanjutan)

Tabel dibawah ini menyajikan analisa jatuh tempo liabilitas Bank pada tanggal 31 Desember 2021 dan 2020 berdasarkan sisa jatuh tempo kontraktual dari liabilitas keuangan Bank berdasarkan pada arus kas yang tidak didiskonto:

## *45. RISK MANAGEMENT (continued)*

*III. Risk Profile (continued)*

*(iii) Liquidity risk (continued)*

*The table below shows the maturity analysis of liabilities of the Bank as of December 31, 2021 and 2020 based on the remaining contractual maturities of the Bank's financial liabilities based on undiscounted cash flow:*

| | 2021 | | | | | | |
|---|---|---|---|---|---|---|---|
| | Nilai jatuh tempo/ *Maturity value* | Tidak Memiliki jatuh tempo/ *No maturity* | ≤ 1 bulan/ *≤ 1 month* | > 1 - 3 bulan/ *> 1 - 3 months* | > 3 - 12 bulan/ *> 3 - 12 months* | > 12 bulan/ *> 12 months* | |
| **Liabilitas** | | | | | | | ***Liabilities*** |
| Liabilitas segera | 62.478 | 62.478 | - | - | - | - | *Obligations due immediately* |
| Simpanan dari nasabah | | | | | | | *Deposits from customers* |
| Giro | 862.656 | 862.656 | - | - | - | - | *Demand deposits* |
| Tabungan | 2.143.484 | 2.143.484 | - | - | - | - | *Saving deposits* |
| Deposito | 13.348.887 | 1.740 | 6.061.018 | 5.472.873 | 1.813.256 | - | *Time deposits* |
| Simpanan dari bank lain | 2.614.531 | 1.252.874 | 525.756 | 791.174 | 44.727 | - | *Deposits from other banks* |
| Liabilitas akseptasi | 25.163 | - | 25.163 | - | - | - | *Acceptance payables* |
| Bunga yang masih harus dibayar | 39.727 | - | 39.727 | - | - | - | *Accrued interest expenses* |
| Beban yang masih harus dibayar dan | | | | | | | *Accrued expenses and* |
| Liabilitas lain-lain | 24.822 | 24.822 | - | - | - | - | *Other liabilities* |
| **Total liabilitas keuangan** | **19.121.748** | **4.348.054** | **6.651.664** | **6.264.047** | **1.857.983** | **-** | ***Total financial liabilities*** |

| | 2020 | | | | | | |
|---|---|---|---|---|---|---|---|
| | Nilai jatuh tempo/ *Maturity value* | Tidak Memiliki jatuh tempo/ *No maturity* | ≤ 1 bulan/ *≤ 1 month* | > 1 - 3 bulan/ *> 1 - 3 months* | > 3 - 12 bulan/ *> 3 - 12 months* | > 12 bulan/ *> 12 months* | |
| **Liabilitas** | | | | | | | ***Liabilities*** |
| Liabilitas segera | 99.166 | 99.166 | - | - | - | - | *Obligations due immediately* |
| Simpanan dari nasabah | | | | | | | *Deposits from customers* |
| Giro | 634.917 | 634.917 | - | - | - | - | *Demand deposits* |
| Tabungan | 1.350.855 | 1.350.855 | - | - | - | - | *Saving deposits* |
| Deposito | 11.496.498 | 48 | 6.406.106 | 4.173.611 | 916.733 | - | *Time deposits* |
| Simpanan dari bank lain | 1.267.231 | 739.194 | 333.998 | 174.123 | 19.916 | - | *Deposits from other banks* |
| Liabilitas derivatif | 227 | - | 227 | - | - | - | *Derivative liabilities* |
| Liabilitas akseptasi | 4.763 | - | 3.008 | 864 | 891 | - | *Acceptance payables* |
| Bunga yang masih harus dibayar | 43.229 | 2.081 | 20.816 | 16.734 | 3.564 | 34 | *Accrued interest expenses* |
| Beban yang masih harus dibayar dan | | | | | | | *Accrued expenses and* |
| Liabilitas lain-lain | 39.900 | 39.900 | - | - | - | - | *Other liabilities* |
| Pinjaman subordinasi | 258.339 | - | - | - | - | 258.339 | *Subordinated loan* |
| **Total liabilitas keuangan** | **15.195.125** | **2.866.161** | **6.764.155** | **4.365.332** | **941.104** | **258.373** | ***Total financial liabilities*** |

(iv) Risiko operasional

Risiko operasional adalah risiko yang timbul dari ketidakcukupan dan/atau tidak berfungsinya proses internal, kesalahan faktor manusia, kegagalan sistem, atau adanya masalah eksternal yang akan mempengaruhi operasional Bank.

Bank menerapkan manajemen risiko operasional dengan sasaran memastikan bahwa Bank telah melakukan proses manajemen risiko yang meliputi *risk identification, risk assessment, risk evaluation, risk mitigation* serta dilakukan *monitoring* dan *reporting* atas pelaksanaannya. Hal tersebut dilakukan dengan tujuan akhir memaksimalkan *benefit* dari suatu produk/layanan atau proses transaksi/aktivitas dengan potensi risiko operasional yang telah diperhitungkan.

*(iv) Operational risk*

*Operational risk is the risk that arise from the malfunction and/or inadequacy of internal proccess, human errors, system failure, or external problem affecting the operations of the Bank.*

*The Bank implements operational risk management with the goal of ensuring that it has performed a risk management process that includes risk identification, risk assessment, risk evaluation, risk mitigation and performed monitoring and reporting on its implementation. It is done with the ultimate goal to maximize the benefits of a product/service or transaction/activity process with the potential operational risks are being considered.*

**45. MANAJEMEN RISIKO (lanjutan)**

III. Profil Risiko (lanjutan)

(iv) Risiko operasional (lanjutan)

Pengelolaan risiko operasional ditujukan untuk meningkatkan budaya sadar risiko dari tiap unit kerja, sehingga dapat menurunkan frekuensi dan dampak dari suatu kerugian. Bentuk pengelolaan risiko operasional yang telah dilakukan sebagai berikut:

1. Setiap adanya produk ataupun aktivitas baru, Bank selalu melakukan kajian risiko sesuai dengan amanat dari regulator.
2. Melakukan peninjauan ulang dan penyempurnaan atas Standar Prosedur Operasional masing-masing unit kerja secara berkala.
3. Memastikan ketersediaan *Disaster Recovery Plan* (DRP) yang diuji secara berkala sebagai antisipasi jika terjadi gangguan IT.
4. Pengelolaan risiko operasional juga dilakukan dengan memperkuat keamanan dan keandalan teknologi informasi, sehingga kegagalan sistem maupun *human error* dapat ditekan.
5. Melakukan peningkatan pada IT *Security System* untuk seluruh sistem yang ada pada Bank.
6. Melakukan pengembangan dan penyempurnaan sistem yang digunakan untuk perhitungan cadangan kerugian penurunan nilai maupun biaya diamortisasi atas provisi sesuai PSAK 71 untuk tahun 2021 dan 2020.
7. Melakukan penetapan batas kewenangan dalam melakukan transaksi operasional.
8. Meningkatkan fungsi pengawasan internal melalui *Internal Audit Division* (IAD) dan *Anti Fraud* sebagai upaya memperkuat sistem pengendalian internal.
9. Peningkatan kualitas sumber daya manusia dengan meningkatkan frekuensi pelatihan internal maupun eksternal di bidang perkreditan, pemasaran produk dan motivasi kerja.
10. Melakukan identifikasi kejadian risiko yang terjadi di cabang serta memiliki dampak kerugian, maka pemantauan dilakukan menggunakan *Operational Risk Report.*
11. Melakukan pencatatan atas data kerugian, dimana data tersebut digunakan sebagai salah satu parameter dalam pengukuran Profil Risiko Operasional.

***45. RISK MANAGEMENT (continued)***

*III. Risk Profile (continued)*

*(iv) Operational risk (continued)*

*Operational risk management is being addressed in order to increase a culture of risk awareness of each working unit, so it can reduce the frequency and impact of a loss. The operational risk management being performed is as follows:*

1. *On each new product or activity, the Bank is performing the risk assessment in accordance with the requirement of the regulators.*
2. *Conducting a periodic review and improvement of the Standard Operating Procedures of each working unit on a regular basis.*
3. *Ensuring the availability of the Disaster Recovery Plan (DRP) that is being tested periodically in case of IT disruption.*
4. *Operational risk management is also being supported by strengthening the security and reliability of information technology, so that the system failure and human error can be reduced.*
5. *Increasing the IT Security System for the entire system in the Bank.*
6. *Developing and improving the system that is used for the calculation of allowance for impairment losses and amortized cost of provision in accordance with PSAK 71 for year 2021 and 2020.*
7. *Setting-up of limit of authority in banking operational transactions.*
8. *Improving the internal control functions through the Internal Audit Division (IAD) and Anti Fraud to strengthen the internal control system.*
9. *Improving the quality of human resources by developing the frequency of internal and external training in the function of credit, marketing products and motivational work.*
10. *Identifying of the risk events that may occur in branches resulting to losses and then the monitoring is performed by using the Operational Risk Report.*
11. *Maintaining recording the loss of data, where the data is used as one of the parameters in the measurement of Operational Risk Profile.*

**45. MANAJEMEN RISIKO (lanjutan)**

III. Profil Risiko (lanjutan)

(iv) Risiko operasional (lanjutan)

Pengelolaan risiko operasional ditujukan untuk meningkatkan budaya sadar risiko dari tiap unit kerja, sehingga dapat menurunkan frekuensi dan dampak dari suatu kerugian. Bentuk pengelolaan risiko operasional yang telah dilakukan sebagai berikut (lanjutan):

12. Melakukan *Risk and Control Self-Assessment* (RCSA) yang merupakan metodologi untuk identifikasi sumber-sumber risiko, yang digunakan untuk mengukur tinggi rendahnya risiko, memantau tren tingkat risiko, serta mengendalikan dan mitigasi risiko. Pelaksanaan identifikasi melalui RCSA tersebut akan diterapkan pada seluruh unit kerja.
13. Meningkatkan fungsi *Quality Assurance* baik di Kantor Cabang maupun di Kantor Pusat untuk mengoptimalkan *internal control* di *second line of defense* serta memastikan pelaksanaan aktivitas operasional dan perkreditan berjalan sesuai dengan Kebijakan/SOP Bank.

Bank membentuk tim *Bussiness Continuity Plan* (BCP), dimana tim tersebut memiliki tugas untuk mengoordinasi pelaksanaan BCP sesuai dengan kebutuhan dan kondisi Bank. Pelaksanaan BCP itu sendiri mempunyai tujuan untuk meminimalkan risiko, menangani dampak gangguan/bencana dan proses pemulihan agar kegiatan operasional Bank dan pelayanan kepada nasabah tetap dapat berjalan. Selain itu, Bank juga telah dilengkapi dengan Kebijakan maupun *Standard Operating Procedure* dan kebijakan BCP. Bank telah melakukan penyempurnaan BCP dengan reviu *Business Impact Analysis* (BIA) sesuai dengan *business process* dan telah melakukan sosialisasi dan uji coba BCP ke seluruh cabang dengan simulasi antara lain bencana kebakaran dan dilanjutkan melakukan reviu Kebijakan dan Standar Prosedur Operasional, serta reviu Prosedur Alternatif (*Contingency Plan*).

***45. RISK MANAGEMENT (continued)***

*III. Risk Profile (continued)*

*(iv) Operational risk (continued)*

*Operational risk management is being addressed in order to increase a culture of risk awareness of each working unit, so it can reduce the frequency and impact of a loss. The operational risk management being performed is as follows (continued):*

*12. Performing the Risk and Control Self-Assessment (RCSA), a methodology for identifying the sources of risk, which is used to measure the level of risk, monitor the level of trend of risk, as well as controlling and mitigating risks. Implementation of identification through the RCSA is applied to all working units.*

*13. Improve the Quality Assurance function both at Branch Offices and at Headquarter to optimize internal control in the second line of defense and ensure the implementation of operational and credit activities in accordance with the Bank's Policies/SOP.*

*The Bank has setup a Business Continuity Plan (BCP) team, where the team has duties to coordinate the implementation of the BCP in accordance with the requirements and conditions of the Bank. The implementation of BCP has the objectives to minimize the risk, to handle the impact of disruption/disaster and recovery process so the operational activities of the Bank and services to customers are running continuously. In addition, the Bank is also equipped with Standard Operating Procedures and Policy of BCP. The Bank has improved its BCP by reviewing Business Impact Analysis (BIA) in accordance with the business process and has socialized and tested the BCP to the entire branches, such as, fire disaster simulation and continued with the review of Policies and Standard Operating Procedures, as well as the review of Alternative Procedures (Contingency Plan).*

**45. MANAJEMEN RISIKO (lanjutan)**

III. Profil Risiko (lanjutan)

(v) 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 pengikatan seperti tidak dipenuhinya syarat sahnya kontrak dan pengikatan agunan yang tidak sempurna.

Sebagai sebuah perusahaan yang berdiri dalam yuridiksi hukum Indonesia, Bank harus selalu tunduk terhadap segala peraturan hukum yang dikeluarkan oleh Otoritas Jasa Keuangan dan Bank Indonesia selaku regulator industri perbankan di Indonesia dan instansi berwenang lainnya terkait dengan Bank. Selain itu, Bank juga harus mengikuti segala bentuk peraturan perundangan yang berlaku di masyarakat baik yang terkait secara langsung maupun tidak langsung dengan kegiatan usaha Bank. Kegagalan Bank dalam mengikuti peraturan hukum yang berlaku dapat mengakibatkan pada timbulnya tuntutan hukum yang akan ditujukan kepada Bank.

Pengelolaan risiko hukum dilakukan dengan cara melakukan penelaahan kembali dokumen hukum, perjanjian maupun kontrak-kontrak dengan pihak ketiga. Selain itu, juga dilakukan pendataan atas kasus-kasus hukum yang terjadi dan telah dikelola oleh Divisi C*orporate Legal and Litigation*. Penanganan kasus hukum disusun berdasarkan skala prioritas dan seluruh perkembangannya terpantau dengan baik dan selalu dilaporkan kepada manajemen untuk ditindaklanjuti melalui penyelesaian yang mengandung potensi risiko hukum paling sedikit. Selain itu, untuk melengkapi Kebijakan dan Standar Operasional Prosedur di bidang Hukum, Divisi *Corporate Legal and Litigation* telah melengkapi dengan membuat Kebijakan dan Standar Operasional Prosedur mengenai produk, *advice and policy*, litigasi dan kebijakan hukum Bank.

***45. RISK MANAGEMENT (continued)***

*III. Risk Profile (continued)*

*(v) Legal risk*

*Legal risk is the risk related to legal claims and/or weakness in the legal aspect, such weakness in legal aspect is caused, among others, by the lack of the supporting legislation or weakness of the contracts such as incomplete requirements for a valid contract and imperfect document contract.*

*As an entity that is established in the jurisdiction of the law of Indonesia, the Bank shall always be subjected to all the regulations issued by Financial Services Authority and Bank Indonesia as the regulator of the banking industry in Indonesia and other authorities related to the Bank. In addition, the Bank must also comply with any regulations in society that is relevant either directly or indirectly to its business activities. The Bank's incompliance to the regulation may result in the claim or lawsuits that will be addressed to the Bank.*

*Legal risk management is performed by reviewing the legal documents, agreements and contracts with third parties. Further more, it also performed an assessment of legal cases that occured and has been managed by the Corporate Legal and Litigation Division. The legal cases handling have been prepared on the priority basis and the progress is well monitored and reported to the management to be followed up through a completion which contains less potential legal risk. In addition, to complete the Legal Policy and Standard Operating Procedure, the Corporate Legal and Litigation Division has fit up the policy by establishing the Policies and Standard Operating Procedure regarding the products, advice and policy, litigation and legal policy of the Bank.*

**45. MANAJEMEN RISIKO (lanjutan)**

III. Profil Risiko (lanjutan)

(v) Risiko hukum (lanjutan)

Untuk memitigasi risiko hukum yang mungkin timbul akibat tuntutan hukum atau kelemahan aspek yuridis, Bank memiliki Divisi *Corporate Legal and Litigation*. Divisi tersebut memiliki peranan antara lain:

1) Melakukan analisa hukum atas produk dan/atau aktivitas baru serta membuat standar dokumen hukum yang terkait dengan produk dan/atau aktivitas tersebut;
2) Memberikan analisa/advis hukum kepada seluruh pegawai pada setiap jenjang organisasi;
3) Memberikan advis atas eksposur hukum akibat perubahan ketentuan atau peraturan;
4) Memeriksa segala perjanjian yang akan dibuat antara Bank dengan pihak ketiga;
5) Melakukan pemeriksaan berkala atas perjanjian yang telah dibuat; dan
6) Memantau risiko hukum yang ada di seluruh cabang Bank.

Dengan adanya divisi tersebut, maka Bank memiliki kebijakan hukum dan standar dokumen hukum baku yang terkait dengan produk atau fasilitas perbankan yang ditawarkan oleh Bank kepada masyarakat, dimana kebijakan hukum dan standar dokumen hukum dimaksud dibuat dengan mengacu kepada ketentuan peraturan perundangan yang berlaku serta memperhatikan kepentingan aspek yuridis dari Bank. Selain itu, Divisi *Corporate Legal and Litigation* Bank juga memiliki fungsi litigasi yang salah satu tugasnya adalah menangani setiap permasalahan hukum yang terkait dengan litigasi agar risiko hukum yang mungkin timbul dapat diminimalisasi.

Pengelolaan risiko hukum dilakukan dengan memantau perkembangan kasus-kasus hukum yang terjadi dan mengambil pelajaran dari kasus-kasus tersebut. Penanganan kasus hukum yang dilakukan pada Bank senantiasa memperhitungkan potensi kerugian baik atas penyelesaian kasus secara musyawarah mufakat/damai ataupun melalui jalur pengadilan. Bank juga memberikan perhatian khusus atas kasus hukum yang berpotensi menimbulkan kerugian secara signifikan.

***45. RISK MANAGEMENT (continued)***

*III. Risk Profile (continued)*

*(v) Legal risk (continued)*

*To mitigate the legal risks that may arise from lawsuit or juridical weakness, the Bank has a Corporate Legal and Litigation Division. This division has the following roles:*

*1) Conducts legal analysis on the new product and/or activities as well as creating a standard legal documents related to the product and/or activities;*
*2) Provide analysis/legal advice to all employees at every level of the organization;*
*3) Provide advice on the legal exposure due to changes in rule or regulation;*
*4) Examine any agreements that will be made between the Bank and third parties;*
*5) Conduct periodic inspections on the agreement that has been made; and*
*6) Monitor the legal risks in the overall Bank's branches.*

*Through this division, the Bank has legal policies and standard general legal documents related to the product or banking facilities offered by the Bank to the community, where such legal policy and standard general legal documents are created with reference to the provisions of applicable laws and considering the interest of the juridical aspects of the Bank. In addition, the Bank's Corporate Legal and Litigation Division has the litigation function by handling all legal issues related to litigation in order to minimize legal risks that may arise.*

*The legal risk is also conducted by monitoring the development of legal cases and take lessons learned principle from those cases. The management of legal cases conducted by the Bank at all time calculates potential loss, either through settlement or court. The Bank also pays special attention to legal cases which potentially may create significant loss to the Bank.*

**45. MANAJEMEN RISIKO (lanjutan)**

III. Profil Risiko (lanjutan)

(vi) Risiko reputasi

Risiko reputasi adalah risiko akibat menurunnya tingkat kepercayaan pemangku kepentingan (*stakeholder*) yang bersumber dari persepsi negatif terhadap Bank.

Kegagalan Bank dalam menjaga reputasinya di mata masyarakat dapat menimbulkan pandangan maupun persepsi negatif masyarakat terhadap Bank. Apabila risiko ini dihadapi oleh Bank, maka dalam waktu singkat dapat terjadi hilangnya kepercayaan nasabah terhadap Bank yang pada akhirnya akan memberikan dampak negatif terhadap pendapatan usaha dan *volume* aktivitas Bank.

Pengelolaan risiko reputasi dilakukan melalui pemantauan terhadap publikasi media yang bekerjasama dengan jasa pihak ketiga. Selain itu, Bank juga melakukan pemantauan terhadap keluhan nasabah guna menangani keluhan dengan segera, serta melakukan optimalisasi fungsi *call center* dalam penanganan keluhan nasabah.

Dalam upaya pelaksanaan manajemen risiko, Bank secara aktif menjalankan program *Corporate Social Responsibility* (CSR) dan aktivitas-aktivitas sosial lainnya, *public expose*, membangun relasi dengan media dan *gathering* dengan nasabah.

Bank meyakini bahwa setiap aspek efektivitas pelaksanaan manajemen Bank yang baik (termasuk manajemen risiko dan sistem pengendalian internal) dalam kaitannya dengan *Good Corporate Governance* (GCG) akan memperbaiki reputasi.

Reputasi dan dukungan pemegang saham baru secara profesional membantu manajemen dalam rangka meningkatkan reputasi dan kepercayaan masyarakat melalui peningkatan kinerja yang lebih baik dan program-program kerja yang berimplikasi langsung pada pengelolaan risiko reputasi.

***45. RISK MANAGEMENT (continued)***

*III. Risk Profile (continued)*

*(vi) Reputation risk*

*Reputation risks are the risks related to the decreasing level of stakeholder confidence arising from the negative perception of the Bank.*

*The Bank's failure to protect its reputation in the public's perception may result in negative view and also perception by the public towards the Bank. If the Bank faces this risk, in the short run the Bank may lose the customer's trust that will ultimately result in a negative impact to the Bank's income and activity's volume.*

*The management of reputation risk includes monitoring through media publication collaboration with third party services. In addition, the Bank also monitors customer complaints to handle complaints promptly, as well as to optimize the function of call center in the handling of customer complaints.*

*In implementation of risk management, the Bank is actively running its Corporate Social Responsibility (CSR) and other social activities, public expose, building relationship with the media and conducting customer gatherings.*

*The Bank believes that every aspect of the effe`ctiveness of its good management (including risk management and internal control systems) in relation to Good Corporate Governance (GCG) will improve its reputation.*

*The reputation and professional support from new shareholder assists management to improve the reputation and public trust through better performance improvement and work programs that directly implicates the risk management reputation.*

**45. MANAJEMEN RISIKO (lanjutan)**

III. Profil Risiko (lanjutan)

(vii) Risiko stratejik

Risiko stratejik adalah risiko akibat ketidaktepatan dalam pengambilan dan/atau pelaksanaan suatu keputusan stratejik serta kegagalan dalam mengantisipasi perubahan lingkungan bisnis.

Tujuan dari manajemen risiko untuk risiko stratejik adalah untuk memastikan bahwa dalam proses manajemen risiko dapat meminimalkan kemungkinan dampak negatif dari ketidaktepatan dalam implementasi strategi dan kegagalan mengantisipasi perubahan lingkungan bisnis.

Untuk dapat tumbuh dan berkembang menjadi sebuah institusi keuangan terdepan di Indonesia, Bank membutuhkan serangkaian strategi untuk mencapai tujuan tersebut. Ketidakmampuan Bank dalam melakukan penyusunan strategi yang tepat dapat menimbulkan kegagalan bisnis Bank di masa yang akan datang.

Risiko ini juga mencakup kemampuan Bank dalam mengembangkan daya saing dan menciptakan keunggulan kompetitif Bank di tengah kompetisi industri perbankan yang semakin ketat. Ketidakmampuan Bank dalam menghadapi tantangan bisnis yang terus mengalami perubahan dari waktu ke waktu akan mengakibatkan kegagalan bagi Bank untuk mencapai visi yang selama ini telah ditetapkan. Dalam jangka panjang, apabila risiko ini terus dihadapi oleh Bank, hal ini akan berdampak terhadap kelangsungan bisnis Bank. Oleh sebab itu, Bank telah melakukan beberapa langkah mitigasi.

Beberapa langkah yang dilakukan untuk mengantisipasi risiko ini dilakukan dengan cara:

a. Menyusun Rencana Bisnis Bank untuk tahun 2022 sampai dengan 2024 yang digunakan sebagai pedoman oleh manajemen.
b. Melakukan pemantauan atas kinerja keuangan dengan membandingkan antara realisasi dengan target yang ingin dicapai oleh Bank sesuai dengan Rencana Bisnis Bank tersebut.

***45. RISK MANAGEMENT (continued)***

*III. Risk Profile (continued)*

*(vii) Strategic risk*

*Strategic risk is the risk due to inaccuracy in deciding and/or implementing a strategic decision as well as the failure in anticipating the changes in the business environment.*

*The purpose of risk management for strategic risk is to ensure that the process of risk management will minimize possible negative impacts of inaccurate implementation of the strategy and failure to anticipate changes in the business environment.*

*In order to grow and develop as one of the leading financial institutions in Indonesia, the Bank needs to adopt certain strategies to achieve such goals. The Bank's failure in formulating the right strategy may deteriorate the Bank's business in the future.*

*This risk also includes the Bank's ability to develop its competitiveness and to create a competitive excellence amidst the tight competition in the banking industry. The inability to cope with such business challenges which are constantly changing from time to time will lead to failure to accomplish specified vision. In the longer term, if the Bank faces such risks, it will affect the continuity of the Bank's operations. Therefore, the Bank has taken several mitigation steps.*

*Some steps taken to anticipate these risks are as follows:*

*a. Develop Bank's Business Plan for the year 2022 up to 2024 that will be used as a guideline by the management.*

*b. Monitor the financial performance by comparing the actual with target to be achieved by the Bank in accordance with the Bank's Business Plan.*

**45. MANAJEMEN RISIKO (lanjutan)**

III. Profil Risiko (lanjutan)

(vii) Risiko stratejik (lanjutan)

c. *Planning Performance Division* dan *President Office Division* yang secara rutin melakukan pemantauan berkala (*performance review*) atas pencapaian kinerja dari tiap divisi dan Bank secara keseluruhan.
d. Memperbaiki strategi yang ingin dicapai sesuai dengan perkembangan kondisi internal maupun eksternal, sehingga akan menjadi realistis dengan pencapaian tujuan Bank.

(viii) Risiko kepatuhan

Risiko kepatuhan adalah risiko yang timbul ketika Bank tidak mematuhi atau tidak melaksanakan peraturan perundang-undangan dan ketentuan lain yang berlaku. Jika risiko kepatuhan tidak dikelola dengan baik, berpotensi pada pengenaan denda, hukuman, atau rusaknya reputasi.

Dalam menjalankan kegiatan usaha pada industri perbankan, Bank diwajibkan untuk selalu tunduk terhadap peraturan perbankan yang diterbitkan oleh Bank Indonesia maupun Pemerintah. Selain itu, Bank juga wajib tunduk kepada beberapa ketentuan lainnya seperti: Peraturan Otoritas Jasa Keuangan dan Peraturan yang mengatur Jasa Keuangan, Penjaminan Simpanan, Perseroan Terbatas dan Perpajakan.

Pada umumnya, risiko kepatuhan melekat pada sebuah perseroan terbatas yang terkait erat pada peraturan perundang-undangan dan ketentuan lain yang berlaku, yang mengatur kewajiban Bank sebagai sebuah lembaga perbankan, seperti: risiko kredit terkait dengan ketentuan Kewajiban Penyediaan Modal Minimum (KPMM); Kualitas Aset Produktif; Pembentukan Cadangan Kerugian Penurunan Nilai (CKPN); Batas Maksimum Pemberian Kredit (BMPK); Penerapan Tata Kelola yang Baik; dan risiko lain yang terkait dengan ketentuan tertentu. Ketidakmampuan Bank untuk mengikuti dan mematuhi seluruh peraturan perundangan yang terkait dengan kegiatan usaha Bank dapat berdampak buruk terhadap kelangsungan usaha Bank.

***45. RISK MANAGEMENT (continued)***

*III. Risk Profile (continued)*

*(vii) Strategic risk*

*c. Planning Performance Division and President Office Division that regularly performs periodic monitoring (performance review) on performance of each division and the Bank as a whole.*
*d. Revise the strategy to be achieved in accordance with the development of internal and external conditions, so it will be realistic with the achievement of the Bank's objectives.*

*(viii) Compliance risk*

*Compliance risk is the risk that arise when the Bank does not comply or implement current laws and regulations and other policies. If compliance risk is not well managed, it will lead to potential penalty charges, punishments, or damage to reputation.*

*In running the banking industry, the Bank is required to comply with the banking regulations issued by Bank Indonesia and the Government. In addition, the Bank is also required to comply with several other rules such as: Financial Services Authority Regulation and Regulation on Deposit Guarantee Program, Limited Liability Company and Taxation.*

*In general, the compliance risk is embedded in the limited liability company which is related to the prevailing laws and regulations and other regulations, which regulate the Bank's responsibility as a banking institution, such as: credit risks related to Capital Adequacy Ratio (CAR) regulations; Earning Assets Quality; Allowance for Impairment Losses (CKPN); Legal Lending Limit (LLL); Good Corporate Governance (GCG); and other risks related to certain regulations. The inability of the Bank to follow and comply with all laws and regulations related to the Bank's business activities may affect the continuity of the Bank.*

**45. MANAJEMEN RISIKO (lanjutan)**

III. Profil Risiko (lanjutan)

(viii) Risiko kepatuhan (lanjutan)

Langkah-langkah yang dilakukan untuk mengantisipasi risiko ini adalah dengan:

a. Menyusun Kebijakan Kepatuhan dan Kebijakan Anti Pencucian Uang (APU) dan Pencegahan Pendanaan Terorisme (PPT).

b. Pemantauan terhadap pengkinian data nasabah dan penerapan *single Customer Identity File (CIF)* serta penanganan rekening pasif/dorman.

c. Pelaksanaan Program Anti Pencucian Uang (APU) dan Pencegahan Pendanaan Teroris (PPT) sesuai dengan amanat dalam Peraturan Bank Indonesia, dimana Bank secara rutin melakukan sosialisasi kepada unit-unit terkait melalui Divisi Kepatuhan.

d. Untuk mendukung Rezim Anti Pencucian Uang, Bank secara konsisten telah melakukan analisis dan menyampaikan Laporan Transaksi Keuangan Mencurigakan (LTKM) dan Laporan Transaksi Keuangan Tunai (LTKT) kepada Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK).

e. Peningkatan fungsi Divisi Kepatuhan untuk melakukan uji kepatuhan atas setiap regulasi, baik ketentuan internal maupun eksternal.

f. Penyusunan Laporan Kepatuhan untuk kepentingan eksternal dan internal Bank.

g. Dewan Komisaris dan Direksi senantiasa melakukan pemantauan secara aktif terhadap tingkat kepatuhan Bank melalui laporan yang disampaikan secara berkala oleh Divisi Kepatuhan, seperti Laporan Pemantauan Kepatuhan, Laporan Uji Kepatuhan dan Laporan Pelaksanaan Penerapan Tata Kelola yang Baik.

h. Memantau pelaksanaan proses pemberian pinjaman dan proses pemulihan atas aset ataupun pinjaman bermasalah (NPL), untuk memastikan bahwa pelaksanaan dijalankan sesuai dengan ketentuan dan prosedur internal dan eksternal yang berlaku.

***45. RISK MANAGEMENT (continued)***

*III. Risk Profile (continued)*

*(viii) Compliance risk (continued)*

*The steps to be taken to anticipate these risks are as follows:*

*a. Develop a Compliance Policy and Anti-Money Laundering (AML) and Combating the Financing of Terrorism (CFT).*

*b. Monitor update of customer data and implementation of a single Customer Identity File (CIF) as well as passive/dormant account management.*

*c. Implement the Anti-Money Laundering (AML) and Combating the Financing of Terrorism (CFT) Program in accordance with the mandate in the Regulation of Bank Indonesia, where the Bank routinely socialize the regulation to the relevant units through the Compliance Division.*

*d. Support the Anti-Money Laundering Regime, the Bank has consistently analyzed and delivered the Suspicious Transaction Reports and Cash Transaction Reports to the Financial Transaction Reports and Analysis Center.*

*e. Improve the function of Compliance Division to conduct compliance tests on any regulations, both internal and external.*

*f. Prepare Compliance Reports for the needs of external and internal of the Bank.*

*g. The Boards of Commissioners and Directors actively monitors the compliance level of the Bank through periodic reports that are submitted by the Compliance Division which include Compliance Monitoring Report, Fit and Proper Test and Implementation Report of GCG.*

*h. Monitor the implementation of lending process and the recovery of assets or Non-Performing Loans (NPL), to ensure that the implementation is executed in accordance with the applicable internal and external policies and procedures.*

**45. MANAJEMEN RISIKO (lanjutan)**

III. Profil Risiko (lanjutan)

(viii) Risiko kepatuhan (lanjutan)

i. Memastikan bahwa setiap penerbitan produk dan aktivitas baru dijalankan sesuai dengan ketentuan internal dan eksternal yang berlaku serta mengingatkan kepada unit kerja terkait agar melakukan analisis dan reviu secara berkala terkait dengan *costs* dan *benefits,* serta aspek risiko yang mungkin muncul dari penerbitan produk dan aktivitas baru tersebut.

j. Memantau kepatuhan terhadap pelaksanaan pelaporan kepada pihak regulator secara akurat dan tepat waktu.

***45. RISK MANAGEMENT (continued)***

*III. Risk Profile (continued)*

*(viii) Compliance risk (continued)*

*i. Ensure each issuance of new products and the activities are carried out in accordance with internal and external policies and reminds the related work unit to perform analysis and review regularly the related costs and benefits and aspects of risk that may arise from the issuance of new products and activities.*

*j. Monitor the compliance on reporting to the regulator accurately and on a timely basis.*

**46. MANAJEMEN MODAL**

Tujuan dari manajemen permodalan Bank adalah untuk mempertahankan posisi modal yang kuat untuk mendukung pertumbuhan bisnis dan mempertahankan investor, deposan, nasabah dan kepercayaan pasar. Dalam pengelolaan permodalan, Bank mempertimbangkan faktor-faktor seperti pengembalian modal yang optimal pada pemegang saham dan keamanan yang diberikan oleh posisi modal yang sehat.

Manajemen menggunakan rasio permodalan yang diwajibkan regulator untuk memantau permodalan Bank. Pendekatan Otoritas Jasa Keuangan untuk pengukuran tersebut terutama berdasarkan pengawasan atas hubungan antara kecukupan modal dengan ketersediaan modal.

Rasio Kewajiban Penyediaan Modal Minimum (KPMM) adalah rasio modal terhadap Aset Tertimbang Menurut Risiko (ATMR). Sesuai dengan Peraturan OJK No. 34/POJK.03/2016 tentang perubahan atas Peraturan OJK No. 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum dan Surat Edaran OJK No. 9/SEOJK.03/2020 tentang Transparansi dan Publikasi Laporan Bank Umum Konvensional, sejak akhir bulan September 2016, Cadangan Tujuan tidak dapat lagi diperhitungkan sebagai komponen Modal Bank. Peraturan ini juga mengatur tentang pemenuhan rasio modal inti (*Tier* 1) paling rendah sebesar 6% dan rasio modal inti utama (*Common Equity Tier* 1) paling rendah sebesar 4,5%.

Bank telah melakukan perhitungan kecukupan modal berdasarkan ketentuan OJK yang berlaku, dimana modal yang dimiliki diklasifikasikan dalam 2 (dua) *Tier* yaitu Modal *Tier* 1 dan Modal *Tier* 2.

***46. CAPITAL MANAGEMENT***

*The objective of the Bank's capital management is to maintain a strong capital position to support business growth and to sustain investors, depositors, customers and market confidence. In managing its capital, the Bank consider factors such as providing optimal capital rate of return to shareholders and safety resulting from a good capital position*.

*Management uses regulatory capital ratios in order to monitor its capital. The Financial Service Autority's approach to such measurement is primarily based on monitoring the correlation of the capital adequacy to availability of capital resources.*

*The Capital Adequacy Ratio (CAR) is the ratio of the Bank's capital over its Risk-Weighted Assets (RWA). In accordance with OJK Regulation No. 34/POJK.03/2016 amendments to the OJK Regulation No. 11/POJK.03/2016 concerning Minimum Capital Adequacy Requirement for Commercial Banks and OJK Circular Letter No. 9/SEOJK.03/2020 on Transparency and Conventional Commercial Bank Report Publication, since the end of the September 2016, Specific Reserves can no longer be taken into account as a component of Bank's Capital. This regulation also stipulates requirement of Tier 1 ratio at a minimum of 6% and Common Equity Tier 1 ratio at a minimum of 4.5%.*

*The Bank calculates its capital adequacy requirements using the prevailing OJK regulation, where the regulatory capital is classified into 2 (two) Tiers, i.e., Tier 1 Capital and Tier 2 Capital.*

## 46. MANAJEMEN MODAL (lanjutan)

Pada Desember 2021, Bank telah memenuhi Peraturan OJK No. 12/POJK.03/2020 tanggal 17 Maret 2020 tentang Konsolidasi Bank Umum, yaitu minimum Modal Inti (*Tier 1*) sebesar minimum Rp 2.000.000 (dua triliun rupiah) paling lambat 31 Desember 2021

a. Komposisi permodalan Bank

Rasio Kewajiban Penyediaan Modal Minimum Bank pada tanggal 31 Desember 2021 dan 2020 dihitung berdasarkan Peraturan Otoritas Jasa Keuangan adalah sebagai berikut:

## *46. CAPITAL MANAGEMENT (continued)*

*In December 2021, the Bank has fulfilled the requirement as stipulated in OJK regulation No. 12/POJK.03/2020 dated March 17, 2020 regarding Consolidation of Commercial Bank, of which minimum Tier 1 Capital at Rp 2,000,000 (two trillions rupiah) at the latest by December 31, 2021.*

*a. Composition of the Bank's capital*

*As of December 31, 2021 and 2020, the Bank's Capital Adequacy Ratio which is calculated in compliance with Financial Services Authority's regulation is as follows:*

| | 2021 | 2020 | |
|---|---|---|---|
| **Komponen modal** | | | ***Component of capital*** |
| **A. Modal inti** | | | ***A. Core capital*** |
| Modal disetor | 12.636.175 | 12.223.149 | *Paid-in capital* |
| Cadangan tambahan modal | (10.427.773) | (11.097.855) | *Reserve for additional capital* |
| Total modal inti | 2.208.402 | 1.125.294 | *Total core capital* |
| **B. Modal pelengkap** | | | ***B. Supplementary capital*** |
| Cadangan umum penyisihan kerugian aset produktif | 115.835 | 75.926 | *General reserve of allowance for possible losses on earning assets* |
| Amortisasi berdasarkan jangka waktu | - | (3.334) | *Amortization based on time period* |
| Pinjaman subordinasi | - | 252.825 | *Subordinated loan* |
| Total modal pelengkap | 115.835 | 325.417 | *Total supplementary capital* |
| Total modal pelengkap yang diperhitungkan | 115.835 | 325.417 | *Total accounted supplementary capital* |
| Total modal inti dan modal pelengkap | 2.324.237 | 1.450.711 | *Total core capital and supplementary capital* |
| **Total modal** | **2.324.237** | **1.450.711** | ***Total capital*** |
| Aset Tertimbang Menurut Risiko (ATMR) untuk risiko kredit | 14.283.626 | 11.647.360 | *Risk Weighted Assets (RWA) for credit risk* |
| Aset Tertimbang Menurut Risiko (ATMR) untuk risiko pasar | 17.498 | 35.086 | *Risk Weighted Assets (RWA) for market risk* |
| Aset Tertimbang Menurut Risiko (ATMR) untuk risiko operasional | 392.636 | 831.911 | *Risk Weighted Assets (RWA) for operational risk* |
| Rasio Kewajiban Penyediaan Modal Minimum untuk risiko kredit dan risiko operasional | 15,84% | 11,62% | *Capital Adequacy Ratio for credit risk and operational risk* |
| Rasio Kewajiban Penyediaan Modal Minimum untuk risiko kredit, risiko pasar dan risiko operasional | 15,82% | 11,59% | *Capital Adequacy Ratio for credit risk, market risk and operational risk* |
| Rasio Kewajiban Penyediaan Modal Minimum yang diwajibkan | 11,00% | 11,00% | *Minimum Capital Adequacy Ratio Requirement* |

Pada tanggal 31 Desember 2021 dan 2020, Bank telah memenuhi semua persyaratan modal yang diwajibkan.

*As of December 31, 2021 and 2020, the Bank has complied with all capital requirements.*

**46. MANAJEMEN MODAL (lanjutan)**

b. Alokasi permodalan

Pengalokasian permodalan untuk aktivitas bisnis dan operasional Bank merupakan tugas dan tanggung jawab Unit Kerja Manajemen Risiko yang terkait dengan profil risiko Bank. Pengambilan keputusan atas alokasi modal dilakukan dalam rapat ALCO.

Pengalokasian modal untuk aktivitas bisnis dan operasional bertujuan untuk mencapai tingkat pendapatan yang optimal dengan rasio KPMM yang terjaga pada *level* yang telah ditetapkan oleh manajemen Bank dan ketentuan regulasi perbankan.

***46. CAPITAL MANAGEMENT (continued)***

*b. Capital allocation*

*The capital allocation for business activities and operations of the Bank is the duty and responsibility of the Risk Management Unit related to the Bank's risk profile. The capital allocation decisions were made in the ALCO meeting.*

*The capital allocation for business and operational activities is aimed to achieve an optimal level of income while the CAR is maintained at a predetermined level by the Bank's management and the provision of banking regulation.*

**47. JAMINAN PEMERINTAH TERHADAP KEWAJIBAN PEMBAYARAN BANK**

Sejak tahun 1998, Pemerintah menjamin liabilitas bank umum meliputi giro, tabungan, deposito berjangka dan *deposits on call*, obligasi, efek-efek, pinjaman antar bank, pinjaman yang diterima, *Letters of Credit*, akseptasi, *swap* mata uang dan liabilitas kontinjensi lainnya seperti bank garansi, *standby Letters of Credit*, *performance bonds* dan liabilitas sejenis selain yang dikecualikan dalam keputusan ini seperti obligasi subordinasi dan liabilitas kepada direksi, komisaris dan pihak berelasi dengan Bank.

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 Rp 100 diubah menjadi maksimum Rp 2.000 dan tentang LPS, setiap bank yang melakukan kegiatan usaha di wilayah Negara Republik Indonesia, wajib menjadi peserta Penjaminan LPS. Berdasarkan hal tersebut, Bank merupakan Bank peserta penjaminan LPS. Berdasarkan Undang-Undang Republik Indonesia No. 7 Tahun 2009, Peraturan Pemerintah Pengganti Undang-Undang tentang Lembaga Penjamin Simpanan telah ditetapkan menjadi Undang-Undang sejak tanggal 13 Januari 2009.

Beban premi penjaminan Pemerintah yang dibayar untuk tahun yang berakhir pada tanggal 31 Desember 2021 dan 2020 masing-masing adalah sebesar sebesar Rp 29.868 dan Rp 28.108.

***47. GOVERNMENT GUARANTEE ON OBLIGATION OF COMMERCIAL BANKS***

*Since 1998, the Government guarantees the obligations of commercial banks including demand deposits, savings deposits, time deposits and deposits on call, bonds, marketable securities, interbank borrowings, fund borrowings, Letters of Credit, acceptances, currency swap and other contingent liabilities such as bank guarantees, standby Letters of Credit, performance bonds and other kinds of liabilities other than those excluded in this regulation such as subordinated bonds and liabilities to board of directors, commissioners and related parties of the Bank.*

*On October 13, 2008, the President of the Republic of Indonesia issued the Government Regulation No. 66 Year 2008 regarding the amount of deposits guaranteed by LPS. Based on these regulations, the amount of deposits guaranteed for each of the customers in one bank, which was originally based on Law No. 24 Year 2004, was set for a maximum of Rp 100 and was eventually changed to a maximum of Rp 2,000 and about the LPS, whereas any banks conducting business in the territory of the Republic of Indonesia, shall become participants of LPS. Accordingly, Bank is a participant of LPS. Based on the Law of the Republic of Indonesia No. 7 Year 2009, the Government Regulation in Lieu of Law regarding Indonesia Deposit Insurance Corporation has been determined into Law since January 13, 2009.*

*The Government guarantee premium paid for the years ended December 31, 2021 and 2020 amounted to Rp 29,868 and Rp 28,108, respectively.*

## 48. PINJAMAN LIKUIDITAS BANK INDONESIA

Pada tanggal 12 Mei 1999, Bank Indonesia menyetujui untuk menunjuk Bank sebagai Bank penyalur Kredit Likuiditas Bank Indonesia (KLBI) untuk Kredit Pengusaha Kecil dan Mikro (KPKM). Jumlah dana yang disepakati untuk disalurkan adalah sebesar Rp 2.197 dengan suku bunga KLBI sebesar 13% per tahun dan suku bunga KPKM kepada debitur sebesar 16% per tahun.

Jangka waktu KLBI adalah maksimum 6 (enam) tahun termasuk masa tenggang *(grace period)* selama 1 (satu) tahun atau sampai dengan tanggal 31 Desember 2004 untuk kredit modal kerja.

Bank tidak menanggung risiko kredit atas penyaluran KPKM tersebut, namun Bank juga wajib untuk:

a. Menganalisa dan memeriksa pemenuhan persyaratan administrasi debitur;
b. Membuat perjanjian dengan debitur;
c. Menatausahakan KPKM;
d. Menerima pelunasan KPKM dari debitur dan meneruskannya kepada Bank Indonesia;
e. Menyampaikan laporan penyaluran dan pengembalian KPKM; dan
f. Membantu mengawasi penggunaan serta membantu menagih kembali KPKM.

Berdasarkan surat dari Bank ke Bank Indonesia No. 078/Mutiara/D/I/10 tanggal 27 Januari 2010 perihal rekonsiliasi saldo rekening pinjaman per tanggal 31 Maret 2010, tercatat saldo rekening pinjaman KLBI (ex PT Bank Pikko) yang jumlahnya adalah sebesar Rp 165 pada tanggal 31 Desember 2011 dengan keterangan semua debitur pinjaman bermasalah.

## *48. BANK INDONESIA LIQUIDITY LOAN*

*On May 12, 1999, Bank Indonesia agreed to appoint the Bank as the distributor for the Bank Indonesia Liquidity Loan (KLBI) for Small and Micro Business (KPKM). The amount of fund to be distributed was Rp 2,197 with KLBI interest rate at 13% per annum and KPKM interest rate to debtors at 16% per annum.*

*The maturity period of KLBI is for a maximum of 6 (six) years including 1 (one) year grace period or until December 31, 2004 for working capital loan.*

*The Bank does not bear credit risk from those KPKM distributions, but the Bank is obliged to:*

*a. Analyze and check the requirement of debtors administration;*
*b. Make agreement with the debtors;*
*c. Manage the administration of KPKM;*
*d. Receive KPKM payment from debtors and forward to Bank Indonesia;*
*e. Submit a report for the distribution and payments received for KPKM; and*
*f. Assist in monitoring the use of and recollection of KPKM.*

*Based on letter from the Bank to Bank Indonesia No. 078/Mutiara/D/I/10 on January 27, 2010 regarding reconciliation of outstanding loan as of March 31, 2010, the carrying outstanding loan of KLBI (ex PT Bank Pikko) amounted to Rp 165 as of December 31, 2011 with the status of all loans are non-performing.*

## 49. PERIKATAN, PERJANJIAN DAN INFORMASI PENTING

a. Proses Persidangan di Pengadilan Mauritius

Pada tanggal 27 Desember 2012, di Mahkamah Agung Mauritius (Divisi Komersial), First Global Funds Limited PCC ("FGFL") mengajukan klaim terhadap Bank untuk pembayaran kembali dugaan pinjaman dan bunga sebesar USD 18.292.131 bersama dengan bunga hingga tanggal pembayaran akhir dan Weston International Asset Recovery Co., Ltd. ("WIARCO") mengajukan klaim terhadap Bank dengan kasus bahwa Bank memiliki kewajiban untuk membayar WIARCO sebagai pemegang obligasi jumlah pokok di bawah *Mandatory Convertible Bond* (MCB) yang diduga dikeluarkan oleh Bank (dahulu PT Bank Century Tbk) pada 16 Juni 2006 dan 14 April 2008, masing-masing sebesar USD 15.000.000 dan USD 40.000.000, bunga yang masih harus dibayar sebesar USD 10.350.000 bersama dengan seluruh bunga hingga tanggal pembayaran akhir (secara bersama-sama disebut "Proses Hukum Mauritian 2013"). Bank tidak muncul dalam Proses Hukum Mauritian 2013. Pada tanggal 15 Februari 2013, Pengadilan Mauritius memberikan keputusannya tanpa dihadiri Bank dan mendukung FGFL dan WIARCO memerintahkan Bank untuk membayar USD 18.292.131 ditambah bunga kepada FGFL dan WIARCO sebesar USD 65.350.000 (secara bersama-sama disebut dengan "Putusan Mauritian 2013"). Menurut pendapat hukum dari penasihat hukum Bank Pradjoto & *Associates*, sebagaimana dinyatakan dalam surat No. 35/PNA/LO-BM.MCB/04/14 tanggal 29 April 2014, berdasarkan ketentuan hukum yang berlaku di Indonesia, keputusan Pengadilan Mauritius tidak dapat dieksekusi di Indonesia. Jika Weston ingin mengeksekusi keputusan Pengadilan Mauritius di Indonesia, maka Weston harus mengajukan gugatan baru di Pengadilan Indonesia dan menggunakan Hukum Indonesia sebagai rujukan.

## *49. COMMITMENTS, AGREEMENTS AND OTHER IMPORTANT INFORMATION*

*a. Proceedings in the Mauritius Court*

*On December 27, 2012, in the Supreme Court of Mauritius (Commercial Division), First Global Funds Limited PCC ("FGFL") filed a claim against the Bank for repayment of alleged loans and interest of USD 18,292,131 together with interest there on until the final payment date and Weston International Asset Recovery Co., Ltd. ("WIARCO") filed a claim against the Bank with the case that the Bank has an obligation to pay WIARCO as bondholder of the principal amounts under Mandatory Convertible Bond (MCB) allegedly issued by the Bank (formerly PT Bank Century Tbk) on June 16, 2006 and April 14, 2008, with an amount of USD 15,000,000 and USD 40,000,000, respectively, their accrued interest of USD 10,350,000 together with any interest thereon until the final payment date (collectively, the "2013 Mauritian Proceedings"). The Bank did not appear in the 2013 Mauritian Proceedings. On February 15, 2013, the Mauritius Court rendered its decision in the absence of the Bank in favor of FGFL and WIARCO ordering the Bank to pay USD 18,292,131 plus interest to FGFL, and USD 65,350,000 plus interest to WIARCO (collectively, the "2013 Mauritian Judgments"). According to the legal opinion from Bank's legal counsel, Pradjoto & Associates, as stated in its letter No. 35/PNA/LO-BM.MCB/04/14 dated on April 29, 2014, under the provisions of applicable law in Indonesia, the decision of the Mauritius Court can not be executed in Indonesia. If Weston wishes to execute the decision of the Mauritius Court in Indonesia, then Weston must file a new lawsuit in the Indonesian Court and use Indonesian Law as a reference.*

**49. PERIKATAN, PERJANJIAN DAN INFORMASI PENTING (lanjutan)**

a. Proses Persidangan di Pengadilan Mauritius (lanjutan)

Pada pertengahan Maret 2015, FGFL bersama-sama dengan perusahaan afiliasinya, WIARCO, Weston Capital Advisors, Inc. ("WCAI") dan Weston International Asset Recovery Corporation Inc. ("WIARCI") (secara kolektif, "Weston") mengajukan tindakan terhadap Bank dan J Trust Co., Ltd. di Mahkamah Agung Mauritius (Divisi Komersial) dengan klaim berikut ("Proses Persidangan Mauritian 2015"):

- Klaim yang diajukan oleh FGFL:

  Wanprestasi atas pembayaran registrasi ulang dan biaya transfer saham sebesar USD 4.171.231 (termasuk bunga dan denda bunga) dan panggilan modal atas biaya yang dapat diganti sebesar USD 635.430 (termasuk bunga dan denda bunga).

- Klaim yang diajukan oleh WCAI dan WIARCI:

  Sehubungan dengan Keputusan Proses Hukum Mauritian 2013, antara lain Obligasi Konversi, Bank telah gagal menyelesaikan jumlah USD 97.556.515 (termasuk bunga).

- Klaim yang diajukan oleh WIARCO:

  Wanprestasi atas pembayaran kewajiban kontraktual atas pelunasan Sertifikat Setoran Dana LB Barat *Linked Note* sebesar USD 8.176.821 (termasuk bunga).

Bank dan J Trust Co., Ltd. tidak muncul dalam Persidangan Mauritian 2015. Pada tanggal 29 Mei 2015, Mahkamah Agung Mauritius mengeluarkan keputusan tanpa Bank dan J Trust Co., Ltd. memerintahkan Bank dan J Trust Co., Ltd. untuk membayar sejumlah USD 4.806.661 kepada FGFL dengan bunga sampai pembayaran terakhir, dan meminta J Trust Co., Ltd. untuk membayar sejumlah USD 97.556.515 dengan bunga sampai pembayaran akhir ke WCAI dan WIARCI, dan sejumlah USD 8.176.821 dengan bunga sampai pembayaran akhir ke WIARCO ("Putusan Mauritian 2015").

***49. COMMITMENTS, AGREEMENTS AND OTHER IMPORTANT INFORMATION (continued)***

*a. Proceedings in the Mauritius Court (continued)*

*In mid March 2015, FGFL together with its affiliated companies, WIARCO, Weston Capital Advisors, Inc. ("WCAI") and Weston International Asset Recovery Corporation Inc. ("WIARCI") (collectively, "Weston") filed an action against the Bank and J Trust Co., Ltd. in the Supreme Court of Mauritius (Commercial Division) with the following claims (the "2015 Mauritian Proceedings"):*

- *Claim filed by FGFL:*

  *Default on payment on the re-registration and share transfer fees amounting to USD 4,171,231 (including interest and penalty interest) and capital calls on reimbursable expenses amounting to USD 635,430 (including interest and penalty interest).*

- *Claim filed by WCAI and WIARCI:*

  *In connection with the Decision of the 2013 Mauritian Proceedings, among others the Convertible Bond, the Bank has failed to settle the amount of USD 97,556,515 (including interest).*

- *Claim filed by WIARCO:*

  *Default on payment on contractual obligation of the redemption of West LB Fund Linked Note Certificate of Deposit amounting to USD 8,176,821 (including interest).*

*The Bank and J Trust Co., Ltd. did not appear in the 2015 Mauritian Proceedings. On May 29, 2015, the Supreme Court of Mauritius issued a decision in the absence of the Bank and J Trust Co., Ltd. ordering the Bank and J Trust Co., Ltd. to pay an amount of USD 4,806,661 to FGFL with interest until final payment, and ordering J Trust Co., Ltd. to pay an amount of USD 97,556,515 with interest until final payment to WCAI and WIARCI, and an amount of USD 8,176,821 with interest until final payment to WIARCO (the "2015 Mauritian Judgment").*

**49. PERIKATAN, PERJANJIAN DAN INFORMASI PENTING (lanjutan)**

a. Proses Persidangan di Pengadilan Mauritius (lanjutan)

Pada bulan September 2015, Weston memperoleh *ex parte Mareva Injunction* dari Mahkamah Agung Mauritius (Divisi Komersial) terhadap Bank dan J Trust Co., Ltd. yang melarang mereka baik secara langsung maupun tidak langsung, untuk membuang dan/atau berurusan dengan uang hingga nilai USD 120 juta untuk mengamankan pembayaran Keputusan pengadilan Mauritian 2015 ("Keputusan Mareva").

Pada 2016, Weston mengajukan persidangan hukum di Mauritius terhadap Bank, J Trust Co., Ltd. dan pihak-pihak lain (termasuk direktur individual Bank) meminta bahwa para terdakwa melakukan penghinaan terhadap pengadilan atas tuduhan pelanggaran keputusan Mareva dan untuk kegagalan Bank dan kegagalan J Trust Co., Ltd. untuk membayar Putusan Mauritian 2015. Pada tahun 2017, pengadilan Mauritius mengabulkan mosi Weston dengan tidak adanya Bank dan J Trust Co., Ltd. dan menyatakan semua terdakwa dengan penghinaan terhadap keputusan Mareva ("Perintah Penghinaan").

Pada bulan Maret 2017, FGFL, WIARCO, WCAI dan WIARCI mengaku berkaitan dengan 12 penyitaan terkait Weston, semua uang atau properti yang saat ini dipegang oleh *garnishees* Weston untuk rekening Bank, termasuk Perintah Revestasi Pengadilan New York (didefinisikan di bawah). Pada bulan Juli 2018, pengadilan Mauritian mengesahkan *Attachment Order* dengan tidak adanya Bank ("*Attachment Order*").

***49. COMMITMENTS, AGREEMENTS AND OTHER IMPORTANT INFORMATION (continued)***

*a. Proceedings in the Mauritius Court (continued)*

*In September 2015, Weston obtained an ex parte Mareva Injunction from the Supreme Court of Mauritius (Commercial Division) against the Bank and J Trust Co., Ltd. prohibiting them, whether directly or indirectly, from disposing of and/or dealing with any money up to the value of USD 120 million to secure payment of the 2015 Mauritian Judgment (the "Mareva Injunction").*

*In 2016, Weston filed contempt proceedings in Mauritius against the Bank, J Trust Co., Ltd. and other parties (including the Bank's individual directors) asking for an order that the defendants committed contempt of court for alleged breaches of the Mareva Injunction and for the Bank and J Trust Co., Ltd. failure to pay the 2015 Mauritian Judgment. In 2017, the Mauritius court granted Weston's motion in the absence of the Bank and J Trust Co., Ltd. and declared all defendants in contempt of the Mareva Injunction (the "Contempt Order").*

*In March 2017, FGFL, WIARCO, WCAI and WIARCI purported to attach in the hands of 12 Weston-related garnishees, all money or properties presently held or to be held by the Weston garnishees for the account of the Bank, including the New York Court's Revesting Orders (defined below). In July 2018, the Mauritian court validated the Attachment Order in the absence of the Bank ("Attachment Order").*

**49. PERIKATAN, PERJANJIAN DAN INFORMASI PENTING (lanjutan)**

a. Proses Persidangan di Pengadilan Mauritius (lanjutan)

Pengadilan Mauritius tidak memiliki yurisdiksi atas Bank karena keputusan di atas dikeluarkan tanpa kehadiran Bank (*in-absentia*). Putusan Mauritian 2013 dan 2015, Putusan Mareva, Perintah Penghinaan atau Perintah Lampiran ("Keputusan Mauritian") mungkin tidak dapat dieksekusi langsung di Indonesia. Bank telah mengambil tindakan hukum untuk menolak upaya apapun oleh Weston untuk menegakkan Keputusan Mauritian di luar yurisdiksi Indonesia. Pada bulan September 2017, FGFL, WIARCO, WCAI, WIARCI dan Weston International Capital Limited memulai tindakan hukum terhadap 21 terdakwa, termasuk Bank dan J Trust Co., Ltd. di mana mereka mencari, di antara klaim lain, untuk membuat lebih banyak pihak yang bertanggung jawab atas putusan untuk membayar yang dikeluarkan dalam Persidangan Mauritian 2013 dan Persidangan Mauritian 2015 ("Kasus Utama 2017"). Weston mengklaim ganti rugi USD 400 juta untuk penipuan dan konspirasi (beberapa kerugian terkait dengan utang 2015 keputusan Mauritian sebelumnya). Bank dan J Trust Co., Ltd. belum hadir. Terdakwa tertentu muncul untuk mengikuti layanan dan yurisdiksi pengadilan Mauritian dan untuk tetap melanjutkan proses ini.

Dalam perkembangannya Bank memohon penundaan atas pembacaan putusan atas kasus ini yang dijadwalkan pada tanggal 26 November 2018 terhadap pihak Para Tergugat. Permohonan ini dikabulkan oleh Pengadilan Mauritius dimana Pengadilan menolak pembacaan putusan pada tanggal 26 November 2018 tersebut. Pengadilan memutuskan untuk tidak menjatuhkan putusan tersebut kepada Para Tergugat dan memilih untuk menyidangkan pokok perkara terlebih dahulu dan Pengadilan memutuskan untuk mengadakan *hearing* lanjutan pada tanggal 28 Januari 2019. Pengadilan juga tertarik dengan masalah perwakilan WCAI di dalam persidangan/kasus ini. Adapun dalam hal ini WCAI memiliki 2 perwakilan. Perwakilan pertama adalah dari pihak Weston sedangkan perwakilan kedua adalah Bank selaku pemilik WCAI berdasarkan Putusan Pengadilan New York.

***49. COMMITMENTS, AGREEMENTS AND OTHER IMPORTANT INFORMATION (continued)***

*a. Proceedings in the Mauritius Court (continued)*

*The Mauritius Courts had no jurisdiction over the Bank as the above decisions were issued without the presence of the Bank (in-absentia). The 2013 and 2015 Mauritian Judgments, the Mareva Injunction, the Contempt Order or the Attachment Order (the "Mauritian Decisions") may not be directly executed in Indonesia. The Bank had taken legal action to resist any attempt by Weston to enforce the Mauritian Decisions outside the jurisdiction of Indonesia. In September 2017, FGFL, WIARCO, WCAI, WIARCI and Weston International Capital Limited commenced a legal action against 21 defendants, including the Bank and J Trust Co., Ltd. in which they sought, among other claims, to make more parties liable to pay for the judgments issued in the 2013 Mauritian Proceedings and the 2015 Mauritian Proceedings (the "2017 Main Case"). Weston is claiming USD 400 million in damages for fraud and conspiracy (some of the damages related to the previous 2015 Mauritian Judgment debts). The Bank and J Trust Co., Ltd. have not entered an appearance. Certain defendants have appeared to contest service and jurisdiction of Mauritian court and to continue these proceedings.*

*In its development, the Bank requested a delay in reading the verdict on this case scheduled for November 26, 2018 against the Defendants. This request was granted by the Mauritius Court where the Court refused to read the verdict on November 26, 2018. The court decided not to impose the decision on the Defendants and chose to hear the main case first and the Court decided to hold a follow-up hearing on January 28, 2019. The court was also interested in the issue of WCAI representatives in this trial/case. In this case WCAI has 2 representatives. The first representative was from Weston while the second representative was from the Bank as WCAI owner which was based on the New York Court Decision.*

**49. PERIKATAN, PERJANJIAN DAN INFORMASI PENTING (lanjutan)**

b. Proses Persidangan di Pengadilan Singapura

FGFL, WIARCI, WCAI dan WIARCO (secara kolektif, "Weston") mengajukan gugatan terhadap Bank dan J Trust Co., Ltd. di Pengadilan Singapura pada 16 Oktober 2015 ("Pengadilan Singapura"). Weston mengklaim jumlah berikut terhadap Bank dan J Trust Co., Ltd. dalam Proses Persidangan Singapura:

- FGFL sebesar USD 5.533.117,36
- WIARCO sebesar USD 14.812.672,26
- WCAI sebesar USD 21.361.561,84
- WIARCL sebesar USD 138.078.386,73

Klaim terhadap Bank dalam Persidangan Singapura adalah untuk menegakkan Putusan Mauritian 2013 dan 2015 untuk jumlah yang disebutkan di atas, dan sebagai alternatif untuk utang yang mendasari ("Klaim yang Mendasari"). Namun, Klaim yang Mendasari WIARCO, WCAI dan WIARCI telah dikeluarkan dari Persidangan Singapura berdasarkan Putusan Pengadilan Tinggi Singapura Perkara No. HC/S1060/2015, Sub Perkara No. HC/RA 14/2018, *Doc* No. HC/ORC 3714/2018 tanggal 21 Mei 2018 dan Putusan Pengadilan Tinggi Singapura Perkara No. HC/S 1060/2015, Sub Perkara No. HC/SUM 5284/2017 tanggal 26 Januari 2018. Pengadilan Tinggi Singapura mengeluarkan penilaian tingkat pertama (*first instance judgement*) yang menyatakan bahwa klaim atas MCB USD 15.000.000 telah kadaluarsa. Bahwa menurut hukum Inggris, jangka waktu untuk mengajukan gugatan atas suatu pelanggaran kontrak terbatas pada 6 (enam) tahun. Sehingga, jika seorang pemegang MCB ingin mengajukan gugatan atas pelanggaran kontrak, maka gugatan tersebut harus diajukan dalam 6 (enam) tahun sejak tanggal diduganya pelanggaran tersebut. Menurut Weston, pelanggaran kontrak yang dilakukan oleh Bank terjadi ketika Bank tidak melakukan pengumuman pengambilalihannya oleh Lembaga Penjamin Simpanan pada tanggal 21 November 2008.

Weston mengajukan banding atas penilaian tersebut namun tidak berhasil. Pada tanggal 21 Mei 2018, Pengadilan Tinggi Singapura mengeluarkan putusan lebih lanjut yang mengkonfirmasi bahwa klaim atas MCB USD 15.000.000 telah kadaluarsa. Weston tidak dapat mengajukan upaya hukum lainnya, karena putusan Pengadilan Tinggi Singapura adalah bersifat *final* dan *binding.*

***49. COMMITMENTS, AGREEMENTS AND OTHER IMPORTANT INFORMATION (continued)***

*b. Proceedings in Singapore Courts*

*FGFL, WIARCI, WCAI and WIARCO (collectively, "Weston") filed a lawsuit against the Bank and J Trust Co., Ltd. in the Court of Singapore on October 16, 2015 (the "Singapore Proceedings"). Weston claim the following amount against the Bank and J Trust Co., Ltd. in the Singapore Proceedings:*

- *FGFL amounting to USD 5,533,117.36*
- *WIARCO amounting to USD 14,812,672.26*
- *WCAI amounting to USD 21,361,561.84*
- *WIARCL amounting to USD 138,078,386.73*

*The claims against the Bank in the Singapore Proceedings are to enforce the 2013 and 2015 Mauritian Judgments for the above-stated amounts, and as the alternative for the underlying debts (the "Underlying Claims"). However, the Underlying Claims of WIARCO, WCAI and WIARCI have been removed from the Singapore proceedings based on the decision of the Supreme Court of Singapore No. HC/S1060/2015, Sub Case No. HC/RA 14/2018, Doc No. HC/ORC 3714/2018 dated May 21, 2018 and the Decision of the Supreme Court of Singapore Case No. HC/S 1060/2015, Sub Case No. HC/SUM 5284/2017 dated January 26, 2018. The High Court of Singapore issued a first instance judgment which states that claims for MCB of USD 15,000,000 have expired. Whereas according to English law, the period for filing a claim for breach of contract is limited to 6 (six) years. Therefore, if an MCB holder wishes to file a claim for breach of contract, the claim must be filed within 6 (six) years from the date the violation was alleged. According to Weston, a breach of contract committed by the Bank occurred when the Bank did not announce its take over by the Indonesian Deposit Insurance Corporation on November 21, 2008.*

*Weston appealed the assessment but was unsuccessful. On May 21, 2018, the Singapore Supreme Court issued a further ruling confirming that the claim on the USD 15,000,000 MCB had expired. Weston cannot file for other legal remedies, because the decision of the Singapore Supreme Court is final and binding.*

**49. PERIKATAN, PERJANJIAN DAN INFORMASI PENTING (lanjutan)**

b. Proses Persidangan di Pengadilan Singapura (lanjutan)

Menanggapi gugatan yang diajukan oleh Weston, baik J Trust Co., Ltd. dan Bank telah mengajukan pembelaan mereka dengan menolak semua klaim Weston. Pembelaan Bank terhadap klaim untuk menegakkan Putusan Mauritian 2013 dan 2015 adalah bahwa Putusan Mauritian 2013 dan 2015 tidak mampu ditegakkan atau diakui di Singapura karena Mahkamah Agung Mauritius tidak memiliki yurisdiksi atas Bank, dan karena Weston tidak memiliki wewenang untuk menegakkan Putusan Mauritian.

Pada tanggal 12 November 2018, Pengadilan Tinggi Singapura memerintahkan Weston untuk membayar jaminan SGD 130.000 dan SGD 175.000 ke Pengadilan pada tanggal 3 Desember 2018, sehubungan dengan Bank dan J Trust Co., Ltd. Biaya masing-masing dalam Persidangan Singapura, gagal karena Persidangan Singapura melawan Bank dan J Trust Co., Ltd. akan ditangguhkan secara otomatis. Weston gagal memberikan jaminan seperti yang diperintahkan. Oleh karena itu, Persidangan Singapura telah ditangguhkan mulai 4 Desember 2018.

c. Proses Hukum di Pengadilan Tinggi New York

Pada tanggal 1 Oktober 2013, WCAI mengajukan petisi *ex parte* di Pengadilan Distrik Amerika Serikat Distrik Selatan New York ("Pengadilan New York") untuk meminta pengakuan dan penegakan salah satu Putusan Mauritian 2013 untuk USD 19.202.226,21 (USD 18.292.131 ditambah bunga pasca penilaian) yang telah dibeli WCAI dari FGFL ("FGFL Keputusan Mauritian").

Pada 20 Juni 2014, WIARCI mengajukan petisi di Pengadilan New York untuk meminta pengakuan dan penegakan Putusan Mauritian 2013 lainnya untuk USD 65.350.000 plus biaya dan bunga setelah penilaian, yang dibeli WIARCI dari WIARCO, terhadap Bank ("WIARCO Keputusan Mauritian").

Pengadilan New York awalnya mengakui FGFL Keputusan Mauritian pada 4 Oktober 2013, dan WCAI kemudian mendapatkan pesanan omset *ex parte* yang mengakibatkan WCAI menyita dana dari Bank sebesar USD 3.621.127,33.

***49. COMMITMENTS, AGREEMENTS AND OTHER IMPORTANT INFORMATION (continued)***

*b. Proceedings in Singapore Courts (continued)*

*In response to the lawsuit filed by Weston, both J Trust Co., Ltd. and the Bank have filed their defences denying all of Weston's claims. The Bank's defence against the claim to enforce the 2013 and 2015 Mauritian Judgments is that the 2013 and 2015 Mauritian Judgments are incapable of enforcement or recognition in Singapore because the Supreme Court of Mauritius had no jurisdiction over the Bank, and because Weston has no standing to enforce the Mauritian Judgments.*

*On November 12, 2018, the Supreme Court of Singapore ordered Weston to pay security of SGD 130,000 and SGD 175,000 to Judiciary by December 3, 2018, in respect of the Bank and J Trust Co,. Ltd. The respective fees in the Singapore Proceedings, which was the Singapore Proceedings against the Bank and J Trust Co., Ltd., was suspended automatically. Weston failed to provide the security as ordered. Accordingly, the Singapore Proceedings have been suspended starting from December 4, 2018.*

*c. Proceedings in the New York Courts*

*On October 1, 2013, WCAI filed an ex parte petition in the United States District Court Southern District of New York ("New York Court") seeking the recognition and enforcement of one of the 2013 Mauritian Judgments for USD 19,202,226.21 (USD 18,292,131 plus post-judgment interest) which WCAI had purchased from FGFL (the "FGFL Mauritian Judgment").*

*On June 20, 2014, WIARCI filed a petition in the New York Court seeking the recognition and enforcement of the other 2013 Mauritian Judgment for USD 65,350,000 plus costs and post-judgment interest, which WIARCI had purchased from WIARCO, against the Bank (the "WIARCO Mauritian Judgment").*

*The New York Court initially recognised the FGFL Mauritian Judgment on October 4, 2013, and WCAI then obtained ex parte turnover orders which resulted in WCAI seizing funds from the Bank amounting to USD 3,621,127.33.*

**49. PERIKATAN, PERJANJIAN DAN INFORMASI PENTING (lanjutan)**

c. Proses Hukum di Pengadilan Tinggi New York (lanjutan)

Pada tanggal 19 November 2013, Pengadilan New York mengeluarkan putusan yang mengosongkan pesanan 4 Oktober 2013 ("Putusan Pengosongan Pesanan"), memerintahkan agar setiap dana Bank yang sebelumnya ditransfer ke WCAI sesuai dengan pesanan 4 Oktober 2013 harus dikembalikan ke Bank ("Pengembalian Dana Pesanan").

Pada tanggal 16 Januari 2014, WCAI telah mengembalikan dana sebesar USD 23.475 kepada Bank. Pada tanggal 19 Maret 2014, Pengadilan New York memberikan mosi Bank untuk menahan WCAI dalam penghinaan terhadap pengadilan dan memerintahkan WCAI untuk segera mengembalikan sisa dana dan bunga kepada Bank. Pada tanggal 16 Juli 2014, Pengadilan New York mengeluarkan ringkasan perintah yang mengulangi permintaan bagi WCAI untuk mengembalikan dana sebesar USD 3.597.652,33 dengan bunga yang belum dibayarkan WCAI kepada Bank.

Pada tanggal 18 Desember 2014, Bank telah menandatangani perjanjian dengan Kelley Drye & Warren LLP (penasihat WCAI) dimana WCAI setuju untuk mengembalikan dana sebesar USD 175.000 kepada Bank. Pada 21 Desember 2014, WCAI telah mengembalikannya ke Bank. Pada tanggal 7 Mei 2015, Bank telah menandatangani perjanjian dengan penasihat hukum WCAI dimana WCAI setuju untuk mengembalikan dana sebesar USD 100.000 kepada Bank. Pada 15 Mei 2015, WCAI telah mengembalikannya ke Bank.

Pada tanggal 8 September 2015, Pengadilan New York mengeluarkan Opini dan Perintah memperluas perintah penghinaan tertanggal 19 Maret 2014 untuk mencakup John Liegey ("Liegey") dan berbagai afiliasi WCAI ("Entitas Weston") dan memerintahkan Liegey dan Entitas Weston untuk mematuhi Pengembalian Dana Pesanan dan mengembalikan uang kepada Bank jumlah terutang yang disita dari Bank.

Jumlah terhutang dari Liegey dan Entitas Weston kepada Bank dibawah *Return of Funds Order* berjumlah USD 3.322.652,33 (setara dengan sekitar Rp 47.356) pada tanggal 31 Desember 2021 dan USD 3.322.652,33 (setara dengan sekitar Rp 46.683) pada tanggal 31 Desember 2020. Bank mencatat piutang dari Liegey dan Entitas Weston sebagai bagian dari akun "Aset Lain-lain" dalam laporan posisi keuangan (Catatan 18).

***49. COMMITMENTS, AGREEMENTS AND OTHER IMPORTANT INFORMATION (continued)***

*c. Proceedings in the New York Courts (continued)*

*On November 19, 2013, the New York Court issued a vacating verdict for October 4, 2013 order (the "Order Vacating Judgment"), ordering that any of the Bank's funds previously transferred to WCAI pursuant to the October 4, 2013 order should be returned to the Bank (the "Return of Funds Order").*

*On January 16, 2014, WCAI has returned the fund amounting to USD 23,475 to the Bank. On March 19, 2014, the New York Court granted the Bank's motion to hold WCAI in contempt of court and ordered WCAI to immediately refund remaining funds and interest to the Bank. On July 16, 2014, the New York Court issued a summary order repeating the order for WCAI to return funds amounting to USD 3,597,652.33 with interest which WCAI had not been repayed to the Bank.*

*On December 18, 2014, the Bank has signed an agreement with Kelley Drye & Warren LLP (WCAI's counsel) whereby WCAI agreed to return fund amounting to USD 175,000 to the Bank. On December 21, 2014, WCAI has returned it to the Bank. On May 7, 2015, the Bank has signed an agreement with WCAI's counsel whereby WCAI agreed to return fund amounting to USD 100,000 to the Bank. On May 15, 2015, WCAI has returned it to the Bank.*

*On September 8, 2015, the New York Court issued an Opinion and Order expanding its contempt order dated March 19, 2014 to cover John Liegey ("Liegey") and various affiliates of WCAI (the "Weston Entities") and ordering Liegey and the Weston Entities to comply with the Return of Funds Order and refund to the Bank the outstanding amounts seized from the Bank.*

*The outstanding amount due from Liegey and the Weston Entities to the Bank under the Return of Funds Order amounting to USD 3,322,652.33 (equivalent to about Rp 47,356) as of December 31, 2021 and USD 3,322,652.33 (equivalent to about Rp 46,683) as of December 31, 2020. The Bank recorded the receivable from Liegey and the Weston Entities as part of "Other Assets" account in the statement of financial position (Note 18).*

**49. PERIKATAN, PERJANJIAN DAN INFORMASI PENTING (lanjutan)**

c. Proses Hukum di Pengadilan Tinggi New York (lanjutan)

Pada tanggal 1 Juli 2015 dan 31 Januari 2017, WIARCI dan WCAI masing-masing mengajukan Pemberitahuan Pemberhentian Sukarela untuk mengakhiri klaim mereka atas pengakuan Putusan Mauritius 2013 di Pengadilan New York masing-masing sebesar USD 65.350.000 dan USD 19.202.226,21.

Pada 13 Februari 2017, Pengadilan New York mengeluarkan Opini dan Perintah yang mengabulkan permohonan Bank untuk omset berikut kepada Bank pada tanggal yang ditentukan jika Liegey dan Weston Entitas gagal membayar jumlah yang belum dibayar berdasarkan Pengembalian Pesanan Dana: 1) Putusan Mauritian 2013 dan 2015; 2) instrumen keamanan yang konon dipegang oleh Entitas Weston termasuk MCB ("Sekuritas"); dan 3) kepentingan ekuitas di Entitas Weston sendiri ("Hak Atas Saham"). Karena Liegey dan Entitas Weston gagal membayar dana, pada 6 Maret, 27 Maret, dan 17 April 2017, Pengadilan New York memerintahkan agar Kepentingan, Efek, dan Putusan Mauritian 2013 dan 2015 diserahkan dan diinvestasikan kembali dalam Bank ("*Revesting Order*"). Perintah *Revesting* ditegaskan atas banding oleh Pengadilan Tinggi Amerika Serikat untuk Sirkuit Kedua berdasarkan perintah tanggal 25 Juni 2018.

Berdasarkan perintah *revesting*, Bank memiliki dan sebagai pengganti hak yang sebelumnya dimiliki oleh Weston International Asset Recovery Corporatian Inc. ("WIARCI") berupa hak atas kepemilikan Saham atas WIARCI dan mengambil alih Putusan Mauritius 2013 dan 2015. Selanjutnya hak-hak yang dimiliki oleh Bank, berupa kepemilikan Saham atas WIARCI dan mengambil alih Putusan Mauritius 2013 dan 2015, dialihkan berdasarkan Perjanjian Pengalihan dan Perjanjian Pemindahan tanggal 7 Agustus 2018 kepada Celestial Jade International Limited ("CJI") dan karenanya CJI sebagai pengganti dan pemilik terhadap kepemilikan Saham atas WIARCI dan mengambil alih Putusan Mauritius 2013 dan 2015 yang sebelumnya dimiliki oleh Bank berhak untuk mengajukan atau memulihkan hak-haknya tersebut dengan cara mengajukan gugatan terhadap Bank.

***49. COMMITMENTS, AGREEMENTS AND OTHER IMPORTANT INFORMATION (continued)***

c. *Proceedings in the New York Courts (continued)*

*On July 1, 2015 and January 31, 2017, WIARCI and WCAI respectively submitted Notices of Voluntarily Dismissal to terminate their claims for the recognition of the 2013 Mauritian Judgments in the Court of New York amounting to USD 65,350,000 and USD 19,202,226.21, respectively.*

*On February 13, 2017, the New York Court issued an Opinion and Order granting the Bank's application for the turnover of the following to the Bank on specified dates should the Liegey and Weston Entities fail to repay the outstanding amount under the Return of Funds Order: 1) the 2013 and 2015 Mauritian Judgments; 2) the security instruments purportedly held by the Weston Entities including the MCBs ("Securities"); and 3) the equity interests in the Weston Entities themselves ("Equity Interests"). As Liegey and Weston Entities failed to repay the funds, on March 6, March 27, and April 17, 2017, the New York Court ordered that the 2013 and 2015 Mauritian Judgments, Securities, and Equity Interests respectively be turned over and revested in the Bank (the "Revesting Order"). The Revesting Order was affirmed on appeal by the United States Court of Appeals for the Second Circuit by order dated June 25, 2018.*

*Pursuant to the revesting orders, the Bank has and as a substitute for the rights which was previously owned by Weston International Asset Recovery Corporation Inc. ("WIARCI") in the form of rights to share ownership in WIARCI and taking over the 2013 and 2015 Mauritians Judgments. Furthermore, the rights owned by the Bank, in the form of share ownership in WIARCI and taking over the 2013 and 2015 Mauritians Judgment, were transferred in accordance with the Transfer Agreement and the Assignment Agreement dated August 7, 2018 to Celestial Jade International Limited ("CJI") hence CJI as a replacement and the owner of the shares ownership in WIARCI and taking over the 2013 and 2015 Mauritians Judgment which previously owned by the Bank has the right to submit or restore these rights by filing a lawsuit against the Bank.*

**49. PERIKATAN, PERJANJIAN DAN INFORMASI PENTING (lanjutan)**

d. Proses Perdamaian di Pengadilan Negeri di Indonesia

Dalam perkembangannya, CJI telah mengajukan gugatan perbuatan melawan hukum terhadap Bank di Pengadilan Negeri Jakarta Pusat, dibawah register perkara No. 566/Pdt.G/2019/PN.Jkt.Pst., tanggal 16 September 2019. Dalam tahap mediasi para pihak sepakat untuk melakukan perdamaian sebagaimana ternyata dalam akta Perdamaian Pengadilan Negeri Jakarta Pusat No. 566/Pdt.G/2019/PN.Jkt.Pst., tanggal 29 Oktober 2019 yang pada pokoknya menyatakan bahwa dengan Perjanjian Perdamaian ini setiap pihak tidak lagi memiliki kewajiban ataupun hutang ataupun kewajiban dalam bentuk apapun lainnya terhadap pihak lainnya baik berdasarkan MCB dan/atau gugatan.

Pada tanggal 24 Oktober 2019, di hadapan Jose Dima Satria, S.H., M.Kn., notaris di Jakarta, diadakan perjanjian perdamaian oleh CJI dan Bank melalui akta No. 129. Berdasarkan akta tersebut kedua pihak sepakat damai dengan mempertimbangkan beberapa hal yaitu adanya Putusan Pengadilan Tinggi Singapura No. HC/RA 14/2018 dan No. HC/SUM 5284/2017 dalam perkara No. HC/S 1060/2015 yang menyatakan kasus tersebut telah kadaluarsa dan penerbitan MCB melanggar beberapa ketentuan hukum yang berlaku di Indonesia pada saat itu.

Atas dasar tersebut, CJI menyadari terdapat permasalahan hukum atas penerbitan MCB tersebut, maka dari itu pihak CJI beriktikad baik untuk menempuh jalur perdamaian dengan ketentuan Bank memberikan kompensasi sebesar Rp 12,5.

Manajemen berkeyakinan bahwa atas hasil putusan tersebut Bank tidak lagi memiliki hak dan kewajiban atas kepemilikan MCB tersebut dan kepemilikan telah berpindah kepada penggugat.

Berdasarkan Akta Perdamaian Pengadilan Negeri Jakarta Pusat tanggal 29 Oktober 2019 No. 566/Pdt.G/2019/PN.Jkt.Pst, telah tercapai perdamaian diantara CJI, selaku Penggugat, dengan Bank, selaku Tergugat, terkait dengan sengketa klaim oleh Penggugat, sehingga dengan demikian Para Pihak menyatakan tidak lagi memiliki tanggung jawab ataupun hutang atau kewajiban dalam bentuk apapun lainnya terhadap Pihak lainnya baik berdasarkan MCB dan/atau gugatan.

***49. COMMITMENTS, AGREEMENTS AND OTHER IMPORTANT INFORMATION (continued)***

*d. Settlement Proceedings in the Indonesian Courts*

*In its development, CJI has filed a lawsuit against the law committed by the Bank at the Central Jakarta District Court, under case register No. 566/Pdt.G/2019/ PN.Jkt.Pst., dated September 16, 2019. In the mediation stage, the parties agreed to conduct an amicable settlement based on the Central Jakarta District Court's Settlement Deed No. 566/Pdt.G/2019/PN.Jkt.Pst., dated October 29, 2019, which basically states that with this Settlement Agreement, each party has no longer have any obligations or debts or obligations of any kind to other party whether pursuant to the MCB and/or lawsuit.*

*On October 24, 2019, in the presence of Jose Dima Satria, S.H., M.Kn., a notary in Jakarta, a settlement agreement was signed by CJI and the Bank through deed No. 129. Based on the deed, both parties agreed to settle by considering several things, namely the Supreme Court of Singapore No. HC/RA 14/2018 and No. HC/SUM 5284/2017 in case No. HC/S 1060/2015, which states the case has expired and the issuance of MCB violates several legal provisions in force in Indonesia at that time.*

*Based on above, CJI realized that there were legal issues regarding the issuance of the MCB, therefore CJI had a good intention to take the settlement route provided that the Bank compensates an amount of Rp 12.5.*

*Management believed that based on the results of the decision, the Bank does not have any rights and obligations on the ownership of the MCB and ownership has been transferred to the plaintiff.*

*Based on Deed of Settlement Agreement of the Central Jakarta District Court on October 29, 2019 No. 566/Pdt.G/2019/ PN.Jkt.Pst, the Settlement Agreement between CJI, as the Plaintiff, and Bank, as the Defendant, in relation to the dispute of the Plaintiff, the settlement agreement agrees and acknowledges that the Defendant no longer has any obligation of any kind to the Plaintiff in relation to the MCB or the lawsuit.*

**49. PERIKATAN, PERJANJIAN DAN INFORMASI PENTING (lanjutan)**

d. Proses Perdamaian di Pengadilan Negeri di Indonesia (lanjutan)

Bahwa mengacu pada peraturan hukum di Indonesia, Pasal 1381 KUH Perdata mengatur bahwa hapusnya suatu perikatan, salah satunya dikarenakan telah lewatnya waktu. Pada faktanya, MCB USD 15 juta telah jatuh tempo pada tanggal 16 Juni 2009, sehingga kewajiban bank yang ditimbulkan oleh MCB tersebut telah dihapus atas dasar ketentuan pasal tersebut.

Bahwa kekuatan hukum suatu akta perdamaian, diatur dalam Pasal 154 RBG/130 HIR, yang mengatakan bahwa kekuatan hukum yang dimiliki suatu akta perdamaian adalah sama dengan kekuatan hukum putusan pengadilan tingkat akhir sehingga terhadap penetapan suatu akta perdamaian tidak dapat dilakukan upaya hukum lebih lanjut.

e. Kasus-kasus hukum dan *fraud* yang masih belum selesai sampai 31 Desember 2021 adalah sebagai berikut:

Kasus Perdata:

Posisi Bank sebagai Tergugat:

1. Gugatan kepada Bank yang diajukan oleh Investor yang membeli produk investasi *(Discretionary Fund)* milik PT Antaboga Delta Sekuritas Indonesia (ADS) terdiri dari:

   a. Gugatan yang diajukan oleh salah satu investor ADS di Surabaya selaku Penggugat terhadap Bank selaku Tergugat I melalui Pengadilan Negeri Surabaya yang terdaftar dalam Perkara No. 742/Pdt.G/2008/PN.Sby tanggal 17 Desember 2008. Penggugat menuntut Bank bersama-sama dengan Tergugat lainnya secara tanggung renteng membayar kepada Penggugat sebesar Rp 400 berikut keuntungan yang akan diperoleh.

      Di tingkat Pengadilan Negeri Surabaya Bank bersama-sama dengan Tergugat lainnya dihukum secara tanggung renteng membayar kepada Penggugat sebesar Rp 400 berikut keuntungan yang akan diperoleh. Atas Putusan Pengadilan Negeri Surabaya, Bank telah menempuh upaya hukum banding ke Pengadilan Tinggi Surabaya.

***49. COMMITMENTS, AGREEMENTS AND OTHER IMPORTANT INFORMATION (continued)***

*d. Settlement Proceedings in the Indonesian Courts (continued)*

*Whereas referring to the legal regulations in Indonesia, Article 1381 of the Civil Code, stipulates that an agreement is terminated, one of which is because it has expired. In fact, the USD 15 million MCB was due on June 16, 2009, causing the Bank's obligations arising from this MCB to be written-off based on the provisions of that article.*

*Regarding the legal force of the settlement agreement, regulated in Article 154 RBG/130 HIR, which states that the legal force relating to a settlement agreement is the same as the legal force of the final decision level so no further legal remedies can be made for the establishment of settlement agreement.*

*e. The outstanding legal and fraud cases up to December 31, 2021 are as follows:*

*Civil Cases:*

*Bank as the Defendant:*

*1. The lawsuit filed against the Bank submitted by Investors who bought investment products (Discretionary Fund) issued by PT Antaboga Delta Sekuritas Indonesia (ADS) consists of:*

   *a. Lawsuit filed by one of the ADS investor in Surabaya as the Plaintiff and the Bank as Defendant I through the District Court of Surabaya which is registered in Case No. 742/Pdt.G/2008/PN.Sby dated December 17, 2008. The Plaintiff claimed to the Bank together with other Defendants jointly and severally, to pay to the Plaintiff amounting to Rp 400 including foreseeable gain.*

      *At the Surabaya District Court the Bank is punished together with the other Defendants jointly and severally, to pay compensation to the Plaintiff amounting to Rp 400 including foreseeable gain. On the Decision of the District Court of Surabaya, the Bank has submitted an appeal to the High Court of Surabaya.*

**49. PERIKATAN, PERJANJIAN DAN INFORMASI PENTING (lanjutan)**

e. Kasus-kasus hukum dan *fraud* yang masih belum selesai sampai 31 Desember 2021 adalah sebagai berikut: (lanjutan)

Kasus Perdata: (lanjutan)

Posisi Bank sebagai Tergugat: (lanjutan)

Pada tanggal 3 September 2013, Bank telah menerima putusan Pengadilan Tinggi Surabaya yang isinya mengabulkan permohonan banding Bank bersama Tergugat lainnya dan membatalkan Putusan Pengadilan Negeri Surabaya No. 742/Pdt.G/2008/PN.Sby tanggal 8 Desember 2009 serta menyatakan ADS selaku Tergugat XI telah melakukan perbuatan wanprestasi yang merugikan Penggugat dan menghukum ADS selaku Tergugat XI membayar kerugian materiil kepada Penggugat sebesar Rp 400 berikut keuntungan yang akan diperoleh. Bank menerima Putusan Pengadilan Tinggi Surabaya dan tidak mengajukan upaya hukum kasasi. Saat ini, Bank masih menunggu upaya hukum kasasi dari Penggugat.

b. Gugatan yang diajukan beberapa investor ADS di Surakarta selaku penggugat kepada Bank selaku Tergugat di Pengadilan Negeri Surakarta yang terdaftar dalam perkara No. 58/Pdt.G/2010/PN.Ska tanggal 31 Maret 2010. Dalam gugatan para penggugat menuntut Bank mengembalikan uang pembelian produk *Discretionary Fund (DF)* sebesar Rp 35.437 berikut keuntungan sebesar Rp 5.676.

Pada tingkatan Pengadilan Negeri, Pengadilan Tinggi dan Mahkamah Agung, gugatan Penggugat dikabulkan.

Setelah mengalami proses Pengadilan dari tingkat Pengadilan Negeri hingga Mahkamah Agung, pada tanggal 15 Oktober 2012, Bank telah menerima Surat Pemberitahuan Putusan Mahkamah Agung Republik Indonesia (RI) No. 2838K/Pdt/2011 tanggal 19 April 2012, yang menolak permohonan kasasi dari Bank dan menghukum Bank untuk mengembalikan uang pembelian produk investasi kepada Para Penggugat sebesar Rp 35.437 dan membayar ganti rugi sebesar Rp 5.676.

***49. COMMITMENTS, AGREEMENTS AND OTHER IMPORTANT INFORMATION (continued)***

*e. The outstanding legal and fraud cases up to December 31, 2021 are as follows: (continued)*

*Civil Cases: (continued)*

*Bank as the Defendant: (continued)*

*On September 3, 2013, the Bank has received decision from the Surabaya High Court which accepted the Bank's appeal with other Defendants and cancelled the Surabaya District Court Decision No. 742/Pdt.G/2008/PN.Sby dated December 8, 2009 and stated that ADS, as Defendants XI, has breached the covenant which is detrimental to the Plaintiff and penalized ADS, as Defendants XI, to pay the Plaintiff a material loss of Rp 400 including foreseeable gain. The Bank received the High Court Surabaya Decision and did not file a cassation. Currently, the Bank is still waiting for cassation from the Plaintiff.*

*b. The lawsuit submitted by some ADS investors as plaintiff in Surakarta against the Bank in the District Court of Surakarta which is registered in case No. 58/Pdt.G/2010/PN.Ska dated March 31, 2010. The plaintiffs claimed from the Bank to refund the purchase money of Discretionary Fund (DF) product amounting to Rp 35,437 with gain amounting to Rp 5,676.*

*At the level of District Court, High Court and Supreme Court, the claim from the Plaintiffs was accepted.*

*After having proceeding process for District Court to Supreme Court level, on October 15, 2012, the Bank has received a Notification Letter of The Supreme Court of the Republic of Indonesia (RI) Decision No. 2838K/Pdt/2011 dated April 19, 2012, which rejected the Bank's cassation and ordered the Bank to refund the purchase price of investment products to the Plaintiffs amounting Rp 35,437 and pay a loss compensation amounting to Rp 5,676.*

**49. PERIKATAN, PERJANJIAN DAN INFORMASI PENTING (lanjutan)**

e. Kasus-kasus hukum dan *fraud* yang masih belum selesai sampai 31 Desember 2021 adalah sebagai berikut: (lanjutan)

Kasus Perdata: (lanjutan)

Posisi Bank sebagai Tergugat: (lanjutan)

Bank telah mengajukan upaya hukum luar biasa dengan mengajukan upaya hukum Peninjauan Kembali dan menyampaikan Memori Peninjauan Kembali No. 105/Pdt.G/2014/PN.Ska.

Pada tanggal 11 Desember 2014, Bank telah menerima Surat Pemberitahuan Putusan Peninjauan Kembali dari Pengadilan Negeri Surakarta yang memberitahukan bahwa Mahkamah Agung RI telah menolak permohonan Peninjauan Kembali yang diajukan oleh Bank.

Bank telah menerima Surat Teguran *(aanmaning)* dari Pengadilan Negeri Surakarta untuk melaksanakan Putusan Mahkamah Agung dan pada bulan April 2015, Bank telah menyampaikan kepada Pengadilan Negeri Surakarta berupa tanggapan dan keberatan untuk melaksanakan Putusan Mahkamah Agung mengingat Putusan Mahkamah Agung dikategorikan sebagai Putusan Yang Tidak Dapat Dilaksanakan (*Non-Executable*).

Pada tanggal 11 Juli 2017, Pengadilan Negeri Surakarta telah berkirim surat kepada para investor bahwa sehubungan dengan penyelesaian eksekusi Pengadilan Negeri Surakarta dalam perkara di atas maka Pengadilan Negeri Surakarta menginformasikan agar para investor menghubungi Lembaga Penjamin Simpanan (LPS). Perkembangan selanjutnya pada tanggal 1 Agustus 2017, Pengadilan Negeri Surakarta juga telah berkirim surat kepada para investor bahwa sehubungan dengan eksekusi pengadilan yang menghukum Bank untuk mengembalikan uang ditangguhkan pelaksanaannya.

***49. COMMITMENTS, AGREEMENTS AND OTHER IMPORTANT INFORMATION (continued)***

*e. The outstanding legal and fraud cases up to December 31, 2021 are as follows: (continued)*

*Civil Cases: (continued)*

*Bank as the Defendant: (continued)*

*The Bank has submitted extraordinary legal act by filing Judicial Review and Memory of Judicial Review No. 105/Pdt.G/2014/PN.Ska.*

*On December 11, 2014, the Bank has received a Notification Letter of Judicial Review from The Discrict Court of Surakarta which confirmed that the Supreme Court of RI has rejected the Bank's Judicial Review.*

*The Bank has received a Reprimand Letter (aanmaning) from the District Court of Surakarta to execute the Supreme Court Decision and in April 2015, the Bank has submitted to the Court of Surakarta in the form of comments and objections to execute the Supreme Court Decision in view of Supreme Court Decision is categorized as Non-Executable Verdict.*

*On July 11, 2017, the Surakarta Court delivered letter to the investors related to the execution of the Surakarta verdict, the investors must coordinate with Deposit Insurance Corporation (LPS). Further, on August 1, 2017, the Surakarta Court also sent a letter to the investors that the execution of Surakarta Court, which orders the Bank to return the money, is postponed.*

**49. PERIKATAN, PERJANJIAN DAN INFORMASI PENTING (lanjutan)**

e. Kasus-kasus hukum dan *fraud* yang masih belum selesai sampai 31 Desember 2021 adalah sebagai berikut: (lanjutan)

Kasus Perdata: (lanjutan)

Posisi Bank sebagai Tergugat: (lanjutan)

Pada tanggal 27 Desember 2017, petugas pengadilan di Pengadilan Negeri Surakarta Kelas 1 A Khusus melakukan sita eksekusi di kantor Bank di Surakarta. Namun, sita eksekusi tersebut tidak dapat dilaksanakan karena kantor Bank Cabang Surakarta adalah milik pihak ketiga, sehingga sita eksekusi tidak dapat dilakukan oleh Petugas Pengadilan Negeri Surakarta Kelas 1 A Khusus.

Selanjutnya, Pengadilan Negeri Surakarta Kelas 1 A Khusus melalui Surat No. W12-U2/094/PDT.04.10/II/ 2018 tanggal 6 Februari 2018 menjelaskan kepada investor ADS di Surakarta bahwa sita eksekusi tersebut tidak dapat dilaksanakan karena Kantor Bank Cabang Surakarta dimiliki oleh pihak ketiga dan terkait perkara tersebut telah berkekuatan hukum tetap (*inkracht van gewijsde)* berdasarkan putusan Peninjauan Kembali dari Mahkamah Agung Republik Indonesia No. 58/Pdt.G/2010/ PN.Ska jo. No. 30 PK/Pdt/2014 tanggal 8 April 2014.

c. Gugatan perwakilan kelompok (*class action)* yang diajukan oleh beberapa investor ADS kepada Bank melalui Kepaniteraan Pengadilan Negeri Jakarta Pusat yang terdaftar dalam perkara No. 215/Pdt.G/PN2011/PN.Jkt.Pst. Dalam gugatannya, Para Penggugat menuntut Bank untuk mengembalikan dana yang telah diinvestasikan di produk DF milik ADS sebesar Rp 7.787 (pokok dan bunga). Pengadilan Negeri Jakarta Pusat, dalam putusannya tanggal 14 Februari 2012, menyatakan bahwa gugatan Para Penggugat tidak dapat diterima.

Para Penggugat telah mengajukan upaya hukum banding pada tanggal 31 Mei 2012.

***49. COMMITMENTS, AGREEMENTS AND OTHER IMPORTANT INFORMATION (continued)***

*e. The outstanding legal and fraud cases up to December 31, 2021 are as follows: (continued)*

*Civil Cases: (continued)*

*Bank as the Defendant: (continued)*

*On December 27, 2017, the bailiffs in the Surakarta District Court Class 1 A Special conducted an attachment on the Bank's office in Surakarta. However, the attachment was unable to perform because the Bank's branch office of Surakarta is a third party's property, therefore the attachment can not be done by the Bailiffs of Surakarta District Court Class 1 A Special.*

*Futhermore, the Surakarta District Court Class 1 A Special through Letter No. W12-U2/094/PDT.04.10/II/2018 dated February 6, 2018 explains to the ADS investor in Surakarta that the attachment can not be executed because the Bank's branch office in Surakarta is owned by third party and in relation to the case, it has permanent legal force (inkracht van gewijsde) based on the decision of the Review of the Supreme Court of the Republic of Indonesia No. 58/Pdt.G/2010/PN.Ska jo. No. 30 PK/Pdt/2014 dated April 8, 2014.*

*c. Class action was filed by some of ADS's investors against the Bank through the District Court of Central Jakarta which is registered in the case No. 215/Pdt.G/PN2011/PN.Jkt.Pst. In their lawsuit, the Plaintiffs sued the Bank to refund the investment fund of DF product owned by ADS amounting to Rp 7,787 (principal and interest). The District Court of Central Jakarta, in its verdict dated February 14, 2012, stated that the lawsuit of Plaintiffs could not be accepted.*

*The Plaintiffs have filed an appeal and submitted a memory of appeal on May 31, 2012.*

**49. PERIKATAN, PERJANJIAN DAN INFORMASI PENTING (lanjutan)**

e. Kasus-kasus hukum dan *fraud* yang masih belum selesai sampai 31 Desember 2021 adalah sebagai berikut: (lanjutan)

Kasus Perdata: (lanjutan)

Posisi Bank sebagai Tergugat: (lanjutan)

Pada tanggal 28 Juni 2013, Bank menerima Putusan Pengadilan Tinggi DKI Jakarta yang isinya menguatkan Putusan No. 215/Pdt.G/PN2011/PN.Jkt.Pst tanggal 14 Februari 2012.

Para Penggugat telah mengajukan permohonan kasasi pada tanggal 26 Juli 2013.

Pada tanggal 26 November 2015, Mahkamah Agung Republik Indonesia (RI) melalui Putusan No. 1216K/Pdt/2014, menolak permohonan kasasi dari Para Penggugat.

Sampai dengan tanggal penerbitan laporan keuangan, tidak terdapat perkembangan perkara.

d. Gugatan perbuatan melawan hukum dari investor ADS di Surabaya kepada Bank melalui Pengadilan Negeri Surabaya dengan Perkara No. 55/Pdt.G/2012/PN.Sby yang menuntut Bank mengembalikan dana sebesar Rp 66.250 berikut keuntungan yang seharusnya didapat dan kerugian bunga sebesar Rp 10.600.

Pengadilan Negeri Surabaya melalui Putusannya No. 55/Pdt.G/2012/ PN.Sby tanggal 29 Oktober 2012 telah menyatakan Bank melakukan perbuatan melawan hukum dan menghukum Bank mengembalikan kepada Penggugat sejumlah Rp 66.250 berikut keuntungan sebesar Rp 2.153 dan ganti rugi materiil sebesar Rp 25.921.

Pada tingkat Pengadilan Negeri, Pengadilan Tinggi dan Mahkamah Agung gugatan Penggugat dikabulkan.

***49. COMMITMENTS, AGREEMENTS AND OTHER IMPORTANT INFORMATION (continued)***

*e. The outstanding legal and fraud cases up to December 31, 2021 are as follows: (continued)*

*Civil Cases: (continued)*

*Bank as the Defendant: (continued)*

*On June 28, 2013, the Bank received Decision from DKI Jakarta High Court which strengthened the Decision No. 215/Pdt.G/PN2011/PN. Jkt.Pst dated February 14, 2012.*

*The Plaintiffs have filed cassation request on July 26, 2013.*

*On November 26, 2015, the Supreme Court of the Republic of Indonesia (RI) via Verdict No. 1216K/Pdt/2014, rejected the cassation of Plaintiffs.*

*As of the issuance date of the financial statements, there is no progress on the case.*

*d. The lawsuits from ADS investors in Surabaya to the Bank through the District Court of Surabaya under Case No. 55/Pdt.G/2012/PN.Sby suing Bank to return the funds amounting to Rp 66,250 including any benefits earned and interest cost amounting to Rp 10,600.*

*The District Court of Surabaya through its Verdict No. 55/Pdt.G/ 2012/PN.Sby dated October 29, 2012 has been declared that the Bank committed an unlawful act and punished the Bank to return the fund amounting to Rp 66,250 including gain of Rp 2,153 and compensation of Rp 25,921 to the Plaintiff.*

*At the level of District Court, High Court and Supreme Court, the claim from the Plaintiffs was granted.*

**49. PERIKATAN, PERJANJIAN DAN INFORMASI PENTING (lanjutan)**

e. Kasus-kasus hukum dan *fraud* yang masih belum selesai sampai 31 Desember 2021 adalah sebagai berikut: (lanjutan)

Kasus Perdata: (lanjutan)

Posisi Bank sebagai Tergugat: (lanjutan)

| | |
|---|---|
| Bahwa pada tanggal 1 Agustus 2016 Bank telah menyatakan permohonan Peninjauan Kembali (PK) dan sekaligus menyampaikan memo Peninjauan Kembali (PK) ke Mahkamah Agung RI melalui Pengadilan Negeri Surabaya. | |
| Bank telah menerima Surat Teguran (*aanmaning*) dari Pengadilan Negeri Surabaya untuk melaksanakan Putusan Mahkamah Agung dan pada bulan Agustus 2016, Bank telah menyampaikan kepada Pengadilan Negeri Surabaya berupa tanggapan dan keberatan untuk melaksanakan. | |
| Bank telah mendapatkan Relaas Pemberitahuan Putusan Peninjauan Kembali No. 04 PK/PDT/2017 tanggal 14 Maret 2018 yang intinya menolak permohonan Peninjauan Kembali dari Bank. Kemudian pada tanggal 28 Maret 2018 Bank juga sudah menerima Berita Acara Sita Eksekusi terhadap bangunan dari kantor cabang Bank Cabang Rajawali dan Cabang Kertajaya. | |
| Bank sudah mengajukan perlawanan terhadap sita jaminan dengan mengajukan gugatan perlawanan kepada Pengadilan Negeri Surabaya pada tanggal 13 April 2018. Selain itu, Bank telah menyampaikan bantahan terhadap lelang atas aset Bank di Surabaya dan mengumumkan bantahan melalui media cetak pada tanggal 28 dan 29 Juni 2018 dan melakukan permohonan blokir kepada kantor pertanahan setempat pada tanggal 26 Juni 2018. | |
| Pada tanggal 6 Juli 2018, Bank telah mendapatkan informasi pengumuman lelang kedua terkait eksekusi dari Pengadilan Negeri Surabaya No. 31/Eks/2016/PN.Sby Jo. No. 55/Pdt.G/2012/PN.Sby melalui media massa. | |

***49. COMMITMENTS, AGREEMENTS AND OTHER IMPORTANT INFORMATION (continued)***

*e. The outstanding legal and fraud cases up to December 31, 2021 are as follows: (continued)*

*Civil Cases: (continued)*

*Bank as the Defendant: (continued)*

| | |
|---|---|
| | *On August 1, 2016, the Bank has filed a Judicial Review (PK) and handed the Judicial Review memo (PK) to the Supreme Court of RI through the Surabaya District Court.* |
| | *The Bank has received a Reprimand Letter (aanmaning) from Surabaya District Court to implement the Supreme Court Verdict and in August 2016, the Bank has submitted to the District Court of Surabaya as form of responses and objections to implement.* |
| | *The Bank obtained a Notice of Judicial Review Verdict No. 04 PK/PDT/2017 dated March 14, 2018 which essentially rejected the Bank's Request of Review. On March 28, 2018, the Bank also received an attachment request on the building of the Rajawali and Kertajaya Branch Office.* |
| | *The Bank has already filed a resistance against the confiscation by filing a claim against the Surabaya District Court on April 13, 2018. In addition, the Bank has submitted an objection to the auction of the Bank's assets in Surabaya and announced an objection through mass media on June 28 and 29, 2018 and made a blockage request to the local land office on June 26, 2018.* |
| | *On July 6, 2018, the Bank received an information on the announcement of the second auction related to the execution of the Surabaya District Court No. 31/Eks/2016/PN.Sby Jo. No. 55/Pdt.G/2012/PN.Sby through the mass media.* |

**49. PERIKATAN, PERJANJIAN DAN INFORMASI PENTING (lanjutan)**

e. Kasus-kasus hukum dan *fraud* yang masih belum selesai sampai 31 Desember 2021 adalah sebagai berikut: (lanjutan)

Kasus Perdata: (lanjutan)

Posisi Bank sebagai Tergugat: (lanjutan)

Bahwa pada tanggal 10 Juli 2018, Bank telah menerima Relaas Pemberitahuan Pelaksanaan Eksekusi Lelang dengan perkara No. 31/Eks/2016/PN.Sby Jo. No. 55/Pdt.G/2012/PN.Sby terhadap 2 (dua) bidang tanah dan bangunan yang saat ini merupakan gedung kantor Bank Cabang Rajawali dan Cabang Kertajaya Surabaya, dengan jadwal pelaksanaan lelang yang akan dilaksanakan pada 20 Juli 2018.

Bahwa pada tanggal 14 Juli 2018, telah diumumkan pengumuman lelang kedua terkait "objek lelang yang sedang menjadi objek sengketa" melalui media massa nasional Kompas dan Surabaya Pagi.

Bahwa pada tanggal 17 Juli 2018, telah diumumkan pengumuman lelang ketiga terkait "objek lelang yang sedang menjadi objek sengketa" melalui media massa nasional Kompas dan Surabaya Pagi.

Berdasarkan Salinan Risalah Lelang Nomor: 778/45/2018 tanggal 20 Juli 2018, bahwa terhadap aset milik Bank telah dilaksanakan lelang eksekusi Pengadilan Negeri Surabaya atas barang tidak bergerak.

Berdasarkan berita acara sita eksekusi PN Jakarta Pusat tanggal 3 Januari 2019 dan berita acara sita eksekusi PN Jakarta Barat tanggal 4 Januari 2019, Penggugat telah melakukan penyitaan terhadap 3 (tiga) aset Bank di Tanah Abang, Pangeran Jaya dan Puri Kembangan.

Berdasarkan berita acara sita eksekusi PN Palembang tanggal 29 Januari 2019, Penggugat telah melakukan penyitaan eksekusi terhadap 3 (tiga) aset Bank di Palembang yaitu di Kebumen, Letkol Iskandar dan Sudirman.

Bank mengajukan permohonan blokir terhadap aset-aset Bank yang telah dilakukan eksekusi penyitaan.

***49. COMMITMENTS, AGREEMENTS AND OTHER IMPORTANT INFORMATION (continued)***

*e. The outstanding legal and fraud cases up to December 31, 2021 are as follows: (continued)*

*Civil Cases: (continued)*

*Bank as the Defendant: (continued)*

*On July 10, 2018, the Bank has received a Notice of Notification of Auction Execution by Case No. 31/ Eks/2016/PN.Sby Jo. No. 55/Pdt.G/ 2012/PN.Sby on 2 (two) land and building which is currently the Bank's office buildings of the Rajawali Branch and Kertajaya Branch in Surabaya, with the schedule for the auction held on July 20, 2018.*

*On July 14, 2018, the announcement of the second auction was regarding "the object of the auction being the object of dispute" through the Kompas and Surabaya Pagi national mass media.*

*On July 17, 2018, the announcement of the third auction related to "the object of the auction that is being the object of dispute" was announced through the Kompas and Surabaya Pagi national mass media.*

*Based on the Auction Minutes Copy Number: 778/45/2018 dated July 20, 2018, the assets of the Bank has been executed for auction by the Surabaya District Court as an immovable property.*

*Based on the minutes of the seizure execution of the Central Jakarta District Court on January 3, 2019 and the minutes of the seizure execution of West Jakarta District Court on January 4, 2019, the Plaintiff has placed foreclosures on 3 (three) Bank's assets in Tanah Abang, Pangeran Jaya and Puri Kembangan.*

*Based on the minutes seizure execution of the PN Palembang on January 29, 2019, the Plaintiff has placed foreclosures on 3 (three) Bank's assets in Palembang, namely in Kebumen, Letkol Iskandar and Sudirman.*

*The Bank submitted a blocking application to the Bank's assets that have been placed for foreclosure.*

**49. PERIKATAN, PERJANJIAN DAN INFORMASI PENTING (lanjutan)**

e. Kasus-kasus hukum dan *fraud* yang masih belum selesai sampai 31 Desember 2021 adalah sebagai berikut: (lanjutan)

Kasus Perdata: (lanjutan)

Posisi Bank sebagai Tergugat: (lanjutan)

Bareskrim telah melakukan penyitaan terhadap aset-aset Bank terkait dengan Laporan Polisi dugaan tindak pidana pemalsuan surat dalam proses pembuktian perkara ADS.

Sampai dengan tanggal penerbitan laporan keuangan, Bank masih dalam proses melakukan upaya hukum lainnya.

e. Gugatan ganti kerugian (*schadevergoeding*) yang diajukan beberapa investor ADS di Yogyakarta dan Gugatan Intervensi dari Yayasan sebuah Universitas di Yogyakarta kepada Bank melalui Pengadilan Negeri Yogyakarta yang terdaftar dengan perkara No. 91/Pdt.G/2012/PN.Yk. Para Penggugat menuntut Bank dengan ADS masing-masing sebagai Tergugat dan Turut Tergugat, untuk mengembalikan pokok sebesar Rp 22.700 dan membayar ganti rugi sebesar Rp 10.700. Sedangkan Penggugat Intervensi menuntut Bank mengembalikan pokok sebesar Rp 16.600 dan membayar ganti rugi sebesar Rp 7.700.

Pengadilan Negeri Yogyakarta melalui Putusan No. 91/Pdt.G/2012/PN.Yk tanggal 16 Oktober 2013 telah memutuskan bahwa Bank selaku Pelaku Usaha telah melakukan perbuatan melawan hukum dan menghukum Bank untuk mengembalikan kepada Penggugat sebesar Rp 22.700 dan membayar ganti rugi sebesar Rp 10.700 serta mengembalikan kepada Penggugat Intervensi sebesar Rp 16.600 serta membayar ganti rugi sebesar Rp 7.700.

Pada tingkat Pengadilan Negeri, Pengadilan Tinggi dan Mahkamah Agung gugatan Penggugat dikabulkan.

Pada tanggal 11 Januari 2017, Bank telah mengajukan permohonan peninjauan kembali terhadap Putusan No. 91/Pdt.G/2012/PN.YK Jo. No. 36/PDT/2014/PT.YK Jo. No. 2330 K/Pdt/2015.

***49. COMMITMENTS, AGREEMENTS AND OTHER IMPORTANT INFORMATION (continued)***

*e. The outstanding legal and fraud cases up to December 31, 2021 are as follows: (continued)*

*Civil Cases: (continued)*

*Bank as the Defendant: (continued)*

*Bareskrim has confiscated the Bank's assets concerning with Police Report of alleged criminal fraud in the process of proving ADS case.*

*As of the issuance date of the financial statements, the Bank is still in process of making other legal remedies.*

*e. Lawsuit of a compensation (schadevergoeding) filed by several ADS's investors in Yogyakarta and Intervention Lawsuit from a Foundation of University in Yogyakarta to the Bank through the District Court of Yogyakarta registered by case No. 91/Pdt.G/2012/PN.Yk. The Plaintiffs are suing the Bank together with ADS as the Defendant and Co-Defendant, to return the principal of Rp 22,700 and to pay compensation amounting to Rp 10,700. The Plaintiff Interveniant sue the Bank to return the principal amount of Rp 16,600 and to pay a compensation amounting to Rp 7,700.*

*The District Court of Yogyakarta through its Verdict No. 91/Pdt.G/ 2012/PN.Yk dated October 16, 2013 has decided that the Bank as part of business communities committed an unlawful act and punish the Bank to return to the Plaintiff an amount of Rp 22,700 and pay a compensation amounting to Rp 10,700 and return to the plaintiff the amount of Rp 16,600 and pay a compensation amounting to Rp 7,700.*

*At the level of District Court, High Court, and Supreme Court, the claim from Plaintiff was granted.*

*On January 11, 2017, the Bank has submitted a review request to review the Verdict No. 91/Pdt.G/2012/PN.YK Jo. No.36/PDT/2014/PT.YK Jo. No. 2330 K/Pdt/2015.*

**49. PERIKATAN, PERJANJIAN DAN INFORMASI PENTING (lanjutan)**

e. Kasus-kasus hukum dan *fraud* yang masih belum selesai sampai 31 Desember 2021 adalah sebagai berikut: (lanjutan)

Kasus Perdata: (lanjutan)

Posisi Bank sebagai Tergugat: (lanjutan)

Pada tanggal 27 Desember 2017, Bank telah mendapat Surat No. W13-U1/6089/HK.02.PK/XII/2017 perihal Pemeriksaan Peradilan Tingkat PK dari Bank, Perkara No. 91/Pdt.G/2012/PN.YK Jo. No. 36/PDT/2014/PT.YK Jo. No. 2330 K/Pdt/2015, surat dimaksud pada intinya memberitahukan berkas Bundel A dan Bundel B yang dimohonkan untuk pemeriksaan tingkat Peninjauan Kembali (PK) atas Putusan Mahkamah Agung RI tanggal 15 Juni 2016 dalam Perkara Perdata antara Bank, sebagai Pemohon Peninjauan Kembali melawan Bunadi Wijaya, M.Sc, dkk sebagai Para Pemohon Peninjauan Kembali.

Tanggal 20 Maret 2018, Bank telah mendapat Surat dari Mahkamah Agung RI No. 223 PK/PDT/2018 Perihal Penerimaan dan Pemberitahuan Register Berkas Perkara Peninjauan Kembali, surat dimaksud pada intinya memberitahukan bahwa berkas perkara perdata yang dimohonkan pemeriksaan Peninjauan Kembali oleh Bank sebagai Pemohon Peninjauan Kembali melawan Bunadi Wijaya, M.Sc, dkk sebagai Para Pemohon Peninjauan Kembali, yang telah dikirim dengan surat pengantar No. W13-U1/6089/HK.02.PK/XII/2017 tanggal 27 Desember 2017, telah diterima pada tanggal 13 Februari 2018 dan telah didaftarkan dengan Register Nomor: 223 PK/PDT/2018.

Tanggal 11 Maret 2019, Bank menerima relaas pemberitahuan isi Putusan Peninjauan Kembali No. 223 PK/PDT/2018 Jo., No. 2230K/PDT/2015 Jo., No. 36/PDT/2014/PT.YYK Jo., dan No. 91/Pdt.G/2012/PN.Yyk., yang menyatakan menolak permohonan peninjauan kembali dari Bank.

***49. COMMITMENTS, AGREEMENTS AND OTHER IMPORTANT INFORMATION (continued)***

*e. The outstanding legal and fraud cases up to December 31, 2021 are as follows: (continued)*

*Civil Cases: (continued)*

*Bank as the Defendant: (continued)*

*On December 27, 2017, the Bank received a Letter No. W13-U1/6089/HK.02.PK/XII/2017 regarding the Judicial Review Examination Level of the Bank, the Case No. 91/Pdt.G/2012/PN.YK Jo. No. 36/PDT/2014/PT.YK Jo. No. 2330 K/Pdt/2015, the letter basically notify files Bundles A and Bundles B that were requested for an examination of the level of Judicial Review of the Decision of the Supreme Court of Indonesia dated June 15, 2016 in the Civil Case between the Bank, as an applicant for Judicial Review against Bunadi Wijaya, M.Sc, and others as Applicants for Judicial Review.*

*On March 20, 2018, the Bank has received a Letter from the Supreme Court of the Republic of Indonesia No. 223 PK/PDT/2018 regarding the Receipt and Notification of the Judicial Review File Register, the letter basically tells that the civil case file requested for review by the Bank, as the applicant for Judicial Review against Bunadi Wijaya, M.Sc, and others as Judicial Reviewers, who have been sent with a cover letter No. W13-U1/6089/HK.02.PK/XII/2017 dated December 27, 2017, has been received on February 13, 2018 and has been registered with Register Number: 223 PK/PDT/2018.*

*On March 11, 2019, the Bank received a notification notice of the contents of the Judicial Review Decision No. 223 PK/PDT/2018 Jo., No. 2230K/PDT/2015 Jo., No. 36/PDT/2014/PT.YYK Jo., and No. 91/Pdt.G/2012/PN.Yyk., which stated that it refused the request for a review from the Bank.*

**49. PERIKATAN, PERJANJIAN DAN INFORMASI PENTING (lanjutan)**

e. Kasus-kasus hukum dan *fraud* yang masih belum selesai sampai 31 Desember 2021 adalah sebagai berikut: (lanjutan)

Kasus Perdata: (lanjutan)

Posisi Bank sebagai Tergugat: (lanjutan)

f. Gugatan yang diajukan beberapa investor ADS di Jakarta Selatan selaku Penggugat kepada Bank selaku Tergugat di Pengadilan Negeri Jakarta Selatan, yang menuntut Bank untuk mengembalikan dana sebesar Rp 9.158 dan bunga sebesar Rp 7.205 serta ganti rugi sebesar Rp 10.000. Pada tanggal 20 Agustus 2015, Pengadilan Negeri Jakarta Selatan menerbitkan Putusan No. 718/Pdt.G/2014/PN.Jkt.Sel yang menolak gugatan yang diajukan oleh para penggugat.

Pada tingkat Pengadilan Negeri, Pengadilan Tinggi dan Mahkamah Agung, gugatan Penggugat telah ditolak. Dengan adanya putusan dari Mahkamah Agung maka perkara telah berkekuatan hukum tetap dan memenangkan Bank. Sampai saat ini, Bank tidak menerima informasi pengajuan peninjauan kembali dari Penggugat.

g. Gugatan yang diajukan oleh Yonggris yang menyatakan sebagai pemilik sah atas AJB No. 22/2018 tanggal 24 Januari 2018 dan SHGB No. 20084/Patunuang yang merupakan tanah sengketa, dan telah ada penetapan eksekusi ketua PN Surabaya dan mengajukan penetapan sita eksekusi Ketua PN Makassar batal demi hukum.

Aset berupa SHGB No. 20084 yang telah dibeli dari Bank (dahulu SHGB No. 1784/Patunuang) telah dilakukan eksekusi penyitaan oleh Jurusita PN Makassar. Perkembangan atas kasus ini adalah mengabulkan perlawanan Yonggris untuk sebagian dan menyatakan sah atas AJB No. 22/2018 tanggal 24 Januari 2018 dan SHGB No. 20084.

***49. COMMITMENTS, AGREEMENTS AND OTHER IMPORTANT INFORMATION (continued)***

*e. The outstanding legal and fraud cases up to December 31, 2021 are as follows: (continued)*

*Civil Cases: (continued)*

*Bank as the Defendant: (continued)*

*f. The lawsuit submitted by some ADS's investors in South Jakarta, as the Plaintiff, against the Bank, as the Defendant in the District Court of South Jakarta, which claimed the Bank to return the fund amounting to Rp 9,158 and interest amounting to Rp 7,205 and compensation amounting to Rp 10,000. On August 20, 2015, the District Court of South Jakarta issued Verdict No. 718/Pdt.G/2014/PN.Jkt.Sel, rejected the lawsuit submitted by the plaintiffs.*

*At the level of District Court, High Court and Supreme Court, the claim from the Plaintiff was rejected. Upon the issuance of Supreme Court, the case has permanent legal force and won by the Bank. Until to date, the Bank has not received information that the Plaintiffs submitted judicial review.*

*g. Lawsuit filed by Yonggris which states as the legal owner of AJB No. 22/2018 dated January 24, 2018 and SHGB No. 20084/Patunuang that is a disputed land, and on which the execution has been determined by the head of the Surabaya District Court and the proposed seizure execution of the Chairperson of the Makassar District Court is null and void.*

*The asset in the form of SHGB No. 20084 which has been purchased from the Bank (formerly SHGB No. 1784/Patunuang) had been seized by the bailiffs of District Courts of Makassar. The development of this case is to accept the resistance of the Yonggris for the most part and declared legitimated for AJB No. 22/2018 dated January 24, 2018 and SHGB No. 20084.*

**49. PERIKATAN, PERJANJIAN DAN INFORMASI PENTING (lanjutan)**

e. Kasus-kasus hukum dan *fraud* yang masih belum selesai sampai 31 Desember 2021 adalah sebagai berikut: (lanjutan)

Kasus Perdata: (lanjutan)

Posisi Bank sebagai Tergugat: (lanjutan)

Bahwa melalui delegasi Pengadilan Negeri Jakarta Pusat telah memberitahukan isi putusan Banding yang telah di putus oleh Pengadilan Tinggi Makassar tanggal 17 Juni 2020 Nomor: 152/Pdt/2020/PT.Mks yang amarnya ”menguatkan Putusan Pengadilan Negeri Makassar Nomor: 267/Pdt.Bth/2018/PN.Mks tanggal 25 Juni 2019, yang dimohonkan banding tersebut”.

Pembanding/Terbantah I telah mengajukan upaya hukum Kasasi dan Bank telah mengajukan kontra memori kasasi. Saat ini Bank menunggu putusan MA dalam tingkat kasasi.

Pada tanggal 23 Agustus 2021, Bank telah menerima surat pemberitahuan dan penyerahan memori kasasi tambahan dari Pengadilan Negeri Makassar melalui delegasi PN Jakarta Pusat.

Pada tanggal 6 September 2021, Bank telah menyerahkan Tambahan Kontra Memori Kasasi melalui Kepaniteraan Pengadilan Negeri Makassar.

2. Gugatan yang diajukan oleh Gavin Goh Meng-meng terkait permohonan pembatalan terhadap seluruh akta yang mengatur tentang penerbitan saham Bank, nilai nominal saham dan pengalihan saham dari LPS kepada Bank, lalu menyatakan komposisi pemegang saham sesuai dengan Akta Notaris No. 22 tanggal 5 Juni 2007 yang dibuat dihadapan Buntario Tigris dan akta No. 112 tanggal 12 Juni 2018 serta menghukum Para Tergugat untuk membayar tanggung renteng mengganti kerugian sebesar Rp 1.000.663. Perkembangan terakhir atas kasus ini adalah pemanggilan para pihak oleh PN Jakarta Pusat (sidang selanjutnya tanggal 15 Oktober 2019 dan Bank hadir di sidang mediasi).

***49. COMMITMENTS, AGREEMENTS AND OTHER IMPORTANT INFORMATION (continued)***

*e. The outstanding legal and fraud cases up to December 31, 2021 are as follows: (continued)*

*Civil Cases: (continued)*

*Bank as the Defendant: (continued)*

*Whereas through a delegation from the Central Jakarta District Court, it has notified the contents of the decision on appeal that has been decided by the Makassar High Court on June 17, 2020 Number: 152/Pdt/2020/PT.Mks, whose warning "strengthens the Makassar District Court Decision Number: 267/Pdt.Bth/2018/PN.Mks dated June 25, 2019, for which the appeal is requested".*

*The Appeallant/Rebuttal I has filed an appeal for cassation and the Bank has submitted a counter memorandum of appeal. Currently, the Bank is waiting for the Supreme Court decision at the cassation level.*

*On August 23, 2021, the Bank has received a letter of notification and the submission of an additional memorandum of cassation from the Makassar District Court through the delegation of the Central Jakarta District Court.*

*On September 6, 2021, the Bank has submitted an Additional Counter Memory of Cassation through the Registrar of the Makassar District Court.*

*2. The lawsuit submitted by Gavin Goh Meng-meng regarding the cancellation for all deeds governing the issuance of Bank shares, the nominal value of shares and the transfer of shares from LPS to the Bank, then stated the composition of shareholders in accordance with Notary Deed No. 22 dated June 5, 2007 made before Buntario Tigris and deed No. 112 dated June 12, 2018, which sentenced the defendants to pay joint responsibility to compensate for a loss of Rp 1,000,663. The latest development in this case is the calling of the parties by the Central Jakarta District Court (the next agenda on October 15, 2019 and the Bank was present at the mediation hearing).*

**49. PERIKATAN, PERJANJIAN DAN INFORMASI PENTING (lanjutan)**

e. Kasus-kasus hukum dan *fraud* yang masih belum selesai sampai 31 Desember 2021 adalah sebagai berikut: (lanjutan)

Kasus Perdata: (lanjutan)

Posisi Bank sebagai Tergugat: (lanjutan)

Mediasi di perpanjang karena para pihak yang berperkara ada yang tidak hadir, mengingat pihak yang tidak hadir berdomisili di luar negeri. Hakim Mediator perlu memanggil kembali pihak yang tidak hadir secara patut, mediasi selanjutnya dijadwalkan tanggal 5 Februari 2020.

Mediasi gagal dan dilanjutkan ke agenda berikutnya yaitu jawab jinawab di tanggal 28 September 2020 dengan penyerahan Replik dari Penggugat dan tanggal 6 Oktober 2020 penyerahan Duplik dan tanggal 20 Oktober 2020 agenda penyerahan bukti surat sehubungan dengan eksepsi kompetensi absolut oleh Para Tergugat sampai dibacakan putusan sela pada tanggal 5 Januari 2021 atas eksepsi kompetensi absolut yang dalam hal ini Pengadilan Negeri Jakarta Pusat tidak berwenang mengadili perkara ini seharusnya dibawah yuridiksi Pengadilan Tata Usaha Negara (PTUN) sehingga gugatan tersebut tidak dapat diterima.

3. Gugatan yang diajukan oleh Priscilia Georgia (Penggugat) dikarenakan saat ini fasilitas kredit debitur telah dialihkan hak tagihnya ke JTII dan jaminan kredit milik Penggugat telah disita JTII sebagai kreditur baru. Penggugat sudah mengajukan perlawanan di PN Cibinong namun ditolak oleh majelis hakim dan saat ini sedang proses banding di Mahkamah Agung Jawa Barat dan debitur kembali mengajukan gugatan melalui PN Jakarta Pusat. Tuntutan atas kasus ini antara lain:

- Menyatakan bahwa akta perjanjian jual beli piutang Nomor 16 tertanggal 22 Oktober 2015 yang kemudian diikuti dengan perjanjian pengalihan piutang dinyatakan batal demi hukum dan tidak memiliki kekuatan hukum mengikat.

- Menyatakan bahwa penetapan eksekusi di PN Cibinong No. 09/PN. Pdt/Sita.Eks.Akte/2018/PN.Cbi tanggal 23 Maret 2018 juga harus dinyatakan batal demi hukum dan tidak memiliki kekuatan hukum mengikat.

***49. COMMITMENTS, AGREEMENTS AND OTHER IMPORTANT INFORMATION (continued)***

*e. The outstanding legal and fraud cases up to December 31, 2021 are as follows: (continued)*

*Civil Cases: (continued)*

*Bank as the Defendant: (continued)*

*The mediation was extended as the litigants were absent, bearing in mind that those not present are domiciled abroad. The Mediator Judge needed to summon the parties who did not attend properly, wherein the next mediation was scheduled on February 5, 2020.*

*The mediation failed and continued to the next agenda, namely the pleading on September 28, 2020 with the submission of the Replic from the Plaintiff and on October 6, 2020 was Duplicate submission and on October 20, 2020 was the agenda of submitting letter as an evidence in connection with the exception of absolute competency by the Defendants until the interim decision was read on January 5, 2021 on the exception of absolute competence, in which case the Central Jakarta District Court is not authorized to process this case as it should be under the jurisdiction of the State Administrative Court (PTUN) thus, the lawsuit cannot be accepted.*

*3. The lawsuit submitted by Priscilia Georgia (Plaintiff) whereas currently the debtor credit facility has been transferred to JTII and the plaintiff's pledge has been confiscated by JTII as a new creditor. The Plaintiff has filed a resistance at Cibinong District Court but was rejected by the panel of judges and is currently being appealed at West Java Supreme Court and the debtor filed again a lawsuit through the Central Jakarta District Court. The claims for this case include:*

- *To declare that the deed of sale and purchase agreement Number 16 dated October 22, 2015 which is then followed by the transfer of receivables agreement should be declared null and void by law and has no binding legal force.*

- *To state that the determination of execution at Cibinong District No. 09/PN.Pdt/Sita.Eks.Akte/2018/ PN.Cbi dated March 23, 2018 must also be declared null and void by law and has no binding legal force.*

**49. PERIKATAN, PERJANJIAN DAN INFORMASI PENTING (lanjutan)**

e. Kasus-kasus hukum dan *fraud* yang masih belum selesai sampai 31 Desember 2021 adalah sebagai berikut: (lanjutan)

Kasus Perdata: (lanjutan)

Posisi Bank sebagai Tergugat: (lanjutan)

- Menetapkan sita jaminan terhadap tanah dan bangunan Sertifikat Hak Milik Nomor: 6274, Kelurahan Ciangsana Kabupaten Bogor, menjadi atas nama Penggugat yang terletak di komplek perumahan Kota Wisata Cluster Pesona Virginia Blok L 1 Nomor 2, Kelurahan Ciangsana, Kecamatan Gunung Putri, Kabupaten Bogor, yang telah diletakkan akta pemberian hak tanggungan dengan sertifikat hak tanggungan peringkat pertama Nomor: 8978/2012 tanggal 13 Agustus 2012 jo APHT, dan Nomor: 701/2012 tanggal 28 Maret 2012.

- Menghukum Bank dan JTII dan Turut Tergugat lainnya secara tanggung renteng untuk membayar kerugian materiil sebesar Rp 5.000 dan immateril Rp 1.000. Perkembangan kasus ini adalah menunggu sidang lanjutan untuk pembacaan putusan sela.

Putusan Pengadilan Negeri Jakarta Pusat No. 176/Pdt.G/2019/PN.Jkt.Pst, menyatakan mengabulkan eksepsi dari Para Tergugat (Bank). Saat ini, Bank menunggu upaya hukum banding dari Penggugat.

4. Gugatan yang diajukan oleh PT Tjitajam (Penggugat) antara lain: menyatakan Para Tergugat telah melakukan perbuatan melawan hukum yang menimbulkan kerugian bagi diri Penggugat, menyatakan batal demi hukum dan tidak berlaku akta-akta maupun perbuatan hukum lainnya yang timbul, menghukum Para Tergugat untuk memberikan ganti kerugian secara tanggung renteng kepada Penggugat, kerugian materiil Rp 50.000 dan kerugian immateriil Rp 4.000. Agenda selanjutnya adalah jawaban dari pihak Tergugat dan hukum selanjutnya adalah replik Penggugat.

***49. COMMITMENTS, AGREEMENTS AND OTHER IMPORTANT INFORMATION (continued)***

*e. The outstanding legal and fraud cases up to December 31, 2021 are as follows: (continued)*

*Civil Cases: (continued)*

*Bank as the Defendant: (continued)*

- *To set seizure guarantee for land and building Certificate of Ownership Number: 6274, Kelurahan Ciangsana Bogor Regency, to be on behalf of the Plaintiff located in the housing complex Kota Wisata Cluster Pesona Virginia Block L 1 Number 2, Kelurahan Ciangsana, Kecamatan Gunung Putri, Kabupaten Bogor, which has been issued based on the deed of granting rights with certificate of mortgages first rank Number: 8978/2012 dated August 13, 2012 jo APHT, and Number: 701/2012 dated March 28, 2012.*

- *To sentence the Bank and JTII and the other Defendant jointly to pay material damages of Rp 5,000 and immaterial assets of Rp 1,000. The development of this case is awaiting a further hearing for the reading of the interlocutory verdict.*

*The Verdict of Central Jakarta District Court No. 176/Pdt.G/2019/ PN.Jkt.Pst, granted the exception from Defendant (the Bank). Currently, the Bank is awaiting for an appeal from the Plaintiff.*

*4. The lawsuit submitted by PT Tjitajam (Plaintiff) include: to declare that the Defendant have committed an unlawful act which caused harm to the Plaintiff, to declare null and void and do not apply deeds and other legal actions that arise, to punish the Defendants to give joint compensation to the Plaintiff, material loss of Rp 50,000 and immaterial loss of Rp 4,000. The next agenda is the replic from Plaintiff.*

**49. PERIKATAN, PERJANJIAN DAN INFORMASI PENTING (lanjutan)**

e. Kasus-kasus hukum dan *fraud* yang masih belum selesai sampai 31 Desember 2021 adalah sebagai berikut: (lanjutan)

Kasus Perdata: (lanjutan)

Posisi Bank sebagai Tergugat: (lanjutan)

Pada tanggal 30 Januari 2020 agenda pembacaan Putusan yang bunyinya mengabulkan gugatan penggugat untuk sebagian. Dalam hal ini, Bank kalah.

Pada tanggal 11 Februari 2020 Bank menyerahkan surat pernyataan Banding melalui Pengadilan Negeri Cibinong.

Hasil Putusan Pengadilan Tinggi Jawa Barat No. 244/PDT/2020/PT.BDG pada intinya menolak Banding dari para Pemohon Banding (diantaranya Bank) serta sekaligus menguatkan putusan PN Cibinong sebelumnya. Dengan kata lain Bank kalah.

Atas dasar putusan Banding, pada tanggal 30 Juli 2020, Bank telah mendaftarkan akta pernyataan kasasi di Pengadilan Negeri Cibinong.

Saat ini, Bank menunggu hasil pemeriksaan kasasi di Mahkamah Agung RI.

5. Gugatan diajukan oleh PT Group Lease Finance Indonesia ("GLFI") yang awalnya merupakan rekanan Bank dalam kerjasama pemberian fasilitas pembiayaan bersama (*channelling*). Penggugat mendalilkan bahwa Bank telah melakukan perbuatan cidera janji (wanprestasi) dengan tidak melakukan kewajibannya berdasarkan akta-akta perjanjian pembiayaan bersama.

Penggugat meminta kepada Pengadilan untuk menghukum Bank membayar kerugian material sebesar Rp 10.404 dan kerugian immaterial sebesar Rp 10.000. Agenda selanjutnya adalah mediasi.

Mediasi gagal dan perkara kembali diserahkan kepada Majelis Hakim yang memeriksa perkara tersebut. Selanjutnya tanggal 26 November 2019 dengan agenda penyerahan jawaban dari Tergugat (jawaban adalah yang berisi tanggapan menyeluruh terhadap gugatan).

***49. COMMITMENTS, AGREEMENTS AND OTHER IMPORTANT INFORMATION (continued)***

*e. The outstanding legal and fraud cases up to December 31, 2021 are as follows: (continued)*

*Civil Cases: (continued)*

*Bank as the Defendant: (continued)*

*On January 30, 2020, the agenda for reading the Decision which read partially granting the plaintiff's claim. In this case, the Bank had lost.*

*On February 11, 2020, the Bank submitted a statement of appeal through the Cibinong District Court.*

*Results of the West Java High Court Decision No. 244/PDT/2020/PT.BDG essentially rejected the appeals from the Appeals Petitioners (including the Bank) and at the same time strengthened the previous decision of the Cibinong District Court. In other words, the Bank had lost.*

*On the basis of the appeal decision, on July 30, 2020, the Bank has registered a deed of cassation at the Cibinong District Court.*

*Currently, the Bank is awaiting for the results of the cassation examination at the Supreme Court of the Republic of Indonesia.*

*5. The lawsuit submitted by PT Group Lease Finance Indonesia ("GLFI") which was originally a partner of the Bank in providing joint financing facilities (channelling). The Plaintiff declares Bank has breached the contract (defaulted) by not performing an action under the joint financing agreement.*

*The Plaintiff punished the defendant to pay material loss in the amount of Rp 10,404 and immaterial loss in the amount of Rp 10,000. The next agenda was mediation.*

*The mediation failed and the case was returned to the Panel of Judges who examined the case. The next agenda on November 26, 2019 was submitting the response from the Defendant (the response was a comprehensive response to the claim).*

**49. PERIKATAN, PERJANJIAN DAN INFORMASI PENTING (lanjutan)**

e. Kasus-kasus hukum dan *fraud* yang masih belum selesai sampai 31 Desember 2021 adalah sebagai berikut: (lanjutan)

Kasus Perdata: (lanjutan)

Posisi Bank sebagai Tergugat: (lanjutan)

Setelah penyerahan jawaban dari Tergugat, selanjutnya agenda Replik dari Penggugat pada tanggal 10 Desember 2019, setelah penyerahan Replik diagendakan kembali dengan agenda sidang penyerahan Duplik dari Tergugat.

Setelah agenda replik dan duplik, Majelis Hakim mengagendakan kembali dengan agenda bukti.

Setelah agenda bukti serta kesimpulan, pada tanggal 9 Juni 2020, Majelis Hakim telah membacakan Putusan yang bunyinya: 1. Menolak gugatan Penggugat untuk seluruhnya, 2. Menghukum Penggugat untuk membayar biaya perkara.

Penggugat/GLFI mengajukan upaya hukum banding. Bank telah mengajukan kontra memori banding dan saat ini menunggu putusan Pengadilan Tinggi dalam tingkat banding.

Pada tanggal 18 Mei 2021, Bank telah menerima Relaas Pemberitahuan Isi Putusan Pengadilan Tinggi DKI Jakarta No.: 699/PDT/2020/PT.DKI Jo. No.: 321/Pdt.G/2019/PN.Jkt.Pst dari Pengadilan Negeri Jakarta Pusat yang intinya tertanggal 17 Maret 2021 Pengadilan Tinggi DKI Jakarta telah membacakan Putusan yang terdiri dari: 1. mengabulkan permohonan banding yang diajukan oleh pemohon (PT GLFI); 2. membatalkan Putusan Pengadilan Negeri Jakarta Pusat No. 321/Pdt.G/2019/ Pn.Jkt.Pst.

Pada tanggal 9 Juni 2021, Bank melalui Kuasa Hukum telah menyerahkan Memori Kasasi melalui Pengadilan Negeri Jakarta Pusat sebagaimana Akta Permohonan Kasasi Nomor: 47/Srt.Pdt.Kas/2021/PN.Jkt. Pst Jo. Nomor: 321/Pdt.G/2019/PN.Jkt. Pst tanggal 9 Juni 2021.

Bank akan memantau dan menunggu hasil pemeriksaan Kasasi dari Mahkamah Agung.

***49. COMMITMENTS, AGREEMENTS AND OTHER IMPORTANT INFORMATION (continued)***

*e. The outstanding legal and fraud cases up to December 31, 2021 are as follows: (continued)*

*Civil Cases: (continued)*

*Bank as the Defendant: (continued)*

*After submitting the response from the Defendant, then the Replica's agenda of the Plaintiff was scheduled on December 10, 2019, and after the submission of the Replic it was scheduled again with the agenda of the Duplicate submission session of the Defendant.*

*After the replic and duplicate agenda, the Panel of Judges reopened with an evidence agenda.*

*After the agenda of evidence and conclusions, on June 9, 2020, the Panel of Judges read out the following Decision: 1. To completely reject the Plaintiff's claim, 2. To sentence the Plaintiff to pay court fees.*

*The Plaintiff/GLFI has filed an appeal. The Bank has submitted a counter-memorandum of appeal and is currently awaiting the decision of the High Court on appeal.*

*On May 18, 2021, the Bank received the Notification of Contents of the Decision of the DKI Jakarta High Court No.: 699/PDT/2020/PT.DKI Jo. No.: 321/Pdt.G/2019/PN.Jkt.Pst from the Central Jakarta District Court which essentially on March 17, 2021, the DKI Jakarta High Court has read out its Decision as follows: 1. granted the appeal filed by the applicant (PT GLF); 2. cancelled the Central Jakarta District Court Decision No. 321/Pdt.G/2019/ Pn.Jkt.Pst.*

*On June 9, 2021, the Bank through its attorney has submitted a Memorandum of Cassation through the Central Jakarta District Court as stated in the Deed of Application for Cassation Number: 47/Srt.Pdt.Kas/2021/PN.Jkt.Pst Jo.Number: 321/Pdt.G/2019/PN.Jkt.Pst dated June 9, 2021.*

*The Bank will monitor and wait for the results of the Cassation examination from the Supreme Court.*

**49. PERIKATAN, PERJANJIAN DAN INFORMASI PENTING (lanjutan)**

e. Kasus-kasus hukum dan *fraud* yang masih belum selesai sampai 31 Desember 2021 adalah sebagai berikut: (lanjutan)

Kasus Perdata: (lanjutan)

Posisi Bank sebagai Tergugat: (lanjutan)

6. Gugatan Perdata No.: 591/Pdt.G/2019/ PN.Jkt.Pst antara PT Gilang Gemala Borneo Perkasa melawan Bank terkait dengan peralihan piutang (*cessie*) an PT Gilang Gemala Borneo Perkasa yang dianggap tidak sesuai dengan hukum.

   Bahwa pada tanggal 10 September 2020, perkara tersebut telah dibacakan putusan melalui *e-court* yang intinya berbunyi "Menolak gugatan penggugat".

   Pada tanggal 19 Januari 2021, Bank telah menerima *relaas* pemberitahuan dan penyerahan memori Banding. Bank menunggu salinan putusan Pengadilan Negeri Jakarta Pusat guna untuk dipakai sebagai dasar pengajuan Kontra Memori Banding melalui Kepaniteraan Pengadilan Negeri Jakarta Pusat.

   Pada tanggal 10 Agustus 2021, Bank telah menyerahkan Kontra Memori Banding melalui Kepaniteraan PN Jakarta Pusat.

   Bank saat ini masih memonitoring dan menunggu hasil pemeriksaan banding di Pengadilan Tinggi DKI Jakarta.

7. Gugatan Perdata No.: 624/Pdt.G/2019/ PN.Jkt.Pst antara Aris Setyanto Nugroho (Penggugat) melawan Bank (Tergugat), adapun dasar gugatan terkait adanya perbuatan Para Tergugat yang membuat dokumen yang keliru dan mengkondisikan keadaan seolah-olah terjadi hubungan hukum antara Penggugat dengan Tergugat melalui Perjanjian Kerja Sama tanggal 10 Juni 2016, Perjanjian Pengikatan Jual Beli No. 05 tanggal 10 Juni 2016, Perjanjian Pengikatan Jual beli No. 05 tanggal 10 Juni 2016 dan Akta Jual Beli No. 03/2016 tanggal 14 Juni 2016, yang faktanya Penggugat tidak pernah menandatanganinya perjanjian tersebut dan tidak pernah menerima kompensasi dalam bentuk apapun sebagai konsekuensi atas adanya perjanjian tersebut, juga tindakan Para Tergugat yang telah menerima Objek Sengketa sebagai jaminan kredit dan menjadikan objek sengketa sebagai jaminan kredit serta membebani Objek Sengketa dengan Hak Tanggungan.

***49. COMMITMENTS, AGREEMENTS AND OTHER IMPORTANT INFORMATION (continued)***

*e. The outstanding legal and fraud cases up to December 31, 2021 are as follows: (continued)*

*Civil Cases: (continued)*

*Bank as the Defendant: (continued)*

*6. Civil Lawsuit No.: 591/Pdt.G/2019/ PN.Jkt.Pst between PT Gilang Gemala Borneo Perkasa against the Bank in relation to the transfer of receivables (cessie) from PT Gilang Gemala Borneo Perkasa which is considered illegal.*

*Whereas on September 10, 2020, the verdict was read through the e-court which essentially stated "Reject the plaintiff's claim".*

*On January 19, 2021, the Bank has received the notification and submission of the Memorandum of Appeal. The Bank is waiting for a copy of the decision of the Central Jakarta District Court to be used as the basis for filing the Counter Memorandum of Appeal through the Registrar of the Central Jakarta District Court.*

*On August 10, 2021, the Bank submitted a Counter Memorandum of Appeal through the Central Jakarta District Court Registrar.*

*The Bank is currently monitoring and waiting for the results of the appeal examination at the DKI High Court.*

*7. Civil Lawsuit No.: 624/Pdt.G/2019/ PN.Jkt.Pst between Aris Setyanto Nugroho (Plaintiff) and the Bank (Defendant), as for the basis of the lawsuit related to the actions of the Defendants who made fallacious documents and made the situation as if there is a legal relationship between the Plaintiff and Defendant through the Cooperation Agreement dated June 10, 2016, Binding Sale and Purchase Agreement No. 05 dated June 10, 2016, Binding Sale and Purchase Agreement No. 05 dated June 10, 2016 and the Deed of Sale and Purchase No. 03/2016 dated June 14, 2016, which in fact the Plaintiff never signed the agreement and never received compensation in any form as a consequence of the existence of the agreement, as well as the actions of the Defendants who have accepted the Dispute Object as credit guarantee and made the disputed object as credit guarantee and burdening the Disputed Object with Mortgage.*

**49. PERIKATAN, PERJANJIAN DAN INFORMASI PENTING (lanjutan)**

e. Kasus-kasus hukum dan *fraud* yang masih belum selesai sampai 31 Desember 2021 adalah sebagai berikut: (lanjutan)

Kasus Perdata: (lanjutan)

Posisi Bank sebagai Tergugat: (lanjutan)

Pada tanggal 10 Oktober 2020, Majelis Hakim telah membacakan putusan yang bunyinya "gugatan Penggugat tidak dapat diterima (NO)".

Penggugat menyatakan banding melalui Pengadilan Negeri Jakarta Pusat dan Bank mengajukan kontra memori banding setelah diterimanya memo banding dari pembanding.

Pada tanggal 4 Desember 2020 Bank telah menerima *Relaas* Pemberitahuan Pernyataan Banding dari Pengadilan Negeri Jakarta Pusat.

Pada tanggal 8 Juni 2021 Pengadilan Tinggi DKI Jakarta telah menguatkan Putusan Pengadilan Negeri Jakarta Pusat. Dengan kata lain, Bank menang.

Pada tanggal 12 Agustus 2021, Aris Setyanto Nugroho mengajukan Permohonan Kasasi.

Saat ini Bank masih memantau dan memonitor perkembangan mengenai Upaya Hukum Kasasi dari Penggugat.

8. Upaya hukum kasasi terhadap putusan Pengadilan Tinggi DKI Jakarta No.: 563/PDT/2019/PT.DKI Jo No.: 523/Pdt.G/2017/PN.Jkt.Pst. Pemohon kasasi Bank dan termohon kasasi PT Hesta Buwana Pratita, adapun dasar pengajuan kasasi adalah putusan Pengadilan Tinggi DKI Jakarta tertanggal 3 Desember 2019 No.: 563/Pdt/2019/PT.DKI Jo. No.: 523/Pdt.G/2017/PN.Jkt.Pst. yang dimana gugatan ini diajukan terkait objek yang dijadikan jaminan milik pihak ketiga oleh PT Atna selaku debitur yang saat ini telah macet dan telah di *cessie*.

Pada tanggal 8 April 2020, Bank telah mengajukan Memori Kasasi melalui kepaniteraan Pengadilan Negeri Jakarta Pusat sebagaimana Akta Penerimaan Memori Kasasi No. 41/Srt.Pdt.Kas/2020/PN.JKT.PST. dan No. 523/Pdt.G/2017/ PN.JKT.PST.

***49. COMMITMENTS, AGREEMENTS AND OTHER IMPORTANT INFORMATION (continued)***

*e. The outstanding legal and fraud cases up to December 31, 2021 are as follows: (continued)*

*Civil Cases: (continued)*

*Bank as the Defendant: (continued)*

*On October 10, 2020, the Panel of Judges has read out a decision which reads "the Plaintiff's claim is unacceptable (NO)".*

*The Plaintiff stated that the appeal was made through District Court of Central Jakarta and the Bank filed a counter memorandum of appeal after receiving the memorandum of appeal from the appellant.*

*On December 4, 2020, the Bank has received the Notice of Notice of Appeal from the Central Jakarta District Court.*

*On June 8, 2021, the DKI Jakarta High Court has upheld the decision of the Central Jakarta District Court. In other words, the Bank won.*

*On August 12, 2021, Aris Setyanto Nugroho submitted a Cassation Application.*

*Currently, the Bank is still monitoring and monitoring developments regarding the Plaintiff's Cassation Legal Effort.*

*8. Legal efforts on cassation against the decision of the DKI Jakarta High Court No: 563/PDT/2019/PT. DKI Jo No.: 523/Pdt.G/2017/PN.Jkt.Pst. where the petitioner for cassation is the Bank and the Respondent for cassation is PT Hesta Buwana Pratita, as for the basis for filing the cassation is the decision of the High Court of DKI Jakarta dated December 3, 2019 No.: 563/Pdt/2019/PT.DKI Jo. No.: 523/Pdt.G/2017/PN.Jkt.Pst. which is this lawsuit is filed in relation to the object that is used as collateral belonging to a third party by PT Atna as the debtor which is a non-performing loan and has been in cessie.*

*On April 8, 2020, the Bank has submitted a Memorandum of Cassation through the Registrar of District Court of Central Jakarta as stated in the Deed of Acceptance of the Memorandum of Cassation No. 41/Srt.Pdt.Kas/2020/ PN.JKT.PST. and No. 523/Pdt.G/2017/ PN.JKT.PST.*

**49. PERIKATAN, PERJANJIAN DAN INFORMASI PENTING (lanjutan)**

e. Kasus-kasus hukum dan *fraud* yang masih belum selesai sampai 31 Desember 2021 adalah sebagai berikut: (lanjutan)

Kasus Perdata: (lanjutan)

Posisi Bank sebagai Tergugat: (lanjutan)

Pada tanggal 17 Februari 2021, Mahkamah Agung RI telah menerima berkas kasasi. Bank akan memonitor dan menunggu hasil pemeriksaan kasasi di Mahkamah Agung RI.

9. Gugatan Perdata No.: 114/Pdt.G/e-court/2020/PN.Bdg antara Rahmat Ibrahim (Penggugat) melawan Bank (Tergugat IV) adapun dasar gugatan terkait Penggugat meminta agar Objek Sengketa yang saat ini dijadikan agunan di Bank agar dapat diserahkan kepada Penggugat karena berdasarkan perjanjian antara Penggugat dengan Tergugat I dan II, Perjanjian tersebut semata-mata hanya dibuat untuk formalitas dalam mengajukan fasilitas kredit di Bank Akita Bandung.

Pada tanggal 6 Apri 2021 Bank hadir dalam persidangan dengan agenda Bukti Surat dari Para Tergugat. Pada tanggal 13 April 2021 agenda sidang Bukti Saksi dari Penggugat.

Pada tanggal 4 Mei 2021 agenda saksi tambahan dari Tergugat II. Pada tanggal 25 Mei 2021 sidang dengan agenda Saksi dari Tergugat II. Pada tanggal 8 Juni 2021 sidang dengan agenda Kesimpulan dari Para Pihak (ditunda). Pada tanggal 15 Juni 2021 Bank hadir pada persidangan dengan agenda penyerahan Kesimpulan. Pada tanggal 6 Juli 2021, sidang dengan agenda pembacaan putusan (tunda). Selanjutnya tanggal Pada tanggal 27 Agustus 2021, sidang dengan agenda pembacaan putusan. Pada tanggal 14 September 2021 Majelis Hakim telah memutus perkara tersebut yang ”mengabulkan gugatan Penggugat sebagian”. Bank akan mengajukan banding setelah diterimanya relaas pemberitahuan putusan dari PN Bandung. Pada tanggal 14 September 2021 Majelis Hakim telah memutus perkara tersebut yang ”mengabulkan gugatan Penggugat sebagian”.

***49. COMMITMENTS, AGREEMENTS AND OTHER IMPORTANT INFORMATION (continued)***

*e. The outstanding legal and fraud cases up to December 31, 2021 are as follows: (continued)*

*Civil Cases: (continued)*

*Bank as the Defendant: (continued)*

*On February 17, 2021, the Supreme Court of the Republic of Indonesia has received the cassation file. The Bank will monitor and wait for the results of the cassation examination at the Supreme Court of the Republic of Indonesia.*

*9. Civil Lawsuit No.: 114/Pdt.G/e-court/2020/PN.Bdg between Rahmat Ibrahim (Plaintiff) against the Bank (Defendant IV) as for the basis of the lawsuit regarding the Plaintiff requesting that the object of the dispute which is currently used as collateral to the Bank so that it can be submitted to the Plaintiff because based on the agreement between the Plaintiff and Defendant I and II, the agreement was only made as a formality in applying for credit facilities at Bank Akita Bandung.*

*On April 6, 2021, the Bank attended the trial with the agenda of Evidence Letters from the Defendants. On April 13, 2021, the agenda was for the trial of Witness Evidence from the Plaintiff.*

*On May 4, 2021, the agenda of additional witnesses from Defendant II. On May 25, 2021, the trial with the agenda of the Witness of Defendant II. On June 8, 2021, the session with the agenda of the Conclusion of the Parties (postponed). On June 15, 2021, the Bank was present at the hearing with the agenda of submitting the Conclusion. On July 6, 2021, the trial with the agenda of reading the verdict (postponed). The next date is August 27, 2021, the hearing with the agenda of reading the verdict. On September 14, 2021, the Panel of Judges decided on the case which “partially granted the Plaintiff's claim”. The Bank will file an appeal after receiving the notification of the decision from the Bandung District Court. On September 14, 2021, the Panel of Judges decided on the case which “partially granted the Plaintiff's claim”.*

**49. PERIKATAN, PERJANJIAN DAN INFORMASI PENTING (lanjutan)**

e. Kasus-kasus hukum dan *fraud* yang masih belum selesai sampai 31 Desember 2021 adalah sebagai berikut: (lanjutan)

Kasus Perdata: (lanjutan)

Posisi Bank sebagai Tergugat: (lanjutan)

Pada tanggal 15 Oktober 2021, Bank secara resmi telah menerima relaas pemberitahuan isi putusan.

Pada tanggal 21 Oktober 2021, Bank telah menyatakan Banding melalui Kepaniteraan Pengadilan Negeri Bandung.

Pada tanggal 6 Desember 2021, Bank telah mendaftarkan memori banding di Kepaniteraan Pengadilan Negeri Bandung.

Bank saat ini masih memantau dan menunggu hasil pemeriksaan Banding dari Pengadilan Tinggi Jawa Barat.

10. Gugatan Perdata No.: 178/Pdt.Bth/2020/ PN.Bgr antara Iyet Rachmawati (Penggugat) melawan Bank (Tergugat I) adapun dasar gugatan terkait penetapan Ketua Pengadilan Negeri Kota Bogor No.: 1/Pdt/Eks.Akta/2019/PN.Bgr tanggal 16 Januari 2019. Adapun penetapan tersebut terkait eksekusi aset milik Pembantah yang dijadikan jaminan kredit oleh PT Bunga Mas yang saat ini debitur PT Bunga Mas telah dialihkan ke JTII.

Pada tanggal 5 Mei 2021 telah dilaksanakan sidang di Pengadilan Negeri Bogor dengan agenda kesimpulan dari para pihak. Para Pihak telah menyerahkan kesimpulannya dalam persidangan tersebut. Majelis hakim memutuskan untuk menunda sidang dan melanjutkannya kembali pada tanggal 9 Juni 2021 dengan agenda pembacaan putusan akhir.

Langkah hukum Bank saat ini mengikuti proses persidangan di Pengadilan Negeri hingga selesai.

***49. COMMITMENTS, AGREEMENTS AND OTHER IMPORTANT INFORMATION (continued)***

*e. The outstanding legal and fraud cases up to December 31, 2021 are as follows: (continued)*

*Civil Cases: (continued)*

*Bank as the Defendant: (continued)*

*On October 15, 2021, the Bank officially received the notification of the contents of the verdict.*

*On October 21, 2021, the Bank has declared an appeal through the Registrar of the Bandung District Court.*

*On December 6, 2021, the Bank has registered the memorandum of appeal at the Registrar's Office of the Bandung District Court.*

*The Bank is currently still monitoring and waiting for the results of the appeal examination from the West Java High Court.*

*10. Civil Lawsuit No.: 178/Pdt.Bth/2020/ PN.Bgr between Iyet Rachmawati (Plaintiff) and the Bank (Defendant I) as for the basis for the lawsuit related to the determination of the Chairman of the Bogor City District Court No.: 1/Pdt/Eks.Akta/2019/PN.Bgr dated January 16, 2019. The stipulation is related to the execution of the Disputer's assets which were used as credit collateral by PT Bunga Mas, which currently the debtor PT Bunga Mas has been transferred to JTII.*

*On May 5, 2021, a session was held at the Bogor District Court with a conclusion agenda from the parties. The Parties have submitted their Conclusions at the hearing. The panel of judges decided to postpone the trial and resume it on June 9, 2021 with the agenda of reading the final verdict.*

*The Bank's legal steps are currently following the trial process in the District Court to completion.*

**49. PERIKATAN, PERJANJIAN DAN INFORMASI PENTING (lanjutan)**

e. Kasus-kasus hukum dan *fraud* yang masih belum selesai sampai 31 Desember 2021 adalah sebagai berikut: (lanjutan)

Kasus Perdata: (lanjutan)

Posisi Bank sebagai Tergugat: (lanjutan)

Pada tanggal 9 Juni 2021, dengan agenda pembacaan putusan yang bunyinya:

**Dalam Eksepsi**

Menolak eksepsi Terbantah I;

**Dalam Pokok Perkara**

Menolak gugatan Pembantah untuk seluruhnya;

Dalam Pengugat intervensi: mengabulkan gugatan intervensi dari Penggugat Intervensi, menghukum Tergugat Intervensi/Pembantah untuk membayar biaya perkara; atas putusan tersebut Pembantah/Tergugat Intervensi menyatakan upaya hukum banding. Atas upaya hukum Penggugat, Bank akan menunggu relaas memori Banding pengugat sebagai dasar mengajukan kontra memori banding atas upaya banding dari Pembantah.

Pada tanggal 22 September 2021, Bank telah menyerahkan Kontra Memori Banding melalui Kepaniteraan PN Bogor.

Pada tanggal 11 November 2021, Pengadilan Tinggi Jawa Barat telah membacakan Putusan yang bunyinya "Menguatkan Putusan Pengadilan Negeri Bogor" dalam arti lain Bank menang.

Pada tanggal 21 Desember 2021, Bank telah menerima Pemberitahuan dan Penyerahan Memori Kasasi.

Pada tanggal 28 Desember 2021, Bank telah mengajukan Kontra Memori Kasasi melalui Kepaniteraan Pengadilan Negeri Bogor.

Bank saat ini masih memonitoring dan menunggu hasil pemeriksaan Kasasi di Mahkamah Agung RI.

***49. COMMITMENTS, AGREEMENTS AND OTHER IMPORTANT INFORMATION (continued)***

*e. The outstanding legal and fraud cases up to December 31, 2021 are as follows: (continued)*

*Civil Cases: (continued)*

*Bank as the Defendant: (continued)*

*On June 9, 2021, with the agenda for reading the verdict which reads:*

***In Exception***

*Rejecting the exception of Disputed I;*

***In the Main Case***

*Reject the Claimant's claim in its entirety;*

*In the intervention Plaintiff: granting the intervention claim from the Intervening Plaintiff, punishing the Intervening Defendant/Denier to pay court fees; based on this decision, the Intervention Defendant/Defendant declares an appeal. Based on the Plaintiff's legal efforts, the Bank will wait for the release of the plaintiff's memorandum of appeal as a basis for filing a counter appeal against the Defendant's appeal.*

*On September 22, 2021, the Bank has submitted a Counter Memorandum of Appeal through the Registrar of the Bogor District Court.*

*On November 11, 2021, the West Java High Court has read out its Decision which reads "Strengthening the Decision of the Bogor District Court" which means the Bank won.*

*On December 21, 2021, the Bank has received the Notice and Submission of the Memorandum of Cassation.*

*On December 28, 2021, the Bank has filed a Counter Memorandum of Cassation through the Registrar of the Bogor District Court.*

*The Bank is currently still monitoring and waiting for the results of the Cassation examination at the Supreme Court of the Republic of Indonesia.*

**49. PERIKATAN, PERJANJIAN DAN INFORMASI PENTING (lanjutan)**

e. Kasus-kasus hukum dan *fraud* yang masih belum selesai sampai 31 Desember 2021 adalah sebagai berikut: (lanjutan)

Kasus Perdata: (lanjutan)

Posisi Bank sebagai Tergugat: (lanjutan)

11. Gugatan Perdata No.: 116/Pdt.G/2021/ PN.Jkt.Pst antara Gabriel Imanuel Mbatemooy dan Henry Wilsam Mbatemoy (Para Penggugat) melawan Bank (Tergugat II) adapun dasar gugatan terkait Sertifikat Hak Milik No. 98/Sukagalih yang dijadikan objek jaminan atas fasilitas kredit yang dilakukan antara Tergugat I dengan Tergugat II tanpa sepengetahuan atau tanpa ijin dari Ny. Hindrawati (Alm) atau Para Penggugat selaku pemilik agunan sehingga secara langsung pengalihan kredit (*cessie*) juga dilakukan dengan melawan hukum.

Pada tanggal 6 April 2021 agenda panggilan dan pemeriksaan legalitas para pihak.

Pada tanggal 27 April 2021 telah dilaksanakan sidang di PN Jakarta Pusat dengan agenda panggilan dan pemeriksaan legalitas para pihak. Namun dalam persidangan tersebut masih terdapat pihak yang belum hadir. Akhirnya majelis hakim memutuskan untuk menunda sidang selama 1 (satu) bulan untuk memanggil kembali para pihak yang belum hadir. Persidangan selanjutnya dijadwalkan pada tanggal 2 Juni 2021.

Pada tanggal 2 Juni 2021 Bank telah hadir dalam persidangan dengan agenda pemeriksaan Para Pihak dan dibarengi dengan pemanggilan Para Pihak yang tidak hadir melalui iklan koran yang ke - 2 selama 1 (satu) bulan. Pada tanggal 7 Juli 2021 (ditunda) karena PPKM. Pada tanggal 28 Juli 2021 sidang dengan agenda pemeriksaan kelengkapan Para Pihak (Surat Kuasa). Selanjutnya tanggal 4 Agustus 2021 sidang dengan agenda pemeriksaan kelengkapan Para Pihak (Surat Kuasa) dan penunjukan Hakim Mediator.

***49. COMMITMENTS, AGREEMENTS AND OTHER IMPORTANT INFORMATION (continued)***

*e. The outstanding legal and fraud cases up to December 31, 2021 are as follows: (continued)*

*Civil Cases: (continued)*

*Bank as the Defendant: (continued)*

*11. Civil Lawsuit No.: 116/Pdt.G/2021/ PN.Jkt.Pst between Gabriel Imanuel Mbatemooy and Henry Wilsam Mbatemoy (Plaintiffs) against the Bank (Defendant II) related to the lawsuit of Certificate of Ownership No. 98/Sukagalih in relation to the object of collateral for the credit facility made between Defendant I and Defendant II without the knowledge or permission of Mrs. Hindrawati (late) or the Plaintiffs as the owner of the collateral so that the direct transfer of credit (cessie) is also against the law.*

*On April 6, 2021, the agenda was for calling and checking the legality of the parties.*

*On April 27, 2021, a trial was held at the Central Jakarta District Court with an agenda for summons and an examination of the legality of the parties. However, there were still parties who were not present at the trial. Finally, the panel of judges decided to postpone the trial for 1 (one) month to recall the parties who were not present. The next trial is scheduled for June 2, 2021.*

*On June 2, 2021, Bank was present at the trial with the agenda of examining the parties and accompanied by summons of the parties who were not present through the 2nd newspaper advertisement for 1 (one) month. On July 7, 2021 (postponed) due to PPKM. On July 28, 2021, the session with the agenda of checking the completeness of the Parties (Power of Attorney). Furthermore, on August 4, 2021 a trial with the agenda of examining the completeness of the Parties (Power of Attorney) and the appointment of a Mediator Judge.*

**49. PERIKATAN, PERJANJIAN DAN INFORMASI PENTING (lanjutan)**

e. Kasus-kasus hukum dan *fraud* yang masih belum selesai sampai 31 Desember 2021 adalah sebagai berikut: (lanjutan)

Kasus Perdata: (lanjutan)

Posisi Bank sebagai Tergugat: (lanjutan)

Pada tanggal 14 September 2021, agenda Mediasi. Tanggal 5 Oktober 2021, Mediasi kedua dengan agenda masing-masing Pihak memberikan pandangan dan tanggapan terhadap duduk permasalahan kepada Hakim mediator.

Pada tanggal 11 November 2021, agenda Pembacaan Gugatan yang ditindaklanjuti kemudian dengan agenda jawab jinawab.

Pada tanggal 16 Desember 2021, agenda tanggapan bukti permulaan Bank.

Pada tanggal 6 Januari 2022 agenda Putusan Sela.

Langkah hukum Bank saat ini mengikuti proses persidangan di Pengadilan Negeri hingga selesai.

12. Gugatan Perdata No.: 956/Pdt.G/2017/ PN.Sby antara JC Krisjanto (Penggugat) melawan Bank (Tergugat I) adapun dasar gugatan mengenai pengikatan kredit yang dianggap tidak sempurna dikarenakan menurut Penggugat, Tergugat I tidak memberikan *copy* Akta Perjanjian Kredit kepada Penggugat sehingga menurut Penggugat menyebabkan Tergugat I melakukan Perbuatan Melawan Hukum dan Perjanjian Kredit dinyatakan batal demi hukum.

Pada tanggal 10 Agustus 2018, Bank menerima *relaas* isi putusan Pengadilan Negeri Surabaya No. 956/Pdt.G/2017/ PN.Sby tanggal 28 Juni 2018 yang amarnya menyatakan gugatan Penggugat tidak dapat diterima *(obscuur libel)*.

Penggugat mengajukan upaya hukum banding sebagaimana *relaas* pemberitahuan banding tanggal 14 September 2018. Bank mengajukan kontra memori banding.

***49. COMMITMENTS, AGREEMENTS AND OTHER IMPORTANT INFORMATION (continued)***

*e. The outstanding legal and fraud cases up to December 31, 2021 are as follows: (continued)*

*Civil Cases: (continued)*

*Bank as the Defendant: (continued)*

*On September 14, 2021, the Mediation agenda. On October 5, 2021, the second Mediation with the agenda of each Party provided views and responses to the problem to the mediator Judge.*

*On November 11, 2021, the agenda for the Reading of the Lawsuit was followed up later with an agenda for jinawab responsibility.*

*On December 16, 2021, the agenda for responding to Bank's initial evidence.*

*On January 6, 2022, the Interlocutory Decision agenda.*

*The Bank's legal steps are currently following the trial process in the District Court to completion.*

*12. Civil Lawsuit No.: 956/Pdt.G/2017/ PN.Sby between JC Krisjanto (Plaintiff) against the Bank (Defendant I) as for the basis of the lawsuit regarding credit binding which is considered imperfect because according to the Plaintiff, Defendant I did not provide a copy of the Deed of Credit Agreement to Plaintiff so that according to Plaintiff caused Defendant I to commit an unlawful act and the Credit Agreement is declared null and void.*

*On August 10, 2018, the Bank received a statement of the contents of the decision of the Surabaya District Court No. 956/Pdt.G/2017/PN.Sby dated June 28, 2018 which stated that the Plaintiff's claim was unacceptable (obscuur libel).*

*The Plaintiff filed an appeal as stated in the notice of appeal dated September 14, 2018. The Bank filed a counter memorandum of appeal.*

**49. PERIKATAN, PERJANJIAN DAN INFORMASI PENTING (lanjutan)**

e. Kasus-kasus hukum dan *fraud* yang masih belum selesai sampai 31 Desember 2021 adalah sebagai berikut: (lanjutan)

Kasus Perdata: (lanjutan)

Posisi Bank sebagai Tergugat: (lanjutan)

Pada tanggal 30 April 2019 perkara No.: 91/PDT/2019/PT.Sby telah diputus oleh Pengadilan Tinggi Surabaya yang bunyinya mengadili:

- Menerima Permohonan Banding dari Kuasa Penggugat/Pembanding;
- Menguatkan Putusan Pengadilan Negeri Surabaya No. 956/Pdt.G/2017/ PN.Sby., tanggal 28 Juni 2018 yang dimohonkan Banding tersebut.

Bahwa dengan telah diputusnya perkara tersebut Penggugat mengajukan upaya hukum kasasi.

Pada tanggal 10 Mei 2021, Bank telah mendapatkan *relaas* pemberitahuan isi Putusan Kasasi yang menyatakan Mahkamah Agung RI pada tanggal 17 September 2020 No.: 2181 K/Pdt/2020 yang intinya "menolak permohonan kasasi dari Pemohon Kasasi JC Krisjanto Widjaja". Dalam perkataan lain, Bank menang dan putusan tersebut sudah memiliki kekuatan hukum tetap.

13. Gugatan Perdata No.: 218/Pdt.G/2020/ PN.BKS antara PT JTrust Investments Indonesia melawan Kantor Akuntan Publik dan Bank, adapun dasar gugatan adalah KAP telah memberikan laporan keuangan CV Sumber Bahan (debitur) yang tidak wajar sehingga tidak sesuai dengan standar akuntansi keuangan yang berakibat KAP telah melakukan perbuatan melawan hukum.

    Pada tanggal 4 Mei 2021 telah dilaksanakan sidang di PN Bekasi dengan agenda pembacaan putusan akhir. Putusan akhir pada intinya menyatakan bahwa gugatan penggugat tidak dapat diterima (*niet ontvankelijke verklaard*). Terhadap putusan tersebut Penggugat (JTII) dapat mengajukan upaya banding atau mengajukan gugatan baru.

***49. COMMITMENTS, AGREEMENTS AND OTHER IMPORTANT INFORMATION (continued)***

*e. The outstanding legal and fraud cases up to December 31, 2021 are as follows: (continued)*

*Civil Cases: (continued)*

*Bank as the Defendant: (continued)*

*On April 30, 2019, case No.: 91/PDT/2019/PT.Sby was decided by the Surabaya High Court which states:*

- *Receiving an Application for an Appeal from the Proxy of the Plaintiff/Appellant;*
- *Strengthening the Decision of the Surabaya District Court No. 956/Pdt.G/2017/PN.Sby., dated June 28, 2018 for which the appeal was requested.*

*Whereas with the decision of the case, the Plaintiff filed a cassation.*

*On May 10, 2021, the Bank has received a notification of the contents of the Cassation Decision stating the Supreme Court of the Republic of Indonesia on September 17, 2020 No.: 2181 K/Pdt/2020 which states "rejected the appeal from Cassation Petitioner JC Krisjanto Widjaja". In other words, the Bank has won and the decision already has permanent legal force.*

*13. Civil Lawsuit No.: 218/Pdt.G/2020/ PN.BKS between PT JTrust Investments Indonesia against Public Accounting Firm (KAP) and the Bank, while the basis for the lawsuit is that KAP has provided financial reports of CV Sumber Bahan (debtor) which are not fair and not in accordance with financial accounting standards resulting in KAP having committed an unlawful act.*

*On May 4, 2021, a trial was held at the Bekasi District Court with the agenda of reading the final verdict. The final verdict essentially stated that the plaintiff's claim was unacceptable (niet ontvankelijke verklaard). Against this decision, the Plaintiff (JTII) can file an appeal or file a new lawsuit.*

**49. PERIKATAN, PERJANJIAN DAN INFORMASI PENTING (lanjutan)**

e. Kasus-kasus hukum dan *fraud* yang masih belum selesai sampai 31 Desember 2021 adalah sebagai berikut: (lanjutan)

Kasus Perdata: (lanjutan)

Posisi Bank sebagai Tergugat: (lanjutan)

14. Gugatan Perdata No.: 51/Pdt.Plw/2020/ PN.SDA Jo. No.: 114/PDT/2021/ PT.SBY antara Musyafaul Multazam, dkk melawan Bank, adapun dasar gugatan adalah perlawanan terhadap lelang eksekusi yang dilakukan oleh PT JTrust Investments Indonesia selaku kreditur (Bank telah mengalihkan piutang (*cessie*) atas nama Penggugat kepada PT JTrust Investments Indonesia).

    Penggugat mengajukan upaya hukum kasasi dan Bank telah menyampaikan kontra memori kasasi ke Pengadilan Negeri Sidoarjo.

15. Gugatan Perdata No. 573/Pdt.G.BTH.PLW/ 2019/PN.Jkt.Pst PN Jakarta Pusat antara Renold Parulian melawan Bank, dkk adapun dasar gugatan, Bahwa Renold Parulian (Penggugat) sangat keberatan atas pengalihan hutangnya kepada PT JTrust Investments Indonesia (Tergugat I) karena tanpa pemberitahuan terlebih dahulu secara tertulis dan atau persetujuan Penggugat;

    Pada tanggal 12 Januari 2021, Bank telah menerima *Relaas* pemberitahuan Pernyataan Kasasi dari PN Jakarta Pusat.

    Pada tanggal 25 Januari 2021 Bank telah mengajukan Kontra Memori Kasasi di Pengadilan Negeri Jakarta Pusat.

    Bank saat ini masih memonitoring dan menunggu hasil pemeriksaan Kasasi dari Mahkamah Agung RI.

16. Gugatan Perdata No.: 172/Pdt.G/2021/ PN.SBY antara Kosasih Kohar melawan Go Ka Mei, dkk dan Bank, adapun dasar gugatan adalah Sengketa Ahli Waris dari Alm. Lim Marwati (Nasabah Bank) dimana Alm. Lim Marwati memiliki deposito di Bank cabang Surabaya. Bank menunggu penetapan/putusan dari pengadilan terkait ahli waris yang sah secara hukum terhadap deposito tersebut.

***49. COMMITMENTS, AGREEMENTS AND OTHER IMPORTANT INFORMATION (continued)***

*e. The outstanding legal and fraud cases up to December 31, 2021 are as follows: (continued)*

*Civil Cases: (continued)*

*Bank as the Defendant: (continued)*

*14. Civil Lawsuit No.: 51/Pdt.Plw/2020/ PN.SDA Jo. No.: 114/PDT/2021/ PT.SBY between Musyafaul Multazam, et al. against the Bank, as for the basis of the lawsuit is against the execution auction conducted by PT JTrust Investments Indonesia as the creditor (the Bank has transferred the receivables (cessie) from the Plaintiff to the PT JTrust Investments Indonesia).*

*The Plaintiff filed an appeal and the Bank has submitted a counter memorandum of appeal to the Sidoarjo District Court.*

*15. Civil Lawsuit No.573/Pdt.G.BTH.PLW/ 2019/PN.Jkt.Pst Central Jakarta District Court between Renold Parulian against Bank, et al. As for the basis for the lawsuit, that Renold Parulian (Plaintiff) strongly objected to the transfer of his debt to PT JTrust Investments Indonesia (Defendant I) due to without prior written notification and or the Plaintiff's approval;*

*On January 12, 2021, the Bank has received the notification of the Declaration of Cassation from the Central Jakarta District Court.*

*On January 25, 2021, the Bank has filed a Counter Memorandum of Cassation at the Central Jakarta District Court.*

*The Bank is currently monitoring and waiting for the results of the Cassation examination from the Supreme Court of the Republic of Indonesia.*

*16. Civil Lawsuit No.: 172/Pdt.G/2021/ PN.SBY between Kosasih Kohar and Go Ka Mei, et al. and the Bank, as the basis for the lawsuit is the Dispute of the Heirs of the late Lim Marwati (Customer of the Bank) where the late Lim Marwati has a time deposit at the Bank's Surabaya branch. The Bank is waiting for a resolution/decision from the court regarding the legal heirs of the deposit.*

**49. PERIKATAN, PERJANJIAN DAN INFORMASI PENTING (lanjutan)**

e. Kasus-kasus hukum dan *fraud* yang masih belum selesai sampai 31 Desember 2021 adalah sebagai berikut: (lanjutan)

Kasus Perdata: (lanjutan)

Posisi Bank sebagai Tergugat: (lanjutan)

Pada tanggal 27 Mei 2021 telah dilaksanakan sidang di PN Surabaya dengan agenda pembacaan gugatan. Ketua majelis hakim menunda persidangan karena Penggugat ingin melakukan perubahan gugatan.

17. Gugatan yang diajukan oleh PT Arifindo Grha Pratama selaku Debitur kepada Bank selaku Kreditur. Terdaftar dengan Perkara No. 677/Pdt.G/2021/PN.JKT.PST di Pengadilan Negeri Jakarta Pusat. Bank digugat oleh PT Arifindo Grha Pratama terkait upaya pelaksanaan lelang Hak Tanggungan, serta menerbitkan Surat Peringatan 1, 2 dan 3 dan menunjuk jasa pihak ketiga dan JTII untuk melakukan upaya penjualan lelang di bawah tangan.

Pada tanggal 18 November 2021, persidangan pertama dengan agenda pemeriksaan kelengkapan Para Pihak (Surat Kuasa).

Pada tanggal 16 dan 23 Desember 2021 dan 6 Januari 2022, agenda mediasi lanjutan.

Langkah hukum Bank saat ini mengikuti proses persidangan di Pengadilan Negeri hingga selesai.

Kasus hukum dimana posisi Bank sebagai Penggugat

1. Bank melakukan gugatan terhadap ADS dan manajemennya pada Pengadilan Negeri Jakarta Selatan dalam perkara No. 8/Pdt.G/2017/PN.Jkt.Sel. Bank telah menerima putusan dari Pengadilan Negeri Jakarta Selatan bahwa antara lain:

   a. Bank dibebaskan dari kewajiban untuk mengembalikan uang investor ADS.

   b. Menghukum para terdakwa untuk mengembalikan uang investor.

   Para pihak tidak mengajukan upaya hukum banding sehingga putusan Pengadilan Negeri Jakarta Selatan tersebut telah memiliki kekuatan hukum tetap.

***49. COMMITMENTS, AGREEMENTS AND OTHER IMPORTANT INFORMATION (continued)***

*e. The outstanding legal and fraud cases up to December 31, 2021 are as follows: (continued)*

*Civil Cases: (continued)*

*Bank as the Defendant: (continued)*

*On May 27, 2021, a trial was held at the Surabaya District Court with the agenda of reading the lawsuit. The chairman of the panel of judges postponed the trial because the Plaintiff wanted to make changes to the lawsuit.*

*17. The lawsuit was filed by PT Arifindo Grha Pratama as the Debtor to the Bank as the Creditor. Registered with Case No. 677/Pdt.G/2021/PN.JKT.PST at the Central Jakarta District Court. The Bank was sued by PT Arifindo Grha Pratama related to efforts to conduct an auction of Mortgage Rights, as well as issuing Warning Letters 1, 2 and 3 and appointing third party services and JTII to conduct underhand auction sales efforts.*

*On November 18, 2021, the first trial with the agenda of checking the completeness of the Parties (Power of Attorney).*

*On December 16 and 23, 2021, and January 6, 2022, the agenda for further mediation.*

*The Bank's legal steps are currently following the trial process in the District Court to completion.*

*The Lawsuit filed by Bank as Plaintiff*

*1. The Bank submitted legal claim to the District Court against ADS and its management at the South Jakarta Court Case No. 8/Pdt.G/2017/PN.Jkt.Sel. The Bank has received verdict from the South Jakarta District Court among others contains:*

   *a. The Bank is released from the obligation to refund the investor of ADS.*

   *b. Punished the defendants to refund to the investor.*

   *The Parties did not submit an Appeal so the decision of the South Jakarta District Court has permanent legal force.*

**49. PERIKATAN, PERJANJIAN DAN INFORMASI PENTING (lanjutan)**

e. Kasus-kasus hukum dan *fraud* yang masih belum selesai sampai 31 Desember 2021 adalah sebagai berikut: (lanjutan)

Kasus Perdata: (lanjutan)

Kasus hukum dimana posisi Bank sebagai Penggugat (lanjutan)

2. Gugatan diajukan oleh Bank terhadap Wahyudi Prasetyo (selaku Nasabah PT Antaboga Deltasekuritas), PT Antaboga Deltasekuritas ("ADS"), KPKNL Jakarta I, Lembaga Penjamin Simpanan ("LPS"), Kantor Pertanahan Kota Jakarta Pusat dan Bareskrim Polri yang terdaftar dengan No.: 1110/Pdt.Bth/2020/ PN.SBY di Pengadilan Negeri Surabaya, adapun dasar gugatan diajukan yaitu keberatan atas Berita Acara Sita Eksekusi Nomor: 24/2018 Del. Jo. No.: 31/EKS/ 2016/PN.SBY Jo. No.: 55/Pdt.G/2012/ PN.SBY dimana upaya hukum ini dilaksanakan guna melindungi kepentingan hukum Bank (Perlawanan terhadap Eksekusi Aset Bank yang terletak di Pangeran Jayakarta, Mangga Dua, Jakarta Pusat).

   Pada tanggal 8 Juni 2021 telah dilaksanakan sidang di PN Surabaya dengan agenda Putusan. Amar Putusan yaitu "Menolak Gugatan Penggugat (Bank) untuk seluruhnya".

   Pada tanggal 8 Juli 2021 Bank telah menyatakan dan mendaftarkan banding di PN Surabaya.

3. Gugatan diajukan oleh Bank terhadap Wahyudi Prasetyo (selaku Nasabah PT Antaboga Deltasekuritas), PT Antaboga Deltasekuritas ("ADS"), KPKNL Jakarta I, Lembaga Penjamin Simpanan ("LPS"), Kantor Pertanahan Kota Jakarta Pusat dan Bareskrim Polri yang terdaftar dengan No.: 1110/Pdt.Bth/2020/ PN.SBY di Pengadilan Negeri Surabaya, adapun dasar gugatan diajukan yaitu keberatan atas Berita Acara Sita Eksekusi Nomor: 24/2018 Del. Jo. No.: 31/EKS/ 2016/PN.SBY Jo. No.: 55/Pdt.G/2012/ PN.SBY dimana upaya hukum ini dilaksanakan guna melindungi kepentingan hukum Bank (Perlawanan terhadap Eksekusi Aset Bank yang terletak di Tanah Abang, Jakarta Pusat).

***49. COMMITMENTS, AGREEMENTS AND OTHER IMPORTANT INFORMATION (continued)***

*e. The outstanding legal and fraud cases up to December 31, 2021 are as follows: (continued)*

*Civil Cases: (continued)*

*The Lawsuit filed by Bank as Plaintiff (continued)*

*2. The lawsuit is filed by the Bank against Wahyudi Prasetyo (as a customer of PT Antaboga Deltasekuritas), PT Antaboga Deltasekuritas ("ADS"), KPKNL Jakarta I, the Deposit Insurance Corporation ("LPS"), the Central Jakarta City Land Office and the Criminal Investigation Unit of the Police, registered with Case No.: 1110/Pdt. Bth/2020/PN.SBY at the Surabaya District Court, the basis for the lawsuit was filed, namely an objection to the Minutes of Execution Seizure No.: 24/2018 Del. Jo. No.: 31/EKS/2016/ PN.SBY Jo. No.: 55/Pdt.G/2012/ PN.SBY where this legal action is carried out to protect the legal interests of the Bank (Resistance to Execution of the Bank's Assets located in Pangeran Jayakarta, Mangga Dua, Central Jakarta).*

   *On June 8, 2021, a trial was held at the Surabaya District Court with a Decision agenda. The verdict is "Rejecting the Plaintiff's (Bank) lawsuit in its entirety".*

   *On July 8, 2021, the Bank has declared and registered an appeal at the Surabaya District Court.*

*3. The lawsuit is filed by the Bank against Wahyudi Prasetyo (as a customer of PT Antaboga Deltasekuritas), PT Antaboga Deltasekuritas ("ADS"), KPKNL Jakarta I, the Deposit Insurance Corporation ("LPS"), the Central Jakarta City Land Office and the Criminal Investigation Unit of the Police, registered with Case No.: 1110/Pdt. Bth/2020/PN.SBY at the Surabaya District Court, the basis for the lawsuit was filed, namely an objection to the Minutes of Execution Seizure No.: 24/2018 Del. Jo. No.: 31/EKS/2016/ PN.SBY Jo. No.: 55/Pdt.G/2012/ PN.SBY where this legal action is carried out to protect the legal interests of the Bank (Resistance to Execution of the Bank's Assets located in Tanah Abang, Central Jakarta).*

**49. PERIKATAN, PERJANJIAN DAN INFORMASI PENTING (lanjutan)**

e. Kasus-kasus hukum dan *fraud* yang masih belum selesai sampai 31 Desember 2021 adalah sebagai berikut: (lanjutan)

Kasus Perdata: (lanjutan)

Kasus hukum dimana posisi Bank sebagai Penggugat (lanjutan)

Pada tanggal 19 Mei 2021 telah dilaksanakan sidang di PN Surabaya dengan agenda Kesimpulan Para Pihak.

Pada tanggal 9 Juni 2021 telah dilaksanakan sidang di PN Surabaya dengan agenda Putusan. Amar Putusan yaitu "Menolak Gugatan Penggugat (Bank) untuk seluruhnya".

Pada tanggal 24 Juni 2021 Bank telah menyatakan dan mendaftarkan banding di PN Surabaya.

4. Gugatan diajukan oleh Bank terhadap Wahyudi Prasetyo (selaku Nasabah PT Antaboga Deltasekuritas), PT Antaboga Deltasekuritas ("ADS"), KPKNL Makassar, Lembaga Penjamin Simpanan ("LPS"), dan Kantor Pertanahan Kota Makassar yang terdaftar dengan No.: 575/Pdt.G/2020/PN.SBY di Pengadilan Negeri Surabaya, adapun dasar gugatan diajukan yaitu keberatan atas Risalah Lelang No.: 1328/72/2019 (Lelang Eksekusi dilaksanakan terhadap Aset Bank yang terletak di Jalan Sulawesi, Makassar, Sulawesi Selatan) dimana upaya hukum ini dilaksanakan guna melindungi kepentingan hukum Bank (Perlawanan terhadap Eksekusi Aset Bank yang terletak di Jalan Sulawesi, Makassar, Sulawesi Selatan).

Pada tanggal 18 Mei 2021 Bank telah mengajukan pernyataan banding ke Pengadilan Negeri Surabaya.

Bank telah menerima Putusan Banding dari Pengadilan Tinggi Surabaya pada tanggal 22 November 2021, dengan amar putusan sebagai berikut:

a. Menerima permohonan banding dari Pembanding semula Penggugat.

b. Menguatkan Putusan Pengadilan Negeri Surabaya tanggal 5 Mei 2021 Nomor 575/Pdt.G/2020/PN Sby, yang dimohonkan banding tersebut.

***49. COMMITMENTS, AGREEMENTS AND OTHER IMPORTANT INFORMATION (continued)***

*e. The outstanding legal and fraud cases up to December 31, 2021 are as follows: (continued)*

*Civil Cases: (continued)*

*The Lawsuit filed by Bank as Plaintiff (continued)*

*On May 19, 2021, a session was held at the Surabaya District Court with the agenda of the Conclusion of the Parties.*

*On June 9, 2021, a trial was held at the Surabaya District Court with a Decision agenda. The verdict is "Rejecting the Plaintiff's (Bank) lawsuit in its entirety".*

*On June 24, 2021, the Bank has declared and registered an appeal at the Surabaya District Court.*

*4. The lawsuit is filed by the Bank against Wahyudi Prasetyo (as a customer of PT Antaboga Deltasekuritas), PT Antaboga Deltasekuritas ("ADS"), KPKNL Makassar, the Deposit Insurance Corporation ("LPS"), and the Makassar City Land Office registered with Case No.: 575/Pdt.G/ 2020/ PN.SBY at the Surabaya District Court, the basis for the lawsuit was filed, namely an objection to the Minutes of Auction No.: 1328/72/2019 (Execution Auction was carried out on the Bank's Assets located in Jalan Sulawesi, Makassar, South Sulawesi) where this legal remedy was carried out to protect the interests of Bank law (Resistance to Execution of the Bank's Assets located in Jalan Sulawesi, Makassar, South Sulawesi).*

*On May 18, 2021, the Bank has submitted an appeal statement to the Surabaya District Court.*

*The Bank has received the Appeal Decision from the Surabaya High Court on November 22, 2021, with the following ruling:*

*a. Receive an appeal from the Plaintiff's original Comparator.*

*b. Confirming the Decision of the Surabaya District Court dated May 5, 2021 Number 575/Pdt.G/2020/PN Sby, for which the appeal was requested.*

**49. PERIKATAN, PERJANJIAN DAN INFORMASI PENTING (lanjutan)**

e. Kasus-kasus hukum dan *fraud* yang masih belum selesai sampai 31 Desember 2021 adalah sebagai berikut: (lanjutan)

Kasus Perdata: (lanjutan)

Kasus hukum dimana posisi Bank sebagai Penggugat (lanjutan)

c. Menghukum Pembanding (semula sebagai Penggugat), untuk membayar biaya perkara dalam kedua tingkat peradilan, yang dalam tingkat banding sebesar Rp 150.000 (seratus lima puluh ribu rupiah).

Bank telah mendaftarkan permohonan Kasasi pada tanggal 6 Desember 2021.

5. Gugatan diajukan oleh Bank terhadap Hardy Pangdani (Pembeli Lelang Eksekusi), Wahyudi Prasetyo (selaku Nasabah PT Antaboga Deltasekuritas), PT Antaboga Deltasekuritas ("ADS"), KPKNL Makassar, Lembaga Penjamin Simpanan ("LPS"), dan Kantor Pertanahan Kota Makassar yang terdaftar dengan No.: 203/Pdt.Bth/2020/PN.Mks di Pengadilan Negeri Makassar, adapun dasar gugatan diajukan yaitu keberatan atas Risalah Lelang No.: 1328/72/2019 (Lelang Eksekusi dilaksanakan terhadap Aset Bank yang terletak di Jalan Sulawesi, Makassar, Sulawesi Selatan) dan Eksekusi Pengosongan dimana upaya hukum ini dilaksanakan guna melindungi kepentingan hukum Bank (Perlawanan terhadap Eksekusi Aset Bank yang terletak di Jalan Sulawesi, Makassar, Sulawesi Selatan).

Pada tanggal 25 Mei 2021 telah dilaksanakan sidang di PN Makassar dengan agenda Jawaban dari Para Terlawan. Pada tanggal 8 Juni 2021 telah dilaksanakan sidang di PN Makassar dengan agenda Replik dari Pelawan. Pada tanggal 23 Juni 2021 telah dilaksanakan sidang di PN Makassar dengan agenda Duplik dari Para Terlawan.

Pada tanggal 30 Juni 2021, 6 Juli 2021 dan 22 Juli 2021 telah dilaksanakan sidang di PN Makassar dengan agenda Pembuktian Surat dari Para Pihak.

Pada tanggal 28 Juli 2021 telah dilaksanakan sidang di PN Makassar dengan agenda Kesimpulan dari Para Pihak.

***49. COMMITMENTS, AGREEMENTS AND OTHER IMPORTANT INFORMATION (continued)***

*e. The outstanding legal and fraud cases up to December 31, 2021 are as follows: (continued)*

*Civil Cases: (continued)*

*The Lawsuit filed by Bank as Plaintiff (continued)*

*c. To punish the Appellant (originally as the Plaintiff) to pay court fees at both levels of court, which in the appeal level is Rp 150,000 (one hundred and fifty thousand rupiah).*

*The Bank has registered the Cassation application on December 6, 2021.*

*5. The lawsuit was filed by the Bank against Hardy Pangdani (Buyer of Execution Auction), Wahyudi Prasetyo (as a customer of PT Antaboga Deltasekuritas), PT Antaboga Deltasekuritas ("ADS"), KPKNL Makassar, the Deposit Insurance Corporation ("LPS"), and the Makassar City Land Office registered with Case No.: 203/Pdt.Bth/2020/ PN.Mks at the Makassar District Court, the basis for the lawsuit was filed, namely an objection to the Minutes of Auction No.: 1328/72/2019 (Execution Auction was carried out on the Bank's Assets located in Jalan Sulawesi, Makassar, South Sulawesi) and Execution Emptying where this legal remedy was carried out to protect the legal interests of the Bank (Resistance to Execution of the Bank's Assets located in Jalan Sulawesi, Makassar, South Sulawesi).*

*On May 25, 2021, a trial was held at the Makassar District Court with the agenda of Answers from the Defendants. On June 8, 2021, a trial was held at the Makassar District Court with the Replik agenda from the Pelawan. On June 23, 2021, a trial was held at the Makassar District Court with a duplicate agenda from the Opponents.*

*On June 30, 2021, July 6, 2021 and July 22, 2021, a trial was held at the Makassar District Court with the agenda of Proving Letters from the Parties.*

*On July 28, 2021, a session was held at the Makassar District Court with the agenda of Conclusions from the Parties.*

**49. PERIKATAN, PERJANJIAN DAN INFORMASI PENTING (lanjutan)**

e. Kasus-kasus hukum dan *fraud* yang masih belum selesai sampai 31 Desember 2021 adalah sebagai berikut: (lanjutan)

Kasus Perdata: (lanjutan)

Kasus hukum dimana posisi Bank sebagai Penggugat (lanjutan)

Pada tanggal 13 September 2021 telah dilaksanakan sidang di PN Makassar dengan agenda Putusan, amar putusan sebagai berikut:

**DALAM KONVENSI**

**Dalam Eksepsi**

Menolak seluruh eksepsi yang diajukan Terlawan IV dan Turut Terlawan III.

**Dalam Pokok Perkara**

Menyatakan Pelawan adalah Pelawan yang tidak benar;

Menolak perlawanan Pelawan untuk seluruhnya;

Menghukum Pelawan untuk membayar biaya perkara sebesar Rp 3.1.

**DALAM REKONVENSI**

Menolak perlawanan rekonvensi untuk seluruhnya; Biaya perkara dalam perlawanan rekonvensi nihil.

Pada tanggal 27 September 2021 Bank telah menyatakan dan mendaftarkan banding di PN Makassar.

Pada tanggal 25 November 2021, PN Makassar mengirimkan Pemberitahuan *Inzage* kepada Bank.

6. Gugatan Perdata No.: 552/Pdt.G/2020/ PN.Jkt.Pst di Pengadilan Negeri Jakarta Pusat yang diajukan oleh Bank kepada PT Group Lease Finance Indonesia ("GLFI") berdasarkan kerjasama pemberian fasilitas pembiayaan bersama *(joint financing)*. Bank mendalilkan bahwa GLFI telah melakukan perbuatan cidera janji (wanprestasi) dengan tidak melakukan kewajibannya berdasarkan akta-akta perjanjian pembiayaan bersama.

***49. COMMITMENTS, AGREEMENTS AND OTHER IMPORTANT INFORMATION (continued)***

*e. The outstanding legal and fraud cases up to December 31, 2021 are as follows: (continued)*

*Civil Cases: (continued)*

*The Lawsuit filed by Bank as Plaintiff (continued)*

*On September 13, 2021, a trial was held at the Makassar District Court with a Decision agenda, where the decisions were as follows:*

***IN CONVENTION***

***In Exception***

*Reject all exceptions filed against Defendant IV and Co-opponent III.*

***In the Main Case***

*To say that the Opponents are the Opponents is not true;*

*Rejecting the Resistance in its entirety;*

*Sentencing the opponent to pay court fees of Rp 3,1.*

***IN RECONVENTION***

*Completely reject the opposition to the convention; The cost of cases in counter-reconvention is nil.*

*On September 27, 2021, the Bank has declared and registered an appeal at the Makassar District Court.*

*On November 25, 2021, the Makassar District Court sent an Inzage Notice to the Bank.*

*6. Civil Lawsuit No.: 552/Pdt.G/2020/ PN.Jkt.Pst at the Central Jakarta District Court filed by the Bank to PT Group Lease Finance Indonesia ("GLFI") based on a joint financing facility agreement. The Bank argues that GLFI has committed a breach of contract (default) by not performing its obligations under the joint financing agreement deed.*

**49. PERIKATAN, PERJANJIAN DAN INFORMASI PENTING (lanjutan)**

e. Kasus-kasus hukum dan *fraud* yang masih belum selesai sampai 31 Desember 2021 adalah sebagai berikut: (lanjutan)

Kasus Perdata: (lanjutan)

Kasus hukum dimana posisi Bank sebagai Penggugat (lanjutan)

Atas hal tersebut GLFI di tuntut untuk segera membayar tunggakan para *end user* GLFI kepada Bank pada tanggal 7 Agustus 2020 sejumlah Rp 46.770.

Pada tanggal 25 Mei 2021, agenda saat ini telah memasuki pemeriksaan saksi dari Bank. Pada tanggal 29 Juni 2021 diadakan sidang dengan agenda pemeriksaan saksi dari Tergugat. Pada tanggal 13 Juli 2021 diadakan sidang dengan agenda pemeriksaan saksi tambahan dari Tergugat. Pada tanggal 27 Juli 2021 diadakan sidang dengan agenda pemeriksaan saksi dari Tergugat (ditunda). Agenda selanjutnya tanggal 3 Agustus 2021 dengan agenda pemeriksaan saksi tambahan dari Tergugat.

Direncanakan putusan akan ditentukan Pengadilan pada tanggal 12 Oktober 2021 (agenda pembacaan putusan ditunda).

Pada tanggal 9 November 2021 Pembacaan Putusan yang intinya Gugatan Bank tidak dapat diterima ("NO") karena pertimbangan Eksepsi Litis Pendentis (dalam arti lain Bank Kalah).

Bank saat ini masih menunggu surat keputusan dari pengadilan. Bank akan mengambil upaya hukum lain.

7. Gugatan lain-lain di Pengadilan Niaga pada Pengadilan Negeri Surabaya No.: 15/Pdt.Sus.Gugatan Lain-lain/ 2019/PN. Niaga.Sby Jo. Nomor: 18/Pdt. Sus-PKPU/2018/PN.Niaga.Sby antara Bank melawan Kurator PT Wisata Teluk Gilimanuk/Penjamin (dalam Pailit), gugatan ini terkait atas objek jaminan PT Wisata Teluk Gilimanuk yang dijadikan jaminan oleh PT Hardys yang saat ini masuk sebagai *boedel pailit*.

***49. COMMITMENTS, AGREEMENTS AND OTHER IMPORTANT INFORMATION (continued)***

*e. The outstanding legal and fraud cases up to December 31, 2021 are as follows: (continued)*

*Civil Cases: (continued)*

*The Lawsuit filed by Bank as Plaintiff (continued)*

*For this matter, GLFI is demanded to immediately pay the arrears of GLFI's end users to the Bank on August 7, 2020 in the amount of Rp 46,770.*

*On May 25, 2021, the current agenda has entered the examination of the witness from Bank. On June 29, 2021, a trial was held with the agenda of examining witnesses from the Defendant. On July 13, 2021, a hearing was held with the agenda of examining additional witnesses from the Defendant. On July 27, 2021, a hearing was held with the agenda of examining witnesses from the Defendant (postponed). Next agenda on August 3, 2021, a hearing will be held with the agenda of examining additional witnesses from the Defendant.*

*It is planned that the decision will be determined by the Court on October 12, 2021 (the agenda for reading the verdict is postponed).*

*On November 9, 2021, the verdict was read which essentially stated that the Bank's lawsuit could not be accepted ("NO") due to the consideration of the Litis Pendentis Exception (in other words, the Bank Lost).*

*The Bank is currently waiting for a decision letter from the court. The Bank will take other legal remedies.*

*7. Other claim in the Commercial Court at the Surabaya District Court No.: 15/Pdt.Sus. Other Lawsuits/2019/PN. Niaga.Sby Jo. Number: 18/Pdt.Sus-PKPU/2018/PN.Niaga.Sby between the Bank and the Curator of PT Wisata Teluk Gilimanuk/Guarantor (in bankruptcy), in relation to the object of guarantee of PT Wisata Teluk Gilimanuk which is used as collateral by PT Hardys that is currently registered as a bankrupt entity.*

**49. PERIKATAN, PERJANJIAN DAN INFORMASI PENTING (lanjutan)**

e. Kasus-kasus hukum dan *fraud* yang masih belum selesai sampai 31 Desember 2021 adalah sebagai berikut: (lanjutan)

Kasus Perdata: (lanjutan)

Kasus hukum dimana posisi Bank sebagai Penggugat (lanjutan)

Pada tanggal 24 Mei 2020, Pengadilan Niaga pada Pengadilan Negeri Surabaya telah membacakan Putusan sebagai berikut:

1. Menolak eksepsi Tergugat untuk seluruhnya.
2. Menolak gugatan Penggugat (Bank) untuk seluruhnya.

Pada tanggal 30 Juli 2020, Bank telah mengajukan Permohonan Peninjauan Kembali (PK) dan menyerahkan memori Peninjauan Kembali terhadap putusan Pengadilan Niaga pada Pengadilan Negeri Surabaya No.: 21/Pdt.Sus-G Lain2/ 2019/PN.Niaga.Sby Jo. No.: 18/Pdt.Sus-PKPU/2018/PN.Niaga.Sby.

Pada tanggal 22 April 2021, Mahkamah Agung RI telah memberitahukan kepada Pengadilan Niaga pada Pengadilan Negeri Surabaya mengenai pemberitahuan pengiriman salinan putusan dan berkas perkara Peninjauan Kembali yang inti suratnya menyampaikan, bahwa perkara gugatan lain-lain telah di Putus pada tanggal 9 Februari 2021 yang bunyinya: “menolak permohonan pemeriksaan peninjauan kembali dari peninjauan kembali Bank”.

8. Gugatan Perdata No.: 50/Pdt.G/2020/ PN.Bks antara PT Mulia Pundiarta Jaya (Penggugat) melawan Bank (Tergugat), adapun dasar gugatan terkait proses cessie dari Bank ke JTII yang tidak sesuai dengan ketentuan hukum.

Pada tanggal 21 Januari 2021, agenda pembacaan putusan yang bunyinya “mengabulkan sebagian gugatan Penggugat termasuk didalamnya membatalkan proses *cessie*”.

Pada tanggal 18 Maret 2021 Bank telah menyatakan banding melalui Pengadilan Negeri Bekasi.

***49. COMMITMENTS, AGREEMENTS AND OTHER IMPORTANT INFORMATION (continued)***

*e. The outstanding legal and fraud cases up to December 31, 2021 are as follows: (continued)*

*Civil Cases: (continued)*

*The Lawsuit filed by Bank as Plaintiff (continued)*

*On May 24, 2020, the Commercial Court at the Surabaya District Court has read out its Decision as follows:*

1. *Rejecting the Defendant's exception in its entirety.*
2. *Reject the Plaintiff's (the Bank) claim in its entirety.*

*On July 30, 2020, the Bank has submitted a Request for Judicial Review (PK) and a memorandum of reconsideration of the decision of the Commercial Court at the Surabaya District Court No.: 21/Pdt.Sus-G Lain2/2019/PN.Niaga. Sby Jo. No.: 18/Pdt.Sus-PKPU/2018/PN. Niaga.Sby.*

*On April 22, 2021, the Supreme Court of the Republic of Indonesia has notified the Commercial Court at the Surabaya District Court regarding the notification of sending a copy of the decision and the case file for the Judicial Review, the essence of the letter is that other lawsuits have been decided on February 9, 2021 which reads: "refused the application for judicial review from the review of Bank”.*

*8. Civil Lawsuit No.: 50/Pdt.G/2020/ PN.Bks between PT Mulia Pundiarta Jaya (Plaintiff) against Bank (Defendant), as for the basis of the lawsuit related to the cessie process from the Bank to JTII which is not in accordance with the provisions of the law.*

*On January 21, 2021, the agenda for reading the decision states "partly granting the plaintiff's claim, including canceling the cessie process".*

*On March 18, 2021, the Bank has declared an appeal through the Bekasi District Court.*

**49. PERIKATAN, PERJANJIAN DAN INFORMASI PENTING (lanjutan)**

e. Kasus-kasus hukum dan *fraud* yang masih belum selesai sampai 31 Desember 2021 adalah sebagai berikut: (lanjutan)

Kasus Perdata: (lanjutan)

Kasus hukum dimana posisi Bank sebagai Penggugat (lanjutan)

Pada tanggal 27 Mei 2021, Bank melalui Kuasa Hukumnya telah menerima *relaas* pemberitahuan penyerahan memori banding.

Pada tanggal 10 November 2021, Bank telah menerima *relaas* pemberitahuan isi Putusan Banding dari Pengadilan Tinggi Jawa Barat yang intinya menguatkan Putusan Tingkat Pertama. Dalam arti lain Bank kalah.

Bank tidak mengajukan upaya hukum Kasasi, melainkan Bank akan menerima Putusan Pengadilan Tinggi Jawa Barat serta menjalankan perintah Putusan.

f. Kasus pidana

Mantan direksi dan mantan karyawan Bank menghadapi beberapa tuntutan hukum dari pihak-pihak tertentu atas dugaan tindakan pidana yang dilakukan, dimana sebagian masih dalam tahap penyelidikan dan penyidikan, sebagian telah memasuki tahap persidangan dan ada pula yang sudah mendapat putusan tetap dan/atau dalam proses peninjauan kembali. Sampai dengan tanggal penerbitan laporan keuangan, tuntutan hukum tersebut masih sedang dalam proses hukum dan hasil akhir dari proses hukum tersebut belum dapat diperkirakan.

g. Sewa Gedung

Bank mengadakan perjanjian sewa gedung dengan PT Sahid dengan perjanjian sewa menyewa ruang kantor tanggal 20 Mei 2015 atas sewa gedung yang beralamat di Jalan Jenderal Sudirman No. 86, Jakarta. Nilai sewa gedung tersebut sebesar Rp 259.696 dengan luas ruang yang disewa seluas 7.655 meter persegi dan untuk periode sewa dari tanggal 2 Januari 2016 sampai dengan 1 Januari 2026.

***49. COMMITMENTS, AGREEMENTS AND OTHER IMPORTANT INFORMATION (continued)***

*e. The outstanding legal and fraud cases up to December 31, 2021 are as follows: (continued)*

*Civil Cases: (continued)*

*The Lawsuit filed by Bank as Plaintiff (continued)*

*On May 27, 2021, the Bank through its legal counsel has received the notification of submission of the memorandum of appeal.*

*On November 10, 2021, the Bank has received a release notification of the contents of the Appeal Decision from the West Java High Court which essentially affirms the First Level Decision. In other words, the Bank lost.*

*The Bank will not file a Cassation lawsuit, but the Bank will accept the West Java High Court's Decision and carry out the order of the Decision.*

*f. Criminal cases*

*The Bank's former directors and employees had several lawsuits from certain parties on suspicion of criminal acts committed, where some are still in the stage of the investigation and inspection, some have entered the stage of the proceeding to the courts and some already have the final decision and/or in the process of judicial review remedies. As of the issuance date of the financial statements, the lawsuits have been subjected to the legal proceedings and the outcome of these legal proceedings can not be determined yet.*

*g. Office Lease*

*The Bank entered into a building rental agreement with PT Sahid as covered by lease agreement dated May 20, 2015, for building rental at Jenderal Sudirman Street No. 86, Jakarta. The rental charges amounted to Rp 259,696 with rental space of 7,655 square meters and covering period from January 2, 2016 up to January 1, 2026.*

## 50. INFORMASI LAINNYA

a. Penerapan Tata Kelola yang Baik

Sesuai dengan Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 tanggal 7 Desember 2016 tentang Penerapan Tata Kelola Bagi Bank Umum dan Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/ 2017 tanggal 17 Maret 2017 tentang Penerapan Tata Kelola Bagi Bank Umum, Bank jajaran Dewan Komisaris, Direksi dan seluruh karyawan berkomitmen untuk melaksanakan prinsip-prinsip dasar Tata Kelola yang Baik (*Good Corporate Governance*) dan prinsip kehati-hatian dalam setiap kegiatan bisnis sesuai nilai-nilai pokok yang tertuang dalam Tata Kelola yang Baik. Hal ini dilaksanakan sebagai bagian utama dari "*governance structure",* dengan didukung ketersediaan dan kesiapan infrastruktur lainnya untuk melakukan proses (*governance process*). Dalam pelaksanaannya mengutamakan prinsip moral dan etika serta praktik bisnis perbankan yang sehat sesuai dengan ketentuan yang berlaku, sehingga dapat dicapai suatu hasil (*governance outcome*) yang sesuai dengan prinsip-prinsip dasar Tata Kelola yang baik.

Etika dan perilaku merupakan pilar terpenting dalam membangun suatu budaya perusahaan yang bertanggung jawab. Oleh karenanya, standar dan perilaku bisnis serta tingkah laku pribadi yang etis ditetapkan dalam Buku Etika Korporasi Perusahaan yang berlaku untuk seluruh karyawan dan manajemen tanpa terkecuali. Penerapan regulasi serta prinsip dasar Tata Kelola yang Baik pada industri perbankan merupakan persyaratan utama dalam rangka untuk memperhatikan dan melindungi kepentingan semua pihak (*stakeholders*) serta bebas dari benturan kepentingan (*conflict of interest*).

## *50. OTHER INFORMATION*

*a. Implementation of Good Corporate Governance (GCG)*

*In accordance with the Financial Services Authority Regulation No. 55/POJK.03/2016 dated December 7, 2016 concerning Implementation of Governance for Commercial Banks Financial Services Authority Circular Letter No. 13/SEOJK.03/2017 dated March 17, 2017 concerning Good Corporate Governance Implementation by Commercial Bank, Bank through the Board of Commissioners, Directors and all employees, are committed to implement the basic principles of Good Corporate Governance (GCG) and conservatism principles in any business activities with appropriate basic values contained in GCG. It is implemented as a major part of the "governance structure", supported by the availability and readiness of other infrastructure to process (governance process). The priority is the implementation of moral and ethical principles and practices for sound banking business in accordance with applicable regulations, in order to achieve an outcome (governance outcome) in accordance with GCG basic principles.*

*Ethics and behavior are the most important pillar in building a responsible corporate culture. Therefore, the standards and conduct of business and personal ethical behavior as set out in the Book of the Company's Corporate Ethics are applicable to all employees and management without exception. The application of regulations as well as basic principles of Good Corporate Governance in the banking industry is a key requirement in order to protect the interests of all parties (stakeholders) and to take into consideration the interests and free from conflict of interest.*

**50. INFORMASI LAINNYA (lanjutan)**

a. Penerapan Tata Kelola yang Baik (lanjutan)

Penerapan Tata Kelola yang Baik mencakup implementasi dari 5 (lima) prinsip dasar Tata Kelola yang Baik yakni: transparansi (*transparency*), akuntabilitas (*accountability*), pertanggungjawaban (*responsibility*), independensi (*independency*), serta kewajaran dan kesetaraan (*fairness*) yang diperlukan untuk mencapai kesinambungan usaha (*sustainability*) Bank dengan memperhatikan kepentingan para Pemangku Kepentingan, dan wajib dilaksanakan dalam setiap kegiatan usahanya pada seluruh tingkatan atau jenjang organisasi Bank. Dalam rangka memastikan penerapan 5 (lima) prinsip dasar Tata Kelola yang Baik, Bank harus melaksanakan penilaian sendiri (*self-assessment*) secara berkala yang dikelompokkan dalam suatu *governance system* yang terdiri dari 3 (tiga) aspek *governance*, yaitu *governance structure*, *governance process*, dan *governance outcomes*, serta paling sedikit menjelaskan mengenai identifikasi permasalahan berupa kelemahan dan penyebab permasalahan (*root cause*) dan kekuatan penerapan Tata Kelola, meliputi 11 (sebelas) faktor penilaian penerapan Tata Kelola yang Baik sebagai berikut:

1. Pelaksanaan tugas dan tanggung jawab Direksi.
2. Pelaksanaan tugas dan tanggung jawab Dewan Komisaris.
3. Kelengkapan dan pelaksanaan tugas Komite.
4. Penanganan benturan kepentingan.
5. Penerapan fungsi kepatuhan Bank.
6. Penerapan fungsi audit intern.
7. Penerapan fungsi audit ekstern.
8. Penerapan manajemen risiko termasuk sistem pengendalian intern.
9. Penyediaan dana kepada pihak terkait (*related party*) dan penyediaan dana besar (*large exposure*).
10. Transparansi kondisi keuangan dan non keuangan, laporan pelaksanaan Tata Kelola dan pelaporan internal.
11. Rencana strategis Bank.

Selain dari 11 (sebelas) faktor penilaian penerapan Tata Kelola yang Baik, perlu diperhatikan informasi lain yang terkait dengan penerapan Tata Kelola Bank seperti permasalahan yang timbul sebagai dampak kebijakan remunerasi Bank atau perselisihan intern Bank yang mengganggu operasional dan/atau kelangsungan usaha Bank.

***50. OTHER INFORMATION (continued)***

*a. Implementation of Good Corporate Governance (GCG) (continued)*

*The implementation of Good Corporate Governance (GCG) includes the implementation of the 5 (five) basic principles of Good Corporate Governance (GCG): transparency, accountability, responsibility, independency, and fairness that are needed to achieve business sustainability of the Bank by taking into account the Stakeholders interest, and should be implemented in every business activity and in every level of organization of the Bank. In order to ensure the application of the 5 (five) basic principles of Good Corporate Governance (GCG), the Bank must conduct self-assessment periodically classified into a governance system which consists of 3 (three) aspects of governance, namely governance structure, governance process, and governance outcomes, as well as at least explain the identification of problems in the form of weaknesses and root causes and the strength of the implementation of GCG, containing at least 11 (eleven) Good Corporate Governance (GCG) assessment factors as follows:*

1. *Implementation of duties and responsibilities of the Board of Directors.*
2. *Implementation of duties and responsibilities of the Board of Commissioners.*
3. *Completeness and task implementation of the Committee.*
4. *Conflicts of interest handling.*
5. *Implementation of the Bank's compliance function.*
6. *Internal audit function implementation.*
7. *External audit function implementation.*
8. *Risk management application including internal control system.*
9. *Provision of funds to related party and large exposure.*
10. *Transparency of financial and non-financial condition, GCG implementation and internal reports.*
11. *Bank's strategic plan.*

*In addition to the 11 (eleven) appraisal factors for the implementation of Good Corporate Governance, consideration must be given to other information relating for implementation of the Bank's Governance as an impact of remuneration policy or internal disputes that interfere with the Bank's operational and/or business operations.*

**50. INFORMASI LAINNYA (lanjutan)**

a. Penerapan Tata Kelola yang Baik (lanjutan)

5 (lima) prinsip dasar Tata Kelola yang Baik tersebut akan mendukung pelaksanaan 4 (empat) bidang utama penilaian Tingkat Kesehatan Bank yang secara berkelanjutan menjadi fokus perbaikan antara lain: Penguatan Permodalan (*Capital*), Pendapatan (*Earnings*), Perbaikan Penerapan Tata Kelola dan Perbaikan Profil Risiko (*Risk Profile)*. Penilaian Tingkat Kesehatan Bank Berdasarkan Tingkat Risiko (*Risk Based Bank Rating*/RBBR) tercantum dalam Peraturan Otoritas Jasa Keuangan No. 4/POJK.03/2016 tanggal 26 Januari 2016 dan Surat Edaran Otoritas Jasa Keuangan No. 14/SEOJK.03/2017 tanggal 17 Maret 2017 tentang Penilaian Tingkat Kesehatan Bank Umum.

Mendorong penguatan kapasitas permodalan, skala, ketahanan dan daya saing Bank untuk menghadapi dinamika perekonomian serta teknologi informasi domestik dan global serta perubahan ekosistem perbankan yang saat ini berkembang sangat pesat sebagaimana diamanatkan dalam POJK No. 20/POJK.03/2020 tentang Konsolidasi Bank Umum yang mewajibkan pemenuhan Modal Inti Minimum secara bertahap: Rp 1 triliun pada 31 Desember 2020, Rp 2 triliun pada 31 Desember 2021, Rp 3 triliun pada 31 Desember 2022. Untuk kemudian pada fase selanjutnya bank berupaya melakukan penguatan implementasi *internal control* dan peningkatan kualitas bisnis kembali pada tahun kedepan melalui rencana pengembangan bisnis yang lebih terfokus pada bidang *commercial loans,* SME *loans* serta produk yang berbasis teknologi sehingga dapat memperbaiki komposisi pendanaan pada CASA dan perolehan *fee-based income* yang lebih baik. Selain itu, penurunan biaya dana (*cost of funds*) dan efisiensi biaya *overhead.*

b. Susunan Pengurus Bank

Memperhatikan susunan pengurus terbaru Bank untuk anggota Dewan Komisaris dan anggota Direksi dari keputusan hasil RUPS Luar Biasa pada tanggal 15 Oktober 2021, maka jumlah dan komposisi anggota Dewan Komisaris dibandingkan dengan anggota Direksi sudah memenuhi ketentuan yang berlaku.

***50. OTHER INFORMATION (continued)***

*a. Implementation of Good Corporate Governance (GCG) (continued)*

*The 5 (five) basic principles of GCG will support the implementation of the 4 (four) major areas of the Bank's Soundness Rating that continuously become the focus of improvement among others: Capital Strengthening* (*Capital*)*, Income (Earnings), Corporate Governance Improvement and Risk Profile Improvement. Bank Rating is based on Level of Risk (Risk Based Bank Rating/RBBR) contained in POJK No. 4/POJK.03/2016 dated January 26, 2016 and OJK Circular Letter No. 14/SEOJK.03/2017 date March 17, 2017 on the Assessment of Commercial Banks Soundness Level.*

*Encouraging strengthening the capital capacity, scale, resilience and competitiveness of Banks to face the dynamics of the economy as well as domestic and global information technology as well as changes in the banking ecosystem which are currently developing very rapidly as mandated in POJK No. 20/POJK.03/2020 concerning Commercial Bank Consolidation which requires the fulfillment of Minimum Core Capital in stages: IDR 1 trillion on December 31, 2020, IDR 2 trillion on December 31, 2021, IDR 3 trillion on December 31, 2022. For the next phase, the Bank seeks to strengthen the implementation of the internal control and improve the quality of business through business development plan that is more focused on the field of commercial loans, SME loans as well as product that is based on the technology so as to improve funding composition in CASA and the acquisition of the better fee-based income. In addition, the decrease of cost of funds and efficiency of overhead cost.*

*b. The Bank's Organizational Structure*

*Looking at the latest organization structure of the Bank for the Board of Commissioners and Directors of the results of the Extraordinary General Meeting of Shareholder's decision on October 15, 2021, the number and composition of the Board of Commissioners as compared to members of the Board of Directors already met the regulations.*

**50. INFORMASI LAINNYA (lanjutan)**

c. Penyelamatan Aset Bank

Salah satu upaya yang dilakukan oleh manajemen saat ini adalah membentuk fungsi penyelamatan aset untuk menelusuri, menyelamatkan dan menyelesaikan aset-aset Bank yang diduga bermasalah (*asset recovery*), melakukan pemetaan, analisa dan rekomendasi mengenai kondisi seluruh aset, baik berupa pinjaman diberikan, efek-efek, agunan pinjaman dan aset-aset lainnya.

Dalam rangka penyelamatan aset Bank, selain membentuk fungsi penyelamatan aset, dalam struktur organisasi Bank juga membentuk *Management All Deliquencies Division* (MAD) yang merupakan divisi yang menangani restrukturisasi pinjaman bermasalah, realisasi upaya penjualan agunan yang diambil alih (AYDA), hapus buku aset dan *collections*. Selain itu, Bank juga melakukan pengalihan piutang terhadap debitur-debitur NPL.

Bank senantiasa mendukung upaya pengembalian aset-aset Bank di luar negeri yang dilaksanakan oleh Tim Bersama Penyelesaian Permasalahan Aset Bank (dahulu PT Bank Century Tbk) yang anggotanya terdiri dari Kementerian Keuangan, Kepolisian Republik Indonesia, Otoritas Jasa Keuangan (dahulu Bapepam-LK), Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK), Bank Indonesia, Kejaksaan Agung, LPS, Kementerian Luar Negeri dan Kementerian Hukum dan Hak Asasi Manusia berdasarkan Keputusan Menteri Keuangan No. 220/KMK.01/2009 mengenai Pembentukan Tim Bersama Penanganan Permasalahan Bank.

***50. OTHER INFORMATION (continued)***

*c. Recovery of the Banks's Assets*

*One of the management's effort was establishing assets recovery function to investigate, secure and recover the Bank's non-performing assets, prepare mapping, analysis and provide recommendation on the condition of the overall assets such as loans, marketable securities, loan collaterals and other assets.*

*In order to recover the Bank's assets, besides establishing an assets recovery function, the Bank has also set-up Management All Deliquencies Division (MAD) as the division which handles restructuring of non-performing loans, the realization of the sale of foreclosed assets (AYDA), written-off assets and collections. In addition, the Bank also transfers receivables of NPL debtors.*

*The Bank always supports the efforts to recover the Bank's assets overseas by the Joint Team for Settlement of Non-Performing Assets of the Bank (formerly PT Bank Century Tbk), in which the members consist of Ministry of Finance, Police Department of the Republic of Indonesia, Financial Services Authority (formerly Indonesia Capital Market and Financial Institutions Supervisory Agency), Financial Transaction Reports and Analysis Center (FTRAC), Bank Indonesia, Attorney General, LPS, Ministry of Foreign Affairs and Ministry of Law and Human Rights, based on Ministry of Finance Decree No. 220/KMK.01/2009 regarding the Establishment of Joint Team for Handling the Bank's Problems.*

**50. INFORMASI LAINNYA (lanjutan)**

d. Penerapan Anti Pencucian Uang (APU) dan Pencegahan Pendanaan Terorisme (PPT)

Penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT) mengacu kepada Undang-Undang Republik Indonesia No. 8 Tahun 2010 tentang Pencegahan dan Pemberantasan Tindak Pidana Pencucian Uang dan Undang-Undang Republik Indonesia No. 9 Tahun 2013 tentang Pencegahan dan Pemberantasan Tindak Pidana Pendanaan Terorisme. Mengacu juga pada Peraturan Otoritas Jasa Keuangan (POJK) No. 12/POJK.01/2017 Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Sektor Jasa Keuangan, Peraturan Otoritas Jasa Keuangan (POJK) No. 23/POJK.01/2019 Tentang Perubahan atas Peraturan Otoritas Jasa Keuangan No. 12/POJK.01/2017 Tentang Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Sektor Jasa Keuangan dan Surat Edaran Otoritas Jasa Keuangan No. 32/SEOJK.03/2017 tentang Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Sektor Perbankan, serta ketentuan terkait yang diterbitkan oleh Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK).

Bank telah melaksanakan program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU-PPT), antara lain sebagai berikut:

1. Melaporkan secara berkala pelaksanaan penerapan APU dan PPT kepada Direksi dan Dewan Komisaris, dalam rangka pengawasan oleh Direksi dan Dewan Komisaris.

2. Melakukan peninjauan dan perbaikan atas kecukupan kebijakan dan prosedur dalam penerapan APU dan PPT di Bank, untuk memastikan sejalan dengan perubahan dan pengembangan produk, jasa dan teknologi Bank serta sesuai dengan perkembangan modus pencucian uang atau pendanaan terorisme.

3. Melakukan analisa dan reviu atas rencana produk dan aktivitas baru untuk memastikan telah memperhatikan peraturan APU dan PPT.

***50. OTHER INFORMATION (continued)***

*d. Implementation of Anti-Money Laundering (AML) and Combating the Financing of Terrorism (CFT)*

*The application of Anti-Money Laundering and Combating the Financing of Terrorism (AML-CFT) refers to the Law of the Republic of Indonesia No. 8 Year 2010 concerning the Prevention and Eradication of Money Laundering and the Law of the Republic of Indonesia No. 9 Year 2013 concerning Preventing and Combating Terrorism Financing Criminal Offense. Referring also to the Financial Services Authority Regulation (POJK) No. 12/POJK.01/2017 concerning the Implementation of Anti-Money Laundering and Combating the Financing of Terrorism in Financial Services Sector, Financial Services Authority Regulation (POJK) No. 23/POJK.01/2019 Regarding Amendments to Financial Services Authority Regulation No. 12/POJK.01/2017 Regarding the Implementation of Anti Money Laundering Programs and with amendments thereto and Financial Services Authority Circular Letter No. 32/SEOJK.03/2017 concerning Application of AML and CFT Program in Banking Sector, as well as the relevant provisions issued by the Center for Financial Transaction Reporting and Analysis (FTRAC).*

*The Bank has implemented programs on Anti-Money Laundering and Combating the Financing of Terrorism (AML-CFT) programs, among others, as follows:*

*1. Report about AML and CFT Implementation periodically to Directors and Board of Commissioners, in the context of supervision by the Directors and Board of Commissioners.*

*2. Review and improve on the adequacy of policies and procedures in the implementation of AML and CFT in the Bank, to ensure that they are in line with changes and development of Bank product, services and technology and in accordance with developments in the made of money laundering or terrorism financing.*

*3. Analyze and review the plans for new products and activities to ensure that they pay attention to AML and CFT.*

**50. INFORMASI LAINNYA (lanjutan)**

d. Penerapan Anti Pencucian Uang (APU) dan Pencegahan Pendanaan Terorisme (PPT) (lanjutan)

4. Melakukan pengendalian internal melalui program audit internal yang dilaksanakan secara berkala.

5. Meningkatkan fungsi Sistem Informasi pendukung dalam rangka pelaksanaan kewajiban pelaporan kepada otoritas atau regulator serta pelaksanaan pemantauan tingkat risiko nasabah berdasarkan profil dan transaksi yang dilakukan.

6. Meningkatkan pemahaman dan kemampuan dalam penerapan APU dan PPT kepada seluruh karyawan Bank melalui sosialisasi/pelatihan tatap muka dan *Electronic Learning.*

7. Melaksanakan kewajiban pelaporan kepada PPATK dan OJK, serta mendukung implementasi sistem pelaporan *Go AML*, SIPENDAR dan APOLO, berdasarkan peraturan dan perundang-undangan yang mengatur tentang penerapan APU dan PPT di Indonesia.

8. Turut membantu Institusi Penegak Hukum dan PPATK dalam pencegahan dan pemberantasan tindak pidana pencucian uang dan pendanaan terorisme.

9. Bekerjasama dengan seluruh *stakeholder* dalam memperkuat program penerapan APU dan PPT melalui peningkatan komponen penilaian dalam *Financial Integrity Rating On Money Laundering/Terorism Financing*, serta menerapkan *risk and compliance awareness* berbasis *National Risk Assessment*, *Sectoral Risk Assessment and Institutional Risk Assessment On Money Laundering/Terrorism Financing*. Pada tahun 2021, Bank mendapatkan predikat Sangat Baik untuk penilaian dalam *Financial Integrity Rating On Money Laundering/Terorism Financing* yang diberikan oleh Pusat Pelaporan dan Analisa Transaksi Keuangan (PPATK) Indonesia.

***50. OTHER INFORMATION (continued)***

*d. Implementation of Anti-Money Laundering (AML) and Combating the Financing of Terrorism (CFT) (continued)*

*4. Conduct internal control through internal audit program as conducted periodically.*

*5. Improve the function of Information System in order to support reporting to authorities/regulators as well as monitoring the implementation of client's risk rating based on profile and transactions.*

*6. Improve the understanding and ability in the application of AML and CFT to all employees of the Bank through socialization/face-to-face training and Electronic Learning.*

*7. Implement reporting obligations to the authorities (PPATK and OJK), and support the implementation of the Go AML, SIPENDAR and APOLO reporting systems, under the rules and regulations governing the implementation of AML and CFT in Indonesia.*

*8. Participate the Law Enforcement Institutions and PPATK in the prevention and combat of money laundering and terrorism financing.*

*9. Collaborate with all stakeholders in strengthening the implementation program of AML and CFT by increasing the assessment component in the Financial Integrity Rating On Money Laundering/Terrorism Financing, and implement of risk and compliance awareness based on National Risk Assessment, Sectoral Risk Assessment and Institutional Risk Assessment On Money Laundering/Terrorism Financing. In 2021, Bank has received the Very Good Predicate for the assessment in the Financial Integrity Rating On Money Laundering/Terrorism Financing that is given by the Indonesian Financial Transaction Reports and Analysis Center (INTRAC).*

## 50. INFORMASI LAINNYA (lanjutan) / *50. OTHER INFORMATION (continued)*

e. Perhitungan rasio keuangan / *e. Financial ratios calculation*

| | 2021 % | 2020 % | |
|---|---|---|---|
| **Permodalan** | | | ***Capital*** |
| Rasio KPMM yang tersedia untuk risiko kredit dan risiko operasional | 15,84 | 11,62 | *CAR with credit and operational risk* |
| Rasio KPMM yang tersedia setelah memperhitungkan risiko kredit, risiko pasar dan risiko operasional | 15,82 | 11,59 | *CAR with credit, market and operational risk* |
| Aset tetap terhadap modal | 21,39 | 33,68 | *Fixed assets to capital* |
| **Aset produktif** | | | ***Earnings assets*** |
| Aset produktif bermasalah | 2,78 | 3,71 | *Non-performing earning assets* |
| Pinjaman yang diberikan bermasalah-kotor | 3,90 | 4,97 | *Non-performing loans - gross* |
| Pinjaman yang diberikan bermasalah - neto | 2,32 | 2,72 | *Non-performing loans - net* |
| Pembentukan Penyisihan Aset Produktif (PPAP) terhadap aset produktif | 1,52 | 2,27 | *Allowance for Possible Losses (PPAP) on earning assets* |
| Pemenuhan PPAP | 82,82 | 97,97 | *Allowance for possible losses (PPAP) compliance* |
| **Rentabilitas** | | | ***Rentability*** |
| Rasio laba (rugi) sebelum pajak terhadap rata-rata aset (ROA) | (3,06) | (3,36) | *Return on Assets Ratio (ROA)* |
| Rasio laba (rugi) setelah pajak terhadap rata-rata ekuitas (ROE) | (36,27) | (34,01) | *Return on Equity Ratio (ROE)* |
| Margin bunga bersih | 0,82 | 0,22 | *Net Interest Margin (NIM)* |
| Rasio Beban Operasional terhadap Pendapatan Operasional (BOPO) | 122,55 | 146,66 | *Operating Expenses to Operating Revenues Ratio* |
| **Likuiditas** | | | ***Liquidity*** |
| Rasio Kredit yang Diberikan terhadap Dana Pihak Ketiga (LFR) | 62,81 | 56,26 | *Loan to Funding Ratio (LFR)* |
| **Solvabilitas** | | | ***Solvability*** |
| Rasio pengungkit (LR) | 10,51 | 7,22 | *Leverage ratio (LR)* |
| **Efisiensi** | | | ***Efficiency*** |
| *Cost to Income Ratio (CIR)* | 389,23 | 397,45 | *Cost to Income Ratio (CIR)* |
| **Kepatuhan** | | | ***Compliance*** |
| Giro Wajib Minimum (GWM) | | | *Minimum Statutory Reserve* |
| GWM primer Rupiah | 29,82 | 15,49 | *Primary reserve in Rupiah* |
| Harian | 19,88 | 10,33 | *Daily* |
| Rata-rata | 9,94 | 5,16 | *Average* |
| Penyangga Likuiditas Makroprudensial | 7,00 | 16,26 | *Macroprudential Liquidity Buffer* |
| GWM mata uang asing | 4,29 | 5,40 | *Reserve in foreign currencies* |
| Posisi Devisa Neto (PDN) | 1,60 | 3,47 | *Net Open Position (NOP)* |

## 51. KELANGSUNGAN USAHA

Laporan keuangan disusun dengan anggapan bahwa Bank akan melanjutkan operasinya sebagai entitas yang berkemampuan untuk mempertahankan kelangsungan usahanya. Pada tanggal 31 Desember 2021 dan 2020, Bank mengalami akumulasi kerugian operasional yang mengakibatkan defisit masing-masing sebesar Rp 12.434.856 dan Rp 11.989.433.

Untuk memperbaiki kondisi ini, Bank mempersiapkan langkah-langkah sebagai berikut:

a. Bank berencana untuk memperkuat permodalannya dengan cara mengumpulkan dana yang merupakan campuran ekuitas dan utang.

b. Bank juga terus memantau eksposur dalam mata uang dan memberlakukan kebijakan yang cocok untuk mengurangi risiko.

c. Bank juga berencana untuk melakukan langkah-langkah efisiensi biaya seperti biaya umum administrasi serta penghematan biaya tenaga kerja dengan lebih selektif dalam melakukan rekrutmen karyawan baru, serta penghematan dalam pengeluaran biaya hukum lainnya.

d. Bank berencana untuk fokus pada pengembangan bisnis retail, komersial, konsumer dan kredit sindikasi terutama sektor yang masih prospektif.

e. Bank terus meningkatkan pendapatan lain melalui transaksi valuta asing dan pendapatan dari transaksi obligasi melalui *fee-based income*.

f. Bank juga terus meningkatkan proses manajemen risiko dan *Good Corporate Governance* sebagai alat *monitoring* tingkat risiko bank.

Pemegang saham utama dalam surat tertanggal 31 Desember 2021, menyatakan persetujuannya untuk memberikan dukungan finansial kepada Bank dengan tujuan agar Bank mampu memenuhi kewajibannya dimasa mendatang.

## *51. GOING CONCERN*

*The financial statements have been prepared assuming that the Bank will continue to operate as a going concern entity. As of December 31, 2021 and 2020, the Bank experienced accumulated operating losses which resulted to a net deficit amounting to Rp 12,434,856 and Rp 11,989,433, respectively.*

*To improve this condition, the Bank has prepared the following plans:*

*a. The Bank plans to strengthen its capital base by raising funds which are a combination of equity and debt.*

*b. The Bank also closely monitors its exposure in currencies and applies suitable policies to mitigate this risk.*

*c. The Bank also plans to conduct cost efficiency measures such as general administrative costs as well as labor cost savings by being more selective in recruiting new employees, as well as savings in other legal expenses.*

*d. The Bank plans to focus on developing retail, commercial, consumer and syndicated loans especially the prospective sector.*

*e. The Bank continues to increase other income through foreign exchange transactions and income from bond transactions through fee-based income.*

*f. The Bank also continues to improve the risk management process and Good Corporate Governance as a tool to monitor the Bank's risk level.*

*The majority shareholder in a letter dated December 31, 2021 stated its agreement to provide financial support to the Bank so as to enable the Bank to fulfill its future obligations.*

## 52. HAL LAINNYA

Kasus Hukum

Bank sedang menghadapi kasus-kasus hukum. Sampai dengan tanggal 31 Desember 2021, beberapa pihak telah mengajukan tuntutan hukum kepada Bank di pengadilan di dalam maupun di luar negeri. Sampai dengan tanggal laporan ini, tuntutan hukum adalah subjek dari proses hukum dan keputusan atas tuntutan hukum tersebut masih tertunda. Hasil final dari kasus-kasus tersebut belum dapat ditentukan oleh Bank.

## *52. OTHER MATTERS*

*Legal Cases*

*The Bank is facing several legal cases. Until December 31, 2021, several parties have filed legal cases against the Bank in courts both in and outside the country. As of the date of this report, these legal cases are the subjects of legal proceedings and decisions on such cases are still pending. The final decision of the legal cases has not been determined by the Bank.*

## 53. INFORMASI TAMBAHAN UNTUK ARUS KAS

Rincian transaksi non kas adalah sebagai berikut:

## *53. SUPPLEMENTARY INFORMATION TO CASH FLOWS*

*Details of non-cash transactions are as follows:*

| | 2021 | 2020 | |
|---|---|---|---|
| Aset tetap yang dihapusbukukan (Catatan 14) | 126 | 33 | *Written-off fixed assets (Note 14)* |
| Pinjaman yang dihapusbukukan (Catatan 10) | 37.475 | 20.898 | *Written-off loans (Note 10)* |
| Harga perolehan aset hak guna (Catatan 16) | 2.438 | 1.241 | *Acquisition cost right of use assets (Note 16)* |
| Reklasifikasi pinjaman subordinasi ke komponen ekuitas lain (Catatan 24) | 346.625 | 400.000 | *Reclassification of subordinated loan to other component of equity (Note 24)* |

Berikut merupakan rekonsiliasi atas perubahan pada liabilitas yang timbul dari aktivitas pendanaan:

*The following is the reconciliation of movements of liabilities to cash flows arising from financing activities:*

| Komponen dari aktivitas pendanaan (diluar ekuitas) | 1 Januari/ *January 1,* 2021 | Kas/ *Cash* | Non-kas/ *Non-cash* | Pergerakan valuta asing/ *Movement of foreign exchange* | 31 Desember/ *December 31,* 2021 | *Component of financing activities (excluding equity)* |
|---|---|---|---|---|---|---|
| Pinjaman subordinasi | 252.825 | 95.000 | (346.625) | (1.200) | - | *Subordinated loan* |
| Liabilitas sewa | 4.682 | (5.974) | 2.225 | - | 933 | *Lease liabilities* |
| **Total** | **257.507** | **89.026** | **(344.400)** | **(1.200)** | **933** | ***Total*** |

| Komponen dari aktivitas pendanaan (diluar ekuitas) | 1 Januari/ *January 1,* 2020 | Kas/ *Cash* | Non-kas/ *Non-cash* | Pergerakan valuta asing/ *Movement of foreign exchange* | 31 Desember/ *December 31,* 2020 | *Component of financing activities (excluding equity)* |
|---|---|---|---|---|---|---|
| Pinjaman subordinasi | 400.000 | 251.839 | (400.000) | 986 | 252.825 | *Subordinated loan* |
| Liabilitas sewa | 9.716 | (5.727) | 693 | - | 4.682 | *Lease liabilities* |
| **Total** | **409.716** | **246.112** | **(399.307)** | **986** | **257.507** | ***Total*** |

## 54. DAMPAK COVID-19

Pada tanggal 11 Maret 2020, Organisasi Kesehatan Dunia ("WHO") telah menetapkan penyebaran wabah virus corona ("COVID-19") sebagai pandemi global. Wabah COVID-19 telah menyebabkan terjadinya perlambatan ekonomi global dan domestik, yang kemudian mempengaruhi operasi Bank.

Dalam jangka menengah, pertumbuhan ekonomi Indonesia diharapkan kembali melanjutkan momentum perbaikan. Namun, risiko ketidakpastian ekonomi global juga masih diperkirakan membayangi kinerja pertumbuhan ekonomi ke depan, terutama akibat pandemi COVID-19 yang masih membayangi beberapa negara. Pembangunan infrastruktur, terutama rangkaian proyek strategis nasional yang telah dilaksanakan, diharapkan dapat menjadi landasan pembangunan ekonomi sehingga mampu menopang dan mendorong peningkatan kinerja sektor-sektor strategis dan produktif seperti investasi dan ekspor serta didukung oleh konsumsi masyarakat yang terjaga. Pengembangan teknologi informasi dan komunikasi diperkirakan akan menjadi salah satu penggerak investasi dan mendorong peningkatan kualitas Sumber Daya Manusia (SDM).

Perekonomian domestik secara perlahan membaik, didorong stimulus fiskal dan perbaikan ekspor. Perkembangan terkini mengindikasikan pemulihan permintaan domestik, setelah mengalami kontraksi pertumbuhan pada triwulan II 2020. Pemulihan tersebut didukung terutama oleh belanja Pemerintah yang meningkat didorong stimulus fiskal terkait perlindungan sosial dan dukungan UMKM.

Untuk menjaga stabilitas makro ekonomi dan sistem keuangan serta dalam rangka memitigasi dampak COVID-19, koordinasi antara Bank Indonesia, Pemerintah dan OJK terkait pelonggaran likuiditas, stimulus fiskal dan relaksasi pengaturan kredit perbankan akan terus diperkuat untuk mendukung pemulihan ekonomi, baik UMKM maupun dunia usaha. Berbagai stimulus yang diberikan pemerintah seperti penempatan dana pemerintah di industri perbankan dan penjaminan kredit UMKM dan korporasi, dapat mendorong penyaluran kredit lebih tinggi untuk mengakselerasi pertumbuhan ekonomi.

## *54. IMPACTS OF COVID-19*

*On March 11, 2020, the World Health Organization ("WHO") declared the outbreak of corona virus ("COVID-19") as a global pandemic. This COVID-19 outbreak has caused global and domestic economic slowdown, which in turn affected the operations of the Bank.*

*In the medium term, Indonesia's economic growth is expected to continue the momentum of improvement. However, the risk of global economic uncertainty is also expected to overshadow the performance of economic growth in the future, especially due to the COVID-19 pandemic that still overshadows some countries. Infrastructure development, especially the series of national strategic projects that have been implemented, is expected to be the foundation of economic development so as to support and encourage the improvement of the performance of strategic and productive sectors such as investment and exports and supported by maintained public consumption. The development of information and communication technology is expected to be one of the drivers of investment and encourage the improvement of human resources quality.*

*The domestic economy is slowly improving, driven by fiscal stimulus and improved exports. The latest developments indicate a recovery in domestic demand, after contracting growth in the second quarter of 2020. The recovery was supported primarily by increased Government spending driven by fiscal stimulus related to social protection and SME support.*

*To maintain macroeconomic and financial system stability and to mitigate the impact of COVID-19, coordination between Bank Indonesia, the Government and OJK regarding liquidity easing, fiscal stimulus and relaxation of banking credit arrangements will continue to be strengthened to support economic recovery, both SMEs and businesses. Various government-provided stimulus such as the placement of government funds in the banking industry and credit guarantees of SMEs and corporations, can encourage higher lending to accelerate economic growth.*

**54. DAMPAK COVID-19 (lanjutan)**

Adapun dampak dari penyebaran virus COVID-19 tidak hanya semakin meningkatnya permintaan restrukturisasi dari debitur-debitur, namun juga munculnya permasalahan likuiditas. Dari sisi bisnis, dengan melihat perkembangan ekonomi yang melambat dan masih diliputi ketidakpastian, manajemen bank sangat selektif dalam melakukan ekspansi dan berupaya memberikan solusi terhadap beberapa debitur yang tidak memenuhi standar kualitas maupun berdasarkan monitoring pembayaran dan pertimbangan kelangsungan bisnis debitur. Berbagai perbaikan infrastruktur dan proses kredit dari kebijakan, sistem prosedur proses inisiasi hingga persetujuan juga terus dilaksanakan, sehingga dapat benar-benar siap dan mengantisipasi risiko yang akan muncul.

Keberhasilan program vaksinasi menjadi kunci pemulihan ekonomi, karena mendorong perbaikan prospek perekonomian global dan domestik. Vaksinasi merupakan prasyarat mobilitas lebih tinggi yang memungkinkan aktivitas ekonomi kembali normal. Selain itu, prospek kecepatan pemulihan ini juga akan dipengaruhi oleh disiplin masyarakat dalam penerapan protokol COVID-19. Berlanjutnya stimulus kebijakan dan penguatan sinergi kebijakan ekonomi nasional akan mempercepat ekspansi perekonomian.

Seiring dengan prospek pemulihan ekonomi nasional, stabilitas sistem keuangan diprakirakan tetap kuat dengan intermediasi perbankan yang diupayakan meningkat. Dari sisi permintaan, kinerja korporasi diprakirakan membaik secara bertahap ditopang oleh berbagai stimulus kebijakan dari Bank Indonesia, Pemerintah, dan otoritas terkait, serta meningkatnya mobilitas masyarakat. Kinerja rumah tangga diprakirakan juga pulih, yang menyebabkan terdorongnya konsumsi. Dengan dukungan permodalan yang kuat dan likuiditas yang cukup, Perbankan menyalurkan kredit secara selektif ke sektor riil sesuai target dengan risiko kredit yang terjaga. Pembiayaan dari pasar modal juga diprakirakan tumbuh sejalan dengan potensi peningkatan aktivitas usaha dan ekspansi korporasi. Namun, potensi perbaikan intermediasi pada 2021 masih dibayangi sejumlah risiko terkait keberhasilan program vaksinasi, adanya mutasi virus, serta ketidakpastian model bisnis sesudah pandemi COVID-19.

Bank terus berupaya untuk memperbaiki pelayanan perbankan dengan dukungan teknologi informasi sehingga proses operasional kegiatan usaha Bank menjadi lebih cepat dan akurat. Hal ini pada akhirnya dapat memberikan pelayanan yang memuaskan bagi seluruh nasabah sesuai dengan visi dan misi Bank.

***54. IMPACTS OF COVID-19 (continued)***

*The impact of the spread of the COVID-19 virus to the Bank is not only an increase in demand for restructuring from debtors, but also the emergence of liquidity problems. From the business side, with the slow economic development and uncertainty, the Bank's management is very selective in expanding and trying to provide solutions to some debtors that do not meet the quality standards or based on payment monitoring and consideration of debtor business continuity. Various infrastructure improvements and credit processes from policies, initiation process procedures to approvals are also continues implemented, so that they can be fully prepared and anticipate the risks that will arise.*

*The success of the vaccination program is the key to economic recovery, as it encourages improvement in the prospects for the global and domestic economy. Vaccination is a prerequisite for higher mobility which allows economic activity to return to normal. In addition, the prospect of the speed of recovery will also be influenced by community discipline in implementing the COVID-19 protocol. Continued policy stimulus and strengthening of national economic policy synergies will accelerate economic expansion.*

*In line with the outlook for national economic recovery, financial system stability is predicted to remain strong with efforts to improve banking intermediation. On the demand side, corporate performance is predicted to gradually improve on the back of various policy stimuli from Bank Indonesia, the Government and related authorities, as well as increased mobility of the public. Households are also predicted to recover, leading to a boost in consumption. With the support of strong capital and sufficient liquidity, banks channel loans selectively to the real sector according to targets with manageable credit risk. Capital market financing is also predicted to grow in line with the potential for increased business activity and corporate expansion. However, the potential for improvement in intermediation in 2021 is still overshadowed by a number of risks related to the success of the vaccination program, the presence of virus mutations, and the uncertainty of the business model after the COVID-19 epidemic.*

*The Bank continuously strives to improve banking services with the support of information technology so that the operational process of the Bank's business activities becomes faster and more accurate. This can ultimately provide satisfactory service for all customers in accordance with the Bank's vision and mission.*

## 54. DAMPAK COVID-19 (lanjutan)

Bank juga berfokus pada perbaikan neraca dan kinerja keuangan secara menyeluruh. Dalam upaya membersihkan portofolio neraca dari aktiva non-produktif, serta berupaya menyeimbangkan antara menjaga rasio likuiditas dengan baik dan memperbaiki profitabilitas. Selain itu, Bank juga tetap mengupayakan dan mempertahankan kredit bermasalah seminimal mungkin melalui upaya pemulihan, penjualan agunan dan upaya lainnya.

## *54. IMPACTS OF COVID-19 (continued)*

*The Bank also focuses on improving its balance sheet and overall financial performance. In an effort to clean up the balance sheet portfolio of non-productive assets, it seeks to strike a balance between maintaining a good liquidity ratio and improving profitability. In addition, the Bank also continues to strive and maintain minimal non-performing loans through recovery efforts, collateral sales and other efforts.*

## 55. PERISTIWA SETELAH PERIODE PELAPORAN

**Susunan Manajemen Bank dan Karyawan**

Berdasarkan Pernyataan Keputusan Rapat tanggal 10 Januari 2022 yang telah dinyatakan dalam Akta Notaris Jose Dima Satria, S.H., M.Kn., No. 39 pada tanggal 10 Januari 2022 yang telah diterima dan dicatat dalam *database* Sistem Administrasi Badan Hukum Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia berdasarkan Surat No. AHU-AH.01.03-0025175 tanggal 12 Januari 2022, susunan Dewan Komisaris dan Direksi Bank adalah sebagai berikut:

## *55. EVENTS AFTER THE REPORTING PERIOD*

***Composition of the Bank's Management and Employees***

*Based on Bank's Meeting Decision Statement dated January 10, 2022, as covered by Notarial Deed of Jose Dima Satria, S.H., M.Kn., No. 39 dated January 10, 2022 which has been accepted and recorded in the database of the Legal Entity Administration System of the Ministry of Law and Human Rights of the Republic of Indonesia based on its Letter No. AHU-AH.01.03-0025175 dated January 12, 2022, the composition of the Bank's Board of Commissioners and Directors are as follows:*

| | | |
|---|---|---|
| **Dewan Komisaris:** | | ***Board of Commissioners:*** |
| Komisaris Utama | Nobiru Adachi | *President Commissioner* |
| Komisaris | Nobuiku Chiba | *Commissioner* |
| Komisaris Independen | Sutirta Budiman | *Independent Commissioner* |
| Komisaris Independen | Iwan Nataliputra | *Independent Commissioner* |
| Komisaris Independen | Benny Siswanto | *Independent Commissioner* |
| **Direksi:** | | ***Board of Directors:*** |
| Direktur Utama | Ritsuo Fukadai | *President Director* |
| Direktur | Felix Istyono Hartadi Tiono | *Director* |
| Direktur | Helmi Arief Hidayat | *Director* |
| Direktur | Cho Won June | *Director* |
| Direktur | Bijono Waliman | *Director* |
| Direktur | R. Djoko Prayitno | *Director* |
| Direktur | Widjaja Hendra | *Director* |

**Komite Audit, Komite Pemantau Risiko dan Komite Remunerasi dan Nominasi**

**Komite Audit**

Susunan Komite Audit berdasarkan Surat Keputusan Direksi No. 02.01/S.Kep-Dir-HCGD/ JTRUST/II/2022 tanggal 2 Februari 2022 adalah sebagai berikut:

***Audit Committee, Risk Monitoring Committee and Remuneration and Nomination Committee***

***Audit Committee***

*The composition of Audit Committee based on Board of Directors Decision Letter No. 02.01/S.Kep-Dir-HCGD/JTRUST/II/2022 dated February 2, 2022 is as follows:*

| | | |
|---|---|---|
| Ketua | Benny Siswanto | *Chairman* |
| Sekretaris merangkap anggota | Bambang Setyoko | *Secretary and member* |
| Anggota | I Gde Yadnya Kusuma | *Member* |

**55. PERISTIWA SETELAH PERIODE PELAPORAN (lanjutan)**

**Komite Audit, Komite Pemantau Risiko dan Komite Remunerasi dan Nominasi (lanjutan)**

**Komite Pemantau Risiko**

Susunan Komite Pemantau Risiko berdasarkan Surat Keputusan Direksi No. 02.02/S.Kep-Dir-HCGD/JTRUST/II/2022 tanggal 2 Februari 2022 adalah sebagai berikut:

| | | |
|---|---|---|
| Ketua | Iwan Nataliputra | |
| Sekretaris merangkap anggota | I Gde Yadnya Kusuma | |
| Anggota | Benny Siswanto | |
| Anggota | Nobiru Adachi | |
| Anggota | Nobuiku Chiba | |
| Anggota | Bambang Setyoko | |

**Komite Remunerasi dan Nominasi**

Susunan Komite Pemantau Risiko berdasarkan Surat Keputusan Direksi No. 02.03/S.Kep-Dir-HCGD/JTRUST/II/2022 tanggal 2 Februari 2022 adalah sebagai berikut:

| | | |
|---|---|---|
| Ketua | Benny Siswanto | |
| Sekretaris merangkap anggota | Ong Pey Fang | |
| Anggota | Nobuiku Chiba | |

Bank menerima surat pengunduran diri Sutirta Budiman selaku Komisaris Independen Bank pada tanggal 10 Januari 2022. Pengunduran diri tersebut efektif setelah ditutupnya Rapat Umum Pemegang Saham Luar Biasa tanggal 25 Pebruari 2022.

***55. EVENTS AFTER THE REPORTING PERIOD (continued)***

***Audit Committee, Risk Monitoring Committee and Remuneration and Nomination Committee (continued)***

***Risk Monitoring Committee***

*The composition of Risk Monitoring Committee based on Board of Directors Decision Letter No.02.02/S.Kep-Dir-HCGD/JTRUST/II/2022 dated February 2, 2022 is as follows:*

| | | |
|---|---|---|
| *Chairman* | | |
| *Secretary and member* | | |
| *Member* | | |
| *Member* | | |
| *Member* | | |
| *Member* | | |

***Remuneration and Nomination Committee***

*The composition of Risk Monitoring Committee based on Board of Directors Decision Letter No. 02.03/S.Kep-Dir-HCGD/JTRUST/II/2022 dated February 2, 2022 is as follows:*

| | | |
|---|---|---|
| *Chairman* | | |
| *Secretary and member* | | |
| *Member* | | |

*The Bank received the resignation letter of Sutirta Budiman as Independent Commissioner of the Bank on January 10, 2022. The resignation is effective after closing Extraordinary General Meeting of Shareholders on February 25, 2022.*

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# Lampiran

## Surat Edaran Otoritas Jasa Keuangan Republik Indonesia No. 9/SEOJK.03/2020: Transparansi dan Publikasi Laporan Bank Umum Konvensional

## Attachment

To Financial Services Authority Circular Letter No. 9/SEOJK.03/2020: Transparency and Publication of Conventional Commercial Bank Reports

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| **1. Informasi Umum** | | **1. General Information** |
| **a. Ikhtisar Data Keuangan Penting Ikhtisar data keuangan penting memuat informasi keuangan yang disajikan dalam bentuk perbandingan paling kurang 2 (dua) tahun buku atau sejak memulai usaha jika Bank tersebut menjalankan kegiatan usahanya kurang dari 2 (dua) tahun, paling sedikit memuat:** | | **a. Financial Highlights presents financial information in a comparative format for 2 (two) financial years, or since the Bank begins its business for banks that have been in business for less than 2 (two) years. At the very least, financial highlights covers:** |
| 1) Pendapatan bunga bersih; | 10 | 1) Net interest income; |
| 2) Laba operasional; | 10 | 2) Operating profit; |
| 3) Laba sebelum pajak; | 10 | 3) Profit before tax; |
| 4) Laba bersih; | 10 | 4) Net profit; |
| 5) Total laba (rugi) komprehensif; | 10 | 5) Total comprehensive profit/loss; |
| 6) Laba bersih per saham; | 10 | 6) Net income per share; |
| 7) Jumlah aset; | 8 | 7) Total assets; |
| 8) Jumlah liabilitas; | 9 | 8) Total liabilities; |
| 9) Jumlah ekuitas; | 9 | 9) Total equity; |
| 10) Aset produktif; | 11 | 10) Earning assets; |
| 11) Dana pihak ketiga; | 8 | 11) Third party funds; |
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| 14) Return on Asset (ROA); | 11 | 14) Return on Asset (ROA); |
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| 16) Rasio laba (rugi) terhadap pendapatan; | 11 | 16) Profit margin (profit/loss to income ratio); |
| 17) Rasio Beban Operasional terhadap Pendapatan Operasional (BOPO); | 11 | 17) Rasio Beban Operating Expenses to Operating Income Ratio (BOPO); |
| 18) Cost to Income Ratio (CIR); | 11 | 18) Cost to Income Ratio (CIR); |
| 19) Persentase pelanggaran dan pelampauan Batas Maksimum Pemberian Kredit (BMPK); | 11 | 19) Percentage of Violation and Exceedance of Legal lending Limit (LLL); |
| 20) Rasio Giro Wajib Minimum (GWM); | 11 | 20) Mandatory Minimum Reserves (GWM) Ratio; |
| 21) Rasio Posisi Devisa Neto (PDN); dan | 11 | 21) Net Open Position (PDN) Ratio; and |
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| 1) Nama Bank, termasuk apabila terdapat perubahan nama, alasan perubahan, dan tanggal efektif perubahan nama pada tahun buku; | 52 | 1) Name of Bank, including if any, change of name, reaon for the change, and effective date of name change in the financial year; |
| 2) Akses terhadap Bank, termasuk kantor cabang atau kantor perwakilan yang memungkinkan masyarakat dapat memperoleh informasi mengenai Emiten atau Perusahaan Publik, meliputi: | 52 | 2) Access to the Bank, including branch or representative offices, whereby the general public may obtain information on the Issuer or Public Company, comprising of: |
| a) Alamat; | 52 | a) Address; |
| b) Nomor telepon; | | b) Telephone number; |
| c) Alamat surat elektronik; dan | | c) E-mail address; and |
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| 5) Kegiatan usaha menurut anggaran dasar terakhir, kegiatan usaha yang dijalankan pada tahun buku, serta jenis barang dan/atau jasa yang dihasilkan; | 64-67 | 5) Line(s) of business according to the latest articles of association, business activites performed in the Financial Year, and types of products and/or services provided; |
| 6) Struktur organisasi Bank paling sedikit sampai dengan struktur 1 (satu) tingkat di bawah direksi, disertai dengan nama dan jabatan; | 62-63 | 6) Organization structure of Bank, at the very least to 1 (one) level below the Directors, with names and positions; |
| 7) Susunan dan komposisi pemegang saham, yaitu nama pemegang saham dan persentase kepemilikan, termasuk: | 102-104 | 7) Shareholding structure and composition, that is, names of shareholders and percentage of shareownership, including: |
| a) Pemegang saham yang memiliki 5% (lima persen) atau lebih saham Bank; | 102 | a) Shareholders with a minimum of 5% (five percent) of shares of the Bank; |
| b) Anggota direksi dan anggota dewan komisaris yang memiliki saham Bank; | 103 | b) Members of the Board of Directors and Board of Commissioners that own shares of the Bank; |
| c) Kelompok pemegang saham masyarakat, yaitu kelompok pemegang saham yang masing-masing memiliki kurang dari 5% (lima persen) saham Bank; | 103 | c) Public shareholders, that is, shareholders that each held less than 5% (five percent) of shares of the Bank; |
| d) Informasi mengenai pemegang saham utama dan pengendali Bank, baik langsung maupun tidak langsung, sampai kepada pemilik individu, yang disajikan dalam bentuk skema atau bagan; | 104 | d) information on the majority and controlling shareholder(s) of the Bank, direct or indirect, up to the individual ultimate shareholders, presented in a schematic diagram or chart; |
| 8) Nama entitas anak, perusahaan asosiasi, perusahaan ventura bersama dimana bank memiliki pengendalian bersama entitas, beserta persentase kepemilikan saham, bidang usaha, total aset, dan status operasi Bank (jika ada); | 52 | 8) Name of subsidiary entity, associated company or joint venture company where the Bank exercise a joint control with the entity, along with the percentage of shareownership, lines of business, total assets, and operating status of the entity (if any); |
| 9) Untuk entitas anak, ditambahkan informasi mengenai alamat entitas anak; | 52 | 9) For subsidiary entities, include information on address of such subsidiary entities; |
| 10) Profil direksi dan dewan komisaris, paling sedikit, memuat: | 72-86 | 10) Profiles of the Board of Directors and Board of Commissioners, covering at least |
| a) Susunan direksi, dewan komisaris beserta jabatan, dan ringkasan riwayat hidupnya; | | a) Composition of the Board of Directors and the Board of Commissioners, along with the position and brief resume of the respective members thereof; |
| b) Nama dan jabatan yang sesuai dengan tugas dan tanggung jawab; | | b) Names and position according to the duties and responsibilities; |
| c) Foto terbaru; | | c) Latest photograph; |
| d) Usia; | | d) Age; |
| e) Kewarganegaraan; | | e) Nationality; |
| f) Riwayat pendidikan; | | f) Education background; |
| g) Riwayat jabatan, meliputi informasi: | | g) Work history, including information on: |
| (1) Dasar hukum penunjukan sebagai anggota direksi dan dewan komisaris pada Bank yang bersangkutan; | | (1) Legal basis of appointment as member of the Board of Directors and Board of Commissioner of the Bank |
| (2) Rangkap jabatan, baik sebagai anggota direksi, anggota dewan komisaris, dan/atau anggota komite serta jabatan lain (jika ada); dan | | (2) Concurrent position(s), as member of the board of directors, board of commissioners, and/or committes and other position (if any); and |
| (3) Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Bank; | | (3) Work history, with period of service thereon, with or without the Bank; |
| h) Pendidikan dan/atau pelatihan yang telah diikuti anggota direksi dan dewan komisaris dalam meningkatkan kompetensi dalam tahun buku (jika ada); dan | | h) Education and/or training attended by member of the Board of Directors and Board of Commissioners for competence development during the financial year (if any); and |
| i) Hubungan afiliasi dengan anggota direksi lain, anggota dewan komisaris, dan pemegang saham utama (jika ada) meliputi nama pihak yang terafiliasi. | | i) Affiliation with other member of the Board of Directors, Board of Commissioners, or the majority shareholder (if any), disclosing the name of affiliated party. |
| 11) Dalam hal terdapat perubahan susunan anggota direksi dan/atau anggota dewan komisaris yang terjadi setelah tahun buku berakhir sampai dengan batas waktu penyampaian laporan publikasi keuangan dan informasi kinerja keuangan tahunan, maka susunan yang dicantumkan dalam laporan tahunan yaitu susunan anggota direksi dan/atau anggota dewan komisaris yang sebelum dan setelah perubahan; | 87 | 11) In the event of changes in the membership composition of the Board of Directors and/or the Board of Commissioners occuring subsequent to the end of the Financial Year and up to the deadline for submission of the annual report of published financial statements and information on financial performance, membership composition of the Board of Directors and/or Board of Commissioners shall be presented both prior and after such change(s); |

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| 12) Profil singkat pejabat eksekutif, termasuk susunan pejabat eksekutif beserta jabatan dan ringkasan riwayat hidup. | 88-95 | 12) Brief profiles of executive officers, with structure, position and summary curriculum vitae; |
| 13) Jumlah karyawan dan deskripsi sebaran tingkat pendidikan dan usia karyawan dalam tahun buku; dan | 96-99 | 13) Total headcount, and employee distribution in the Financial Year by education and age; and |
| 14) Penghargaan dan/atau sertifikasi yang diterima Bank baik yang berskala nasional maupun internasional dalam tahun buku terakhir (jika ada), yang memuat: | 110 | 14) Awards and/or certifications in domestic as well as international scope, received by the Bank in the last Financial Year (if any), which covers: |
| a) Nama penghargaan dan/atau sertifikasi; | | a) Name of award and/or certification; |
| b) Badan atau lembaga yang memberikan; dan | | b) Issuing institution or agency; and |
| c) Masa berlaku penghargaan dan/atau sertifikasi (jika ada); | | c) Validity period of such award and/or certification (if any). |
| **2. Informasi Kinerja Keuangan** | | **2. Information on Financial Performance** |
| **a. Laporan direksi** | | **a. Report of the Board of Directors** |
| Uraian singkat mengenai kinerja Bank, yang paling sedikit meliputi: | | Brief description of the Bank performance, at the very least covering: |
| 1) Strategi dan kebijakan yang ditetapkan oleh manajemen Bank, termasuk untuk UUS apabila Bank memiliki UUS; | 36-46 | 1) Strategy and policies of the Bank's management, including for the Sharia Business Unit (UUS) for banks that have an UUS; |
| 2) Perbandingan antara hasil yang dicapai dengan yang ditargetkan; | 39 | 2) Comparison between achievement and targets; |
| 3) Kendala yang dihadapi Bank; | 40 | 3) Constraints faced by the Bank; |
| 4) Gambaran tentang prospek usaha; | 41 | 4) Overview of business prospects; |
| 5) Penerapan tata kelola Bank; | 41 | 5) Implementation of Bank governance; |
| 6) Perubahan komposisi anggota direksi dan alasan perubahan (jika ada); | 43 | 6) Changes in the composition of the Board of Directors and reason for such changes (if any); |
| 7) Struktur organisasi; | 45 | 7) Organization structure; |
| 8) Aktivitas utama; | 39 | 8) Primary activities; |
| 9) Teknologi informasi; | 43 | 9) Information Technology; |
| 10) Jenis produk dan jasa yang ditawarkan, termasuk penyaluran kredit kepada debitur usaha mikro, kecil, dan menengah; | 39 | 10) Types of products and services, including lending to debtors in the micro-, small- and medium-business sectors; |
| 11) Perkembangan perekonomian dan target pasar; | 38 | 11) Developments in the economy and target market; |
| 12) Sumber daya manusia meliputi jumlah, tingkat pendidikan, pelatihan, dan pengembangan sumber daya manusia. | 43 | 12) Human resources, covering number of employees as well as education, training, and development programs for human resources. |
| **b. Laporan dewan komisaris** | | **b. Report of the Board of Commissioners** |
| Laporan dewan komisaris paling sedikit memuat: | 24-34 | The report of the Board of Commissioners covers at least: |
| 1) Susunan dewan komisaris, beserta jabatan, dan ringkasan riwayat hidup; | 34 | 1) Structure of the Board of Commissioners, with position and summary curriculum vitae; |
| 2) Penilaian terhadap kinerja direksi mengenai pengelolaan Bank; | 26-28 | 2) Assessment of the performance of the Board of Directors in the management of the Bank; |
| 3) Pengawasan terhadap implementasi strategi Bank; | 28-29 | 3) Supervision of the implementation of Bank's strategies; |
| 4) Pandangan atas prospek usaha Bank yang disusun oleh direksi; | 29-30 | 4) Opinion on the business prospects as prepared by the Board of Directors; |
| 5) Pandangan atas penerapan tata kelola Bank; | 30 | 5) Opinion on the implementation of Bank governance; |
| 6) Perubahan komposisi anggota dewan komisaris dan alasan perubahan (jika ada); dan | 33 | 6) Changes in the composition of the Board of Commissioners and reason for such changes (if any); and |
| 7) Frekuensi dan cara pemberian nasihat kepada anggota direksi; | 28 | 7) Frequency and mechanism for advising members of the Board of Directors; |
| **c. Analisis dan pembahasan manajemen** | | **c. Management Discussion & Analysis** |
| Analisis dan pembahasan manajemen yang memuat analisis dan pembahasan mengenai laporan keuangan dan informasi penting lainnya dengan penekanan pada perubahan material yang terjadi dalam Tahun Buku, paling sedikit mengenai: | 112-175 | Management discussion and analysis presents an analysis and discussion of financial statements accounts and other important information with an emphasis on material changes that occurred during the Financial Year, which at least includes: |
| 1) Tinjauan kinerja per segmen usaha termasuk UUS, paling sedikit mengenai: | 118-121 | 1) Review of operations by business segment, including for UUS, at least of: |
| a. Pendapatan; dan | | a. Revenues; and |
| b. Profitabilitas; | | b. Profitability; |

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| 2) Tinjauan kinerja keuangan yang mencakup perbandingan kinerja keuangan tahun berjalan dengan tahun sebelumnya, penjelasan mengenai penyebab adanya perubahan dan dampak perubahan tersebut, yang paling sedikit mengenai: | 122-175 | 2) Review of financial performance, comprising a comparison of the financial performance for the current year wuth the previous year, as well as explanation on the cause of changes and impact of such changes, covering at least: |
| a. Penanaman dana (investasi dan pemberian kredit/ pembiayaan) dan total aset; | 124-136 | a. Investment of funds (investments and disbursement of loan/financing) and total assets; |
| b. Dana pihak ketiga dan sumber pendanaan lain; | 136-140 | b. Third party funds and other sources of funding; |
| c. Ekuitas; | 140-143 | c. Equity; |
| d. Pendapatan, beban, laba (rugi), penghasilan komprehensif lain, dan total laba (rugi) komprehensif; | 143-148 | d. Revenues, expenses, profit (loss), other comprehensive income, and total comprehensive profit (loss); |
| e. Arus kas; dan | 148 | e. Cash flows; and |
| f. Suku bunga dasar kredit; | 149-150 | f. Prime lending rate; |
| 3) Analisis kualitas aset produktif dan rasio keuangan yang relevan; | 149-151 | 3) Analysis of the quality of earning assets and relevant financial ratios; |
| 4) Struktur permodalan Bank; | 151-154 | 4) Capital structure of Bank; |
| 5) Informasi dan fakta material yang terjadi setelah tanggal laporan akuntan (jika ada); dan | 160-167 | 5) Material information and facts subsequent to the date of accountant report (if any); and |
| 6) Aspek pemasaran atas produk Bank, paling sedikit mengenai strategi pemasaran dan pangsa pasar; | 168-175 | 6) Marketing aspects of Bank's products, at least on marketing strategy amd market share; |
| **3. Informasi Eksposur Risiko dan Permodalan** | | **3. Information on Risk Exposure and Capital** |
| Eksposur risiko dan permodalan meliputi laporan eksposur risiko dan permodalan periode tahunan sebagaimana diatur dalam bagian II Laporan publikasi eksposur risiko dan permodalan. | 196-281 | In the event that the Bank includes the corporate governance report into the Annual Financial Publication Report and Financial Performance Information, the scope and guidelines for such report shall refer to the applicable POJK on implementation of governance for commercial banks. |
| **4. Informasi Tata Kelola** | | **4. Governance Information** |
| Dalam hal Bank menggabungkan laporan pelaksanaan tata kelola dalam Laporan Publikasi Keuangan dan Informasi Kinerja Keuangan Tahunan, maka ruang lingkup dan pedoman pengisian mengacu pada POJK mengenai penerapan tata kelola bagi bank umum. | 282-567 | In the event that the Bank combines the report on the implementation of governance in the Financial Published Report and Annual Financial Performance Information, the scope and guidelines for filling out refer to the POJK regarding the implementation of governance for commercial banks. |
| **5. Laporan Keberlanjutan** | 568-608 | **5. Sustainability Report** |
| a. Laporan Keberlanjutan sebagaimana diatur dalam POJK mengenai penerapan keuangan berkelanjutan bagi lembaga jasa keuangan, emiten, dan perusahan publik. Dalam hal bank menggabungkan laporan keberlanjutan dalam laporan publikasi keuangan dan informasi kinerja keuangan tahunan, maka ruang lingkup dan pedoman pengisian laporan mengacu pada POJK dimaksud. | | a. As regulated in the relevant POJK, a Sustainability Report covers the implementation of sustainable financing for financial services institutions, issuers and public companies. In the event that the Bank includes the sustainability report into the Annual Financial Publication Report and Financial Performance Information, the scope and guidelines for such report shall refer to the applicable POJK. |
| b. Laporan pelaksanaan tanggung jawab sosial dan lingkungan sebagaimana diatur dalam ketentuan peraturan perundangundangan mengenai tanggung jawab sosial dan lingkungan perseroan terbatas. | | b. Report on the implementation of social and environmental responsibility as regulated in the relevant laws and regulations on social and environmental repsonsibility for limited liability companies. |
| 1) Informasi mengenai pelaksanaan tanggung jawab sosial dan lingkungan meliputi kebijakan, jenis program, dan biaya yang dikeluarkan, antara lain terkait aspek: | | 1) Information on the implementation of social and environmental responsibility covers the management policy, types of programs and costs expended, on aspects of: |
| a) lingkungan hidup; | | a) environment; |
| b) praktik ketenagakerjaan; | | b) labor practices; |
| c) praktik kegiatan institusi yang sehat; | | c) sound institutional practices; |
| d) konsumen; dan | | d) consumer; and |
| e) pengembangan masyarakat. | | e) community development. |
| 2) Dalam hal Bank menyajikan informasi mengenai pelaksanaan tanggung jawab sosial dan lingkungan sebagaimana dimaksud pada angka 1) pada laporan tersendiri seperti laporan pelaksanaan tanggung jawab sosial dan lingkungan, Bank dikecualikan untuk mengungkapkan informasi mengenai pelaksanaan tanggung jawab sosial dan lingkungan dalam laporan publikasi keuangan dan informasi kinerja keuangan tahunan. | | 2) In the event that the Bank presents information on social and environmental responsibility as referred to in point 1) in a separate report such as in a social and environmental responsibility report, the Bank is exempted from disclosing information regarding social and environmental responsibility in the annual report of published financial statements and information on financial performance. |

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| **6. Laporan Keuangan Tahunan** | | **6. Annual Financial Statements** |
| Laporan keuangan tahunan yaitu Laporan keuangan tahunan yang telah diaudit oleh Akuntan Publik dan Kantor Akuntan Publik yang terdaftar di Otoritas Jasa Keuangan. | 611-x | The annual financial statements that have been audited by a Public Accountant and Public Accountant Firm registered with the OJK. |
| **7. Informasi terkait dengan Kelompok Usaha Bank** | | **7. Information on the Business Group of the Bank** |
| a. Bank yang merupakan bagian dari suatu kelompok usaha dan/atau memiliki Entitas Anak, harus menambahkan dengan: | 107 | a. A Bank that is part of a business group and/or have a Subsidiary, shall additionally report on: |
| 1) struktur kelompok usaha Bank yang meliputi: | | 1) Structure of the Bank business group, covering: |
| a) struktur kelompok usaha Bank, antara lain terdiri dari Bank, Entitas Anak, perusahaan terelasi (sister company), Entitas Induk sampai dengan ultimate shareholder; | | a) the structure of the business group, comprising of the Bank, Subsidiary Entities, related (sister) companies, Parent Entity, and up to the ultimate shareholder; |
| b) struktur keterkaitan kepengurusan dalam kelompok usaha Bank; dan | | b) the structure of management inter-relationship of entities in the business group; and |
| c) pemegang saham yang bertindak atas nama pemegang saham lain. Pengertian pemegang saham yang bertindak atas nama pemegang saham lain adalah pemegang saham perorangan atau entitas yang memiliki tujuan bersama yaitu mengendalikan Bank, berdasarkan atau tidak berdasarkan suatu perjanjian; | | c) any shareholders acting in concert. Shareholders acting in concert refer to individual or institutional shareholders with a common objective of controlling the Bank, with or without a formal agreement; |
| 2) transaksi antara Bank dengan pihak-pihak berelasi dalam kelompok usaha Bank, memperhatikan: | 159-160 | 2) transactions between the Bank and related parties in the Bank's business group, with consideration of the following: |
| a) informasi transaksi dengan pihak-pihak berelasi, baik yang dilakukan Bank maupun yang dilakukan oleh setiap entitas di dalam kelompok usaha Bank yang bergerak di bidang keuangan; | | a) information on transactions with related parties, whether conducted by Bank or by any entity in the Bank business group in the financial sector; |
| b) pihak-pihak berelasi yaitu pihak-pihak sebagaimana diatur dalam standar akuntansi keuangan; | | b) related parties are parties defined as such in relevant financial accounting standards; |
| c) jenis transaksi dengan pihak-pihak berelasi, antara lain: | | c) types of transaction with related parties, including: |
| (1) kepemilikan silang; | | (1) cross shareholding; |
| (2) transaksi dari suatu kelompok usaha yang bertindak untuk kepentingan kelompok usaha yang lain; | | (2) transactions by a business group performed in the interest of another business group |
| (3) pengelolaan likuiditas jangka pendek dalam kelompok usaha; | | (3) short-term liquidity management in the business group; |
| (4) penyediaan dana yang diberikan atau diterima oleh entitas lain dalam satu kelompok usaha; | | (4) funding provided to, or received by, another entity in a business group; |
| (5) eksposur kepada pemegang saham mayoritas antara lain dalam bentuk pinjaman, komitmen, dan kontinjensi; dan | | (5) exposure to a majority shareholder in the form of, among others, loans, commitments and contingencies; and |
| (6) pembelian, penjualan, dan/atau penyewaan aset dengan entitas lain dalam suatu kelompok usaha, termasuk yang dilakukan dengan repurchase agreement (repo); | | (6) transactions for the purchase, sale and/or rental of assets with another entity in the business group, including transactions with repurchase agreement (repo); |
| 3) transaksi dengan pihak-pihak berelasi yang dilakukan oleh setiap entitas dalam kelompok usaha Bank yang bergerak di bidang keuangan; | | 3) transactions with related parties conducted by each entity in the Bank business group in the financial sector; |
| 4) penyediaan dana, komitmen maupun fasilitas lain yang dapat dipersamakan dengan itu dari setiap entitas yang berada dalam satu kelompok usaha dengan Bank kepada debitur dan/atau pihak-pihak yang telah memperoleh penyediaan dana dari Bank; dan | | 4) the provision of funding, commitments or equivalent facilities from an entity in the Bank business group to the customers and/or parties that already received financing from the Bank; and |
| 5) adanya larangan, batasan, dan/atau hambatan signifikan lain untuk melakukan transfer dana atau dalam rangka pemenuhan modal yang dipersyaratkan oleh otoritas yang berwenang antara Bank dengan entitas lain dalam satu kelompok usaha. | | 5) any prohibition, restriction, and/or other significant constraint to transfer funds or to fulfill the required regulatory capital between the Bank and other entities in a business group; |

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| **8. Informasi Tambahan bagi Bank yang merupakan Emiten dan/atau Perusahaan Publik** | | **8. Additional Information for Banks that are also an Issuer and/or Public Company** |
| Bank yang merupakan Emiten dan/atau Perusahaan Publik menambahkan ruang lingkup informasi sebagaimana diatur dalam ketentuan mengenai bentuk dan isi laporan tahunan Emiten atau Perusahaan Publik | | The Bank that is also an Issuer and/or a Public Company should include in addition the scope of information in accordance with the provisions of OJK Regulation regarding the annual report of issuer or public company. |

# Referensi SEOJK

## Nomor 16/SEOJK.04/2021: Laporan Tahunan Emiten atau Perusahaan Publik

### SEOJK Reference

SEOJK No. 16/SEOJK.04/2021: Annual Report of Public Company

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| **I. Ketentuan Umum** | | **I. General Provision** |
| 1. Dalam Surat Edaran Otoritas Jasa Keuangan ini yang dimaksud dengan: | | 1. In this Financial Services Authority Circular Letter what is meant by: |
| a. Laporan Tahunan adalah laporan pertanggungjawaban Direksi dan Dewan Komisaris dalam melakukan pengurusan dan pengawasan terhadap emiten atau perusahaan publik dalam kurun waktu 1 (satu) tahun buku kepada rapat umum pemegang saham yang disusun berdasarkan ketentuan dalam Peraturan Otoritas Jasa Keuangan mengenai Laporan Tahunan emiten atau perusahaan publik. | 49 | a. The Annual Report is a report on the Board of Directors and Board of Commissioners accountability in managing and supervising issuers or public companies within a period of 1 (one) fiscal year to the general meeting of shareholders prepared based on the provisions of the Financial Services Authority Regulation concerning the Annual Report of issuers or public companies |
| b. Emiten adalah pihak yang melakukan penawaran umum. | | b. Issuers are parties who make public offerings |
| c. Perusahaan Publik adalah perseroan yang sahamnya telah dimiliki paling sedikit oleh 300 (tiga ratus) pemegang saham dan memiliki modal disetor paling sedikit Rp3.000.000.000,00 (tiga miliar rupiah) atau suatu jumlah pemegang saham dan modal disetor yang ditetapkan oleh Otoritas Jasa Keuangan. | | c. A Public Company is a company whose shares are owned by at least 300 (three hundred) shareholders and has a paid-up capital of at least Rp3,000,000,000.00 (three billion rupiah) or a number of shareholders and paid-up capital as determined by the Financial Services Authority |
| d. Perusahaan Terbuka adalah Emiten yang telah melakukan penawaran umum efek bersifat ekuitas atau Perusahaan Publik. | | d. A Public Company is an Issuer that has made a public offering of equity securities or a Publically- listed Company |
| e. Laporan Keberlanjutan (Sustainability Report) adalah laporan yang diumumkan kepada masyarakat yang memuat kinerja ekonomi, keuangan, sosial, dan lingkungan hidup suatu lembaga jasa keuangan, Emiten, dan Perusahaan Publik dalam menjalankan bisnis berkelanjutan. | | e. A Sustainability Report is a report published to the public that contains the economic, financial, social, and environmental performance of a financial service institution, Issuer, and Public Company in running a sustainable business |
| f Direksi: | | f Board of Directors: |
| 1) bagi Emiten atau Perusahaan Publik berbentuk badan hukum perseroan terbatas adalah Direksi sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan mengenai Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik; dan | | 1) For an Issuer or a Public Company in the form of a limited liability company, it is the Board of Directors as referred to in the Financial Services Authority Regulation concerning the Board of Directors and Board of Commissioners of an Issuer or Public Company; and |
| 2) bagi Emiten atau Perusahaan Publik berbentuk badan hukum selain perseroan terbatas adalah organ yang melaksanakan pengurusan badan hukum tersebut sebagaimana dimaksud dalam peraturan perundang- undangan mengenai badan hukum tersebut. | | 2) For an Issuer or a Public Company in the form of a legal entity other than a limited liability company, it is the body that carries out the management of the legal entity as referred to in the laws and regulations concerning the legal entity. |
| g. Dewan Komisaris: | | g. Board of Commissioners: |
| 1) bagi Emiten atau Perusahaan Publik berbentuk badan hukum perseroan terbatas adalah Dewan Komisaris sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan mengenai Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik; dan | | 1) For an Issuer or a Public Company in the form of a limited liability company, the Board of Commissioners as referred to in the Financial Services Authority Regulation concerning the Board of Directors and Board of Commissioners of an Issuer or Public Company; and |
| 2) bagi Emiten atau Perusahaan Publik berbentuk badan hukum selain perseroan terbatas adalah organ yang melakukan pengawasan badan hukum tersebut sebagaimana dimaksud dalam peraturan perundang- undangan mengenai badan hukum tersebut. | | 2) For the Issuer or Public Company in the form of a legal entity other than a limited liability company, it is the body that supervises the legal entity as referred to in the laws and regulations concerning the legal entity. |
| h. Rapat Umum Pemegang Saham yang selanjutnya disingkat RUPS: | | h. General Meeting of Shareholders hereinafter abbreviated as GMS: |

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| 1) bagi Emiten atau Perusahaan Publik berbentuk badan hukum perseroan terbatas adalah RUPS sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan mengenai Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka; dan | 8-11 | 1) For an Issuer or a Public Company in the form of a limited liability company, it is the GMS as referred to in the Financial Services Authority Regulation concerning the Planning and Organizing of the General Meeting of Shareholders of a Public Company; and |
| 2) bagi Emiten atau Perusahaan Publik berbentuk badan hukum selain perseroan terbatas adalah organ yang mempunyai wewenang yang tidak diberikan kepada organ yang melaksanakan fungsi pengurusan dan fungsi pengawasan, dalam batas yang ditentukan dalam peraturan perundang-undangan dan/atau anggaran dasar yang mengatur badan hukum tersebut. | | 2) For an Issuer or Public Company in the form of a legal entity other than a limited liability company, it is the body that has authority that is not given to any other body that carries out management and supervisory functions, within the limits specified in the legislation and/or articles of association governing the legal entity. |
| 2. Laporan Tahuna Emiten atau Perusahaan Publik merupakan sumber informasi penting bagi investor atau pemegang saham sebagai salah satu dasar pertimbangan dalam pengambilan keputusan investasi dan sarana pengawasan terhadap Emiten atau Perusahaan Publik. | | 2. The Annual Report of Issuers or Public Companies is an important source of information for investors or shareholders as one of the basic considerations in making investment decisions and a means of supervision of Issuers or Public Companies. |
| 3. Seiring dengan perkembangan pasar modal dan meningkatnya kebutuhan investor atau pemegang saham atas keterbukaan informasi, Direksi dan Dewan Komisaris dituntut untuk menyajikan informasi yang berkualitas, akurat, dan akuntabel melalui Laporan Tahunan Emiten atau Perusahaan Publik. | | 3. Along with the development of the capital market and the increasing need for information disclosure by investors or shareholders, the Board of Directors and the Board of Commissioners are required to present quality, accurate, and accountable information through the Annual Reports of Issuers or Public Companies. |
| 4. Laporan Tahunan yang disusun secara teratur dan informatif dapat memberikan kemudahan bagi investor atau pemegang saham dan pemangku kepentingan dalam memperoleh informasi yang dibutuhkan. | | 4. Annual Reports that are prepared regularly and informatively can provide convenience for investors or shareholders and stakeholders in obtaining the required information. |
| 5 Surat Edaran Otoritas Jasa Keuangan ini merupakan pedoman bagi Emiten atau Perusahaan Publik yang wajib diterapkan dalam menyusun Laporan Tahunan dan Laporan Keberlanjutan. | | 5 This Financial Services Authority Circular is a guideline for Issuers or Public Companies that must be applied in preparing Annual Reports and Sustainability Reports. |
| **II. Bentuk Laporan Tahunan** | | **II. Format of Annual Report** |
| 1. Laporan Tahunan disajikan dalam bentuk dokumen cetak dan salinan dokumen elektronik. | | 1. Annual Report should be presented in the printed format and in electronic document copy.. |
| 2. Laporan Tahunan yang disajikan dalam bentuk dokumen cetak, dicetak pada kertas yang berwarna terang, berkualitas baik, berukuran A4, dijilid, dan dapat diperbanyak dengan kualitas yang baik. | | 2. The printed version of the Annual Report should be printed on light-colored paper of fine quality, in A4 size, bound and can be reproduced in good quality. |
| 3. Laporan Tahunan dapat menyajikan informasi berupa gambar, grafik, tabel, dan/atau diagram dengan mencantumkan judul dan/atau keterangan yang jelas, sehingga mudah dibaca dan dipahami. | | 3. The Annual Report may present information in the form of pictures, graphs, tables, and/or diagrams by including clear titles and/or descriptions, so that they are easy to read and understand. |
| 4. Laporan Tahunan yang disajikan dalam bentuk salinan dokumen elektronik merupakan Laporan Tahunan yang dikonversi dalam format pdf. | | 4. The Annual Report presented in electronic document format is the Annual Report converted into pdf format. |
| **III. Isi Laporan Tahunan** | | **III. Content Of Annual Report** |
| 1. Laporan Tahunan paling sedikit memuat informasi mengenai: | | 1. Annual Report should contain at least the following information: |
| a. Ikhtisar data keuangan penting; | 8-11 | a. Summary of key financial information; |
| b. Informasi saham (jika ada); | 14-17 | b. Stock information (if any); |
| c. Laporan Direksi; | 36-46 | c. The Board of Directors report; |
| d. Laporan Dewan Komisaris; | 24-34 | d. The Board of Commissioners report; |
| e. Profil Emiten atau Perusahaan Publik; | 50-110 | e. Profile of Issuer or Public Company; |
| f. Analisis dan pembahasan manajemen; | 111-281 | f. Management discussion and analysis; |
| g. Tata kelola Emiten atau Perusahaan Publik; | 282-567 | g. Corporate governance applied by the Issuer or Public Company; |
| h. Tanggung jawab sosial dan lingkungan Emiten atau Perusahaan Publik; | 568-608 | h. Corporate social and environmental responsibility of the Issuer or Public Company; |
| i. Laporan keuangan tahunan yang telah diaudit; dan | 611-x | i. Audited annual report; and |
| j. Surat pernyataan anggota Direksi dan anggota Dewan Komisaris tentang tanggung jawab atas Laporan Tahunan; | 48-49 | j. Statement that the Board of Directors and the Board of Commissioners are fully responsible for the Annual Report; |
| 2. Uraian Isi Laporan Tahunan | | 2. Description of Content of Annual Report |
| a. Ikhtisar Data Keuangan Penting | | a. Summary of Key Financial Information |

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| Ikhtisar Data Keuangan Penting memuat informasi keuangan yang disajikan dalam bentuk perbandingan selama 3 (tiga) tahun buku atau sejak memulai usahanya jika Emiten atau Perusahaan Publik tersebut menjalankan kegiatan usahanya kurang dari 3 (tiga) tahun, paling sedikit memuat: | 8-11 | Summary of Key Financial Information contains financial information presented in comparison with previous 3 (three) fiscal years or since commencement of business if the Issuers or the Public Company commencing the business less than 3 (three) years, at least contain: |
| 1) pendapatan/penjualan; | | 1) income/sales; |
| 2) laba bruto; | | 2) gross profit; |
| 3) laba (rugi); | | 3) profit (loss); |
| 4) jumlah laba (rugi) yang dapat diatribusikan kepada pemilik entitas induk dan kepentingan non pengendali; | | 4) total profit (loss) attributable to equity holders of the parent entity and non-controlling interest; |
| 5) total laba (rugi) komprehensif; | | 5) total comprehensive profit (loss); |
| 6) jumlah laba (rugi) komprehensif yang dapat diatribusikan kepada pemilik entitas induk dan kepentingan non pengendali; | | 6) total comprehensive profit (loss) attributable to equity holders of the parent entity and non controlling interest; |
| 7) laba (rugi) per saham; | | 7) earning (loss) per share; |
| 8) jumlah aset; | | 8) total assets; |
| 9) jumlah liabilitas; | | 9) total liabilities; |
| 10) jumlah ekuitas; | | 10) total equities; |
| 11) rasio laba (rugi) terhadap jumlah aset; | | 11) profit (loss) to total assets ratio; |
| 12) rasio laba (rugi) terhadap ekuitas; | | 12) profit (loss) to equities ratio; |
| 13) rasio laba (rugi) terhadap pendapatan/penjualan; | | 13) profit (loss) to income ratio; |
| 14) rasio lancar; | | 14) current ratio; |
| 15) rasio liabilitas terhadap ekuitas; | | 15) liabilities to equities ratio; |
| 16) rasio liabilitas terhadap jumlah aset; dan | | 16) liabilities to total assets ratio; and |
| 17) informasi dan rasio keuangan lainnya yang relevan dengan Emiten atau Perusahaan Publik dan jenis industrinya; | | 17) other information and financial ratios relevant to the Issuer or Public Company and type of industry; |
| b. Informasi Saham | | b. Stock Information |
| Informasi Saham (jika ada) paling sedikit memuat: | | Stock Information (if any) at least contains: |
| 1) saham yang telah diterbitkan untuk setiap masa triwulan (jika ada) yang disajikan dalam bentuk perbandingan selama 2 (dua) tahun buku terakhir, paling sedikit meliputi: | 16 | 1) shares issued for each three-month period in the last 2 (two) fiscal years (if any), at least covering: |
| a) jumlah saham yang beredar; | | a) number of outstanding shares; |
| b) kapitalisasi pasar berdasarkan harga pada Bursa Efek tempat saham dicatatkan; | | b) market capitalization based on the price at the Stock Exchange where the shares listed on; |
| c) harga saham tertinggi, terendah, dan penutupan berdasarkan harga pada Bursa Efek tempat saham dicatatkan; dan | | c) highest share price, lowest share price, closing share price at the Stock Exchange where the shares listed on; and |
| d) volume perdagangan pada Bursa Efek tempat saham dicatatkan; | | d) share volume at the Stock Exchange where the shares listed on; |
| Informasi pada huruf a) diungkap oleh Emiten yang merupakan Perusahaan Terbuka yang sahamnya tercatat maupun tidak tercatat di Bursa Efek; | | Information in point a) should be disclosed by the Issuer, the public company whose shares is listed or not listed in the Stock Exchange; |
| Informasi pada huruf b), c), dan huruf d) hanya diungkapkan jika Emiten merupakan Perusahaan Terbuka dan sahamnya tercatat di Bursa Efek; | | Information in point b), point c), and point d) only be disclosed if the Issuer is a public company whose shares is listed in the Stock Exchange; |
| 2) dalam hal terjadi aksi korporasi, seperti pemecahan saham (stock split), penggabungan saham (reverse stock), dividen saham, saham bonus, dan perubahan nilai nominal saham, informasi saham sebagaimana dimaksud pada angka 1) ditambahkan penjelasan paling sedikit mengenai: | 16 | 2) in the event of corporate actions, including stock split, reverse stock, dividend, bonus share, and change in par value of shares, then the share price referred to in point 1), should be added with explanation on: |
| a) tanggal pelaksanaan aksi korporasi; | | a) date of corporate action; |
| b) rasio pemecahan saham (stock split), penggabungan saham (reverse stock), dividen saham, saham | | b) stock split ratio, reverse stock, dividend, bonus shares, and change in par value of shares; |
| c) jumlah saham beredar sebelum dan sesudah aksi korporasi; dan | | c) number of outstanding shares prior to and after corporate action; and |

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| d) jumlah efek konversi yang dilaksanakan (jika ada); dan | | d) The number of convertible securities exercised (if any); and |
| e) harga saham sebelum dan sesudah aksi korporasi; | | e) share price prior to and after corporate action; |
| 3) dalam hal terjadi penghentian sementara perdagangan saham (suspension), dan/atau penghapusan pencatatan saham (delisting) dalam tahun buku, Emiten atau Perusahaan Publik menjelaskan alasan penghentian sementara perdagangan saham (suspension) dan/atau penghapusan pencatatan saham (delisting) tersebut; dan | 17 | 3) in the event that the company's shares were suspended and/or delisted from trading during the year under review, then the Issuers or Public Company should provide explanation on the reason for the suspension and/or delisting; and |
| 4) dalam hal penghentian sementara perdagangan saham (suspension) dan/atau penghapusan pencatatan saham (delisting) sebagaimana dimaksud pada angka 3) masih berlangsung hingga akhir periode Laporan Tahunan, Emiten atau Perusahaan Publik menjelaskan tindakan yang dilakukan untuk menyelesaikan penghentian sementara perdagangan saham (suspension) dan/atau penghapusan pencatatan saham (delisting) tersebut; | 17 | 4) in the event that the suspension and/or delisting as referred to in point 3) was still in effect until the date of the Annual Report, then the Issuer or the Public Company should also explain the corporate actions taken by the company in resolving the suspension and/or delisting; |
| c. Laporan Direksi | | c. The Board of Directors Report |
| Laporan Direksi paling sedikit memuat: | | The Board of Directors Report should at least contain the following items: |
| 1) uraian singkat mengenai kinerja Emiten atau Perusahaan Publik, paling sedikit meliputi: | 39-40 | 1) the performance of the Issuer or Public Company, at least covering: |
| a) strategi dan kebijakan strategis Emiten atau Perusahaan Publik; | | a) strategy and strategic policies of the Issuer or Public Company; |
| b) peranan Direksi dalam perumusan strategi dan kebijakan strategis Emiten atau Perusahaan Publik; | | b) Role of the Board of Directors in formulating strategies and strategic policies of Issuers or Public Companies; |
| c) proses yang dilakukan Direksi untuk memastikan implementasi strategi Emiten atau Perusahaan Publik; | | c) Process carried out by the Board of Directors to ensure the implementation of the Issuer's or Public Company's strategy; |
| d) perbandingan antara hasil yang dicapai dengan yang ditargetkan; dan | | d) comparison between achievement of results and targets; and |
| e) kendala yang dihadapi Emiten atau Perusahaan Publik; | | e) challenges faced by the Issuer or Public Company; |
| 2) gambaran tentang prospek usaha; | 41 | 2) description on business prospects; |
| 3) penerapan tata kelola Emiten atau Perusahaan Publik; dan | 43 | 3) implementation of good corporate governance by Issuer or Public Company; and |
| 4) perubahan komposisi anggota Direksi dan alasan perubahannya (jika ada); | 45 | 4) changes in the composition of the Board of Directors and the reason behind (if any); |
| d. Laporan Dewan Komisaris | | d. The Board of Commissioners Report |
| Laporan Dewan Komisaris paling sedikit memuat: | | The Board of Commissioners Report should at least contain the following items: |
| 1) Penilaian terhadap kinerja Direksi mengenai pengelolaan Emiten atau Perusahaan Publik; | 26-28 | 1) Assessment on the performance of the Board of Directors in managing the Issuer or the Public Company; |
| 2) Pengawasan terhadap implementasi strategi Emiten atau Perusahaan Publik; | 28-29 | 2) Supervision on the implementation of the strategy of the Issuer or Public Company; |
| 3) Pandangan atas prospek usaha Emiten atau Perusahaan Publik yang disusun oleh Direksi; | 29-30 | 3) View on the business prospects of the Issuer or Public Company as established by the Board of Directors; |
| 4) Pandangan atas penerapan tata kelola Emiten atau Perusahaan Publik; | 30 | 4) View on the implementation of the corporate governance by the Issuer or Public Company; |
| 5) Perubahan komposisi anggota Dewan Komisaris dan alasan perubahannya (jika ada); dan | 33-34 | 5) Changes in the composition of the Board of Commissioners and the reason behind (if any); and |
| e. Profil Emiten atau Perusahaan Publik | | e. Profile of the Issuer or Public Company |
| Profil Emiten atau Perusahaan Publik paling sedikit memuat: | | Profile of the Issuer or Public Company should cover at least: |
| 1) Nama Emiten atau Perusahaan Publik termasuk apabila terdapat perubahan nama, alasan perubahan, dan tanggal efektif perubahan nama pada tahun buku; | 52 | 1) Name of Issuer or Public Company, including change of name, reason of change, and the effective date of the change of name during the year under review; |

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| 2) Akses terhadap Emiten atau Perusahaan Publik termasuk kantor cabang atau kantor perwakilan yang memungkinkan masyarakat dapat memperoleh informasi mengenai Emiten atau Perusahaan Publik, meliputi: | 52 | 2) access to Issuer or Public Company, including branch office or representative office, where public can have access of information of the Issuer or Public Company, which include: |
| a) Alamat; | | a) Address; |
| b) Nomor telepon; | | b) Telephone number; |
| c) Nomor faksimile; | | c) Facsimile number; |
| d) Alamat surat elektronik; dan | | d) E-mail address; and |
| e) Alamat Situs Web; | | e) Website address; |
| 3) Riwayat singkat Emiten atau Perusahaan Publik; | 54-55 | 3) Brief history of the Issuer or Public Company; |
| 4) Visi dan misi Emiten atau Perusahaan Publik; | 58 | 4) Vision and mission of the Issuer or Public Company; |
| 5) Kegiatan usaha menurut anggaran dasar terakhir, kegiatan usaha yang dijalankan pada tahun buku, serta jenis barang dan/atau jasa yang dihasilkan; | 64-67 | 5) Line of business according to the latest Articles of Association, and types of products and/or services produced; |
| 6) Wilayah operasional Emiten atau Perusahaan Publik; | 70-71 | 6) Operational area of the Issuer or Public Company |
| 7) Struktur organisasi Emiten atau Perusahaan Publik dalam bentuk bagan, paling sedikit sampai dengan struktur 1 (satu) tingkat di bawah Direksi, disertai dengan nama dan jabatan; | 62-63 | 7) Structure of organization of the Issuer or Public Company in chart form, at least 1 (one) level below the Board of Directors, with the names and titles; |
| 8) daftar keanggotaan asosiasi industri baik dalam skala nasional maupun internasional yang berkaitan dengan penerapan keuangan berkelanjutan | 53 | 8) List of industry association memberships both on a national and international scale related to the implementation of sustainable finance; |
| 9) Profil Direksi, paling sedikit memuat: | 80-86 | 9) The Board of Directors profiles include: |
| a) Nama dan jabatan yang sesuai dengan tugas dan tanggung jawab; | | a) Name and short description of duties and functions; |
| b) Foto terbaru; | | b) Latest photograph; |
| c) Usia; | | c) Age; |
| d) Kewarganegaraan; | | d) Citizenship; |
| e) Riwayat pendidikan; | | e) Education; |
| f) Riwayat jabatan, meliputi informasi: | | f) history position, covering information on: |
| (1) Dasar hukum penunjukan sebagai anggota Direksi pada Emiten atau Perusahaan Publik yang bersangkutan; | | (1) Legal basis for appointment as member of the Board of Directors to the said Issuer or Public Company; |
| (2) Rangkap jabatan, baik sebagai anggota Direksi, anggota Dewan Komisaris, dan/atau anggota komite serta jabatan lainnya (jika ada); dan | | (2) Dual position, as member of the Board of Directors, member of the Board of Commissioners, and/or member of committee, and other position (if any); and |
| (3) Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik; | | (3) Working experience and period in and outside the Issuer or Public Company; |
| g) hubungan afiliasi dengan anggota Direksi lainnya, anggota Dewan Komisaris, pemegang saham utama, dan pengendali baik langsung maupun tidak langsung sampai kepada pemilik individu, meliputi nama pihak yang terafiliasi; | | g) Affiliation with other members of the Board of Directors, members of the Board of Commissioners, majority and controlling shareholders, either directly or indirectly to individual owners, including names of affiliated parties. In the event that a member of the Board of Directors has no affiliation, the Issuer or Public Company shall disclose this matter; and |
| h) perubahan komposisi anggota Direksi dan alasan perubahannya. Dalam hal tidak terdapat perubahan komposisi anggota Direksi, maka diungkapkan mengenai hal tersebut; | 87 | h) Changes in the composition of the members of the Board of Directors and the reasons for the changes. In the event that there is no change in the composition of the members of the Board of Directors, this matter shall be disclosed; |
| 10) Profil Dewan Komisaris, paling sedikit memuat: | 72-79 | 10) The Board of Commissioners profiles, at least include: |
| a) Nama; | | a) Name; |
| b) Foto terbaru; | | b) Latest photograph; |
| c) Usia; | | c) Age; |

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| d) Kewarganegaraan; | | d) Citizenship; |
| e) Riwayat pendidikan; | | e) Education; |
| f) Riwayat jabatan, meliputi informasi: | | f) History position, covering information on: |
| (1) Dasar hukum penunjukan sebagai anggota Dewan Komisaris yang bukan merupakan Komisaris Independen pada Emiten atau Perusahaan Publik yang bersangkutan; | | (1) Legal basis for the appointment as member of the Board of Commissioners who is not Independent Commissioner at the said Issuer or Public Company; |
| (2) Dasar hukum penunjukan pertama kali sebagai anggota Dewan Komisaris yang merupakan Komisaris Independen pada Emiten atau Perusahaan Publik yang bersangkutan; | | (2) Legal bases for the first appointment as member of the Board of Commissioners who also Independent Commissioner at the said Issuer or Public Company; |
| (3) Rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota Direksi, dan/atau anggota komite serta jabatan lainnya (jika ada); dan | | (3) Dual position; as member of the Board of Commissioners, member of the Board of Directors, and/or member of committee and other position (if any); and |
| (4) Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik; | | (4) Working experience and period in and outside the Issuer or Public Company; |
| g) Hubungan afiliasi dengan anggota Dewan Komisaris lainnya, pemegang saham utama, dan pengendali baik langsung maupun tidak langsung sampai kepada pemilik individu, meliputi nama pihak yang terafilias | | g) Affiliation with other members of the Board of Commissioners, major shareholders, and controllers either directly or indirectly to individual owners, including names of affiliated parties; In the event that a member of the Board of Commissioners has no affiliation, the Issuer or Public Company shall disclose this matter; |
| h) Pernyataan independensi Komisaris Independen dalam hal Komisaris Independen telah menjabat lebih dari 2 (dua) periode (jika ada); | | h) Statement of independence of Independent Commissioner in the event that the Independent Commissioner has been appointed more than 2 (two) periods (if any); |
| i) Perubahan komposisi anggota Dewan Komisaris dan alasan perubahannya. Dalam hal tidak terdapat perubahan komposisi anggota Dewan Komisaris, maka diungkapkan mengenai hal tersebut; | 87 | i) Changes in the composition of the members of the Board of Commissioners and the reasons for the changes. In the event that there is no change in the composition of the members of the Board of Commissioners, this matter shall be disclosed; |
| 11) Dalam hal terdapat perubahan susunan anggota Direksi dan/atau anggota Dewan Komisaris yang terjadi setelah tahun buku berakhir sampai dengan batas waktu penyampaian Laporan Tahunan, susunan yang dicantumkan dalam Laporan Tahunan adalah susunan anggota Direksi dan/atau anggota Dewan Komisaris yang terakhir dan sebelumnya; | | 11) In the event that there were changes in the composition of the Board of Commissioners and/or the Board of Directors occurring between the period after year-end until the date the Annual Report submitted, then the last and the previous composition of the Board of Commissioners and/or the Board of Directors shall be stated in the Annual Report; |
| 12) Jumlah karyawan menurut jenis kelamin, jabatan, usia, tingkat pendidikan, dan status ketenagakerjaan (tetap/kontrak) dalam tahun buku; | 96-99 | 12) Number of employees by gender, position, age, education level, and employment status (permanent/contracted) in the fiscal year; Disclosure of information can be presented in tabular form. |
| 13) Nama pemegang saham dan persentase kepemilikan pada akhir tahun buku, yang terdiri dari: | 102-104 | 13) Names of shareholders and ownership percentage at the end of the fiscal year, including: |
| a) Pemegang saham yang memiliki 5% (lima persen) atau lebih saham Emiten atau Perusahaan Publik; | | a) Shareholders having 5% (five percent) or more shares of Issuer or Public Company; |
| b) Anggota Direksi dan anggota Dewan Komisaris yang memiliki saham Emiten atau Perusahaan Publik; dan | | b) Commissioners and Directors who own shares of the Issuers or Public Company; and |
| c) Kelompok pemegang saham masyarakat, yaitu kelompok pemegang saham yang masing-masing memiliki kurang dari 5% (lima persen) saham emiten atau perusahaan publik; | | c) Groups of public shareholders, or groups of shareholders, each with less than 5% (five percent) ownership shares of the Issuers or Public Company; |

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| 14) Persentase kepemilikan tidak langsung atas saham Emiten atau Perusahaan Publik oleh anggota Direksi dan anggota Dewan Komisaris pada awal dan akhir tahun buku, termasuk informasi mengenai pemegang saham yang terdaftar dalam daftar pemegang saham untuk kepentingan kepemilikan tidak langsung anggota Direksi dan anggota Dewan Komisaris; | 103 | 14) The percentage of indirect ownership of the shares of the Issuer or Public Company by members of the Board of Directors and members of the Board of Commissioners at the beginning and end of the fiscal year, including information on shareholders registered in the shareholder register for the benefit of indirect ownership of members of the Board of Directors and members of the Board of Commissioners; |
| 15) Jumlah pemegang saham dan persentase kepemilikan per akhir tahun buku berdasarkan klasifikasi: | 104 | 15) Number of shareholders and ownership percentage at the end of the fiscal year, based on: |
| a) Kepemilikan institusi lokal; | | a) Ownership of local institutions; |
| b) Kepemilikan institusi asing; | | b) Ownership of foreign institutions; |
| c) Kepemilikan individu lokal; dan | | c) Ownership of local individual; and |
| d) Kepemilikan individu asing; | | d) Ownership of foreign individual; |
| 16) Informasi mengenai pemegang saham utama dan pengendali Emiten atau Perusahaan Publik, baik langsung maupun tidak langsung, sampai kepada pemilik individu, yang disajikan dalam bentuk skema atau bagan; | 108 | 16 Information on major shareholders and controlling shareholders the Issuers of Public Company, directly or indirectly, and also individual shareholder, presented in the form of scheme or diagram; |
| 17) Nama entitas anak, perusahaan asosiasi, perusahaan ventura bersama dimana Emiten atau Perusahaan Publik memiliki pengendalian bersama entitas, beserta persentase kepemilikan saham, bidang usaha, total aset, dan status operasi Emiten atau Perusahaan Publik tersebut (jika ada); | 108 | 17) Name of subsidiaries, associated companies, joint venture controlled by Issuers or Public Company, with entity, percentage of stock ownership, line of business, total assets and operating status of the Issuers of Public Company (if any); |
| Untuk entitas anak, ditambahkan informasi mengenai alamat entitas anak tersebut; | | For subsidiaries, include the addresses of the said subsidiaries; |
| 18) Kronologi pencatatan saham, jumlah saham, nilai nominal, dan harga penawaran dari awal pencatatan hingga akhir tahun buku serta nama Bursa Efek dimana saham Emiten atau Perusahaan Publik dicatatkan (jika ada); | 105 | 18) Chronology of share listing, number of shares, par value, and bid price from the beginning of listing up to the end of the financial year, and name of Stock Exchange where the Issuers of Public Company shares are listed; |
| 19) Informasi pencatatan efek lainnya selain efek sebagaimana dimaksud pada angka 18), yang belum jatuh tempo pada tahun buku paling sedikit memuat nama efek, tahun penerbitan, tingkat suku bunga/imbal hasil, tanggal jatuh tempo, nilai penawaran, dan peringkat efek (jika ada); | | 19) Other securities listing information other than the securities as referred to in number 18), which have not yet matured in the fiscal year, at least contain the name of the securities, year of issue, interest rate/yield, maturity date, offering value, and securities rating (if any); |
| 20) Informasi penggunaan jasa akuntan publik (AP) dan kantor akuntan publik (KAP) beserta jaringan/asosiasi/aliansinya meliputi: | 110 | 20) Information on the use of a Public Accountant (AP) and a Public Accounting firm (KAP) services and their networks/associations/ alliances include: |
| a) nama dan alamat; | | a) name and address; |
| b) periode penugasan; | | b) period of assignment; |
| c) informasi jasa audit dan/atau non audit yang diberikan; | | c) informasi jasa audit dan/atau non audit yang diberikan; |
| d) biaya jasa (fee) audit dan/atau non audit untuk masing-masing penugasan yang diberikan selama tahun buku; dan | | d) Audit and/or non-audit fees for each assignment given during the fiscal year; and |
| e) dalam hal AP dan KAP beserta jaringan/ asosiasi/aliansinya, yang ditunjuk tidak memberikan jasa non audit, maka diungkapkan mengenai informasi tersebut; dan | | e) In the event that AP and KAP and their network/association/alliance, which are appointed do not provide non-audit services, then the information is disclosed; and |
| 21) Nama dan alamat lembaga dan/atau profesi penunjang pasar modal selain AP dan KAP; | 110 | 21) Name and address of capital market supporting institutions and/or professionals other than AP and KAP |
| f. Analisis dan Pembahasan Manajemen | | f. Management Discussion and Analysis |
| Analisis dan pembahasan manajemen memuat analisis dan pembahasan mengenai laporan keuangan dan informasi penting lainnya dengan penekanan pada perubahan material yang terjadi dalam tahun buku, yaitu paling sedikit memuat: | | Management Analysis and Discussion Annual should contain discussion and analysis on financial statements and other material information emphasizing material changes that occurred during the year under review, at least including: |

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| 1) Tinjauan operasi per segmen operasi sesuai dengan jenis industri Emiten atau Perusahaan Publik, paling sedikit mengenai: | 118-121 | 1) Operational review per business segment, according to the type of industry of the Issuer or Public Company including: |
| a) Produksi, yang meliputi proses, kapasitas, dan perkembangannya; | | a) Production, including process, capacity, and growth; |
| b) Pendapatan/penjualan; dan | | b) Income/sales; and |
| c) Profitabilitas; | | c) Profitability; |
| 2) Kinerja keuangan komprehensif yang mencakup perbandingan kinerja keuangan dalam 2 (dua) tahun buku terakhir, penjelasan tentang penyebab adanya perubahan dan dampak perubahan tersebut, paling sedikit mengenai: | 122-148 | 2) comprehensive financial performance analysis which includes a comparison between the financial performance of the last 2 (two) fiscal years, and explanation on the causes and effects of such changes, among others concerning: |
| a) Aset lancar, aset tidak lancar, dan total aset; | | a) Current assets, non-current assets, and total assets; |
| b) Liabilitas jangka pendek, liabilitas jangka panjang, dan total liabilitas; | | b) Short term liabilities, long term liabilities, total liabilities; |
| c) Ekuitas; | | c) Equities; |
| d) Pendapatan/penjualan, beban, laba (rugi), penghasilan komprehensif lain, dan total laba (rugi) komprehensif; dan | | d) Sales/operating revenues, expenses and profit (loss), other comprehensive revenues, and total comprehensive profit (loss); and |
| e) Arus kas | | e) Cash flows |
| 3) Kemampuan membayar utang dengan menyajikan perhitungan rasio yang relevan; | 150-151 | 3) The capacity to pay debts by including the computation of relevant ratios; |
| 4) Tingkat kolektibilitas piutang emiten atau perusahaan publik dengan menyajikan perhitungan rasio yang relevan; | 151 | 4) Accounts receivable collectability of the Issuer or Public Company, including the computation of the relevant ratios; |
| 5) Struktur modal (capital structure) dan kebijakan manajemen atas struktur modal (capital structure) tersebut disertai dasar penentuan kebijakan dimaksud; | 151-153, 155 | 5) Capital structure and management policies concerning capital structure, including the basis for determining the said policy; |
| 6) Bahasan mengenai ikatan yang material untuk investasi barang modal dengan penjelasan paling sedikit meliputi: | 153 | 6) discussion on material ties for the investment of capital goods, including the explanation on at least: |
| a) Tujuan dari ikatan tersebut; | | a) The purpose of such ties; |
| b) Sumber dana yang diharapkan untuk memenuhi ikatan tersebut; | | b) Source of funds expected to fulfill the said ties; |
| c) Mata uang yang menjadi denominasi; dan | | c) Currency of denomination; and |
| d) Langkah yang direncanakan emiten atau perusahaan publik untuk melindungi risiko dari posisi mata uang asing yang terkait; | | d) Steps taken by the Issuer of Public Company to protect the position of a related foreign currency against risks; |
| 7) Bahasan mengenai investasi barang modal yang direalisasikan dalam tahun buku terakhir, paling sedikit meliputi: | 153-154 | 7) Discussion on investment of capital goods which was realized in the last fiscal year, at least include: |
| a) Jenis investasi barang modal; | | a) Type of investment of capital goods; |
| b) Tujuan investasi barang modal; dan | | b) Objective of the investment of capital goods; and |
| c) Nilai investasi barang modal yang dikeluarkan; | | c) Value of the investment of capital goods ; |
| 8) Informasi dan fakta material yang terjadi setelah tanggal laporan akuntan (jika ada); | 160-167 | 8) Material Information and facts that occurring after the date of the accountant's report (if any); |
| 9) Prospek usaha dari emiten atau perusahaan publik dikaitkan dengan kondisi industri, ekonomi secara umum dan pasar internasional disertai data pendukung kuantitatif dari sumber data yang layak dipercaya; | 190-193 | 9) Information on the prospects of the Issuer or the Company in connection with industry,economy in general, accompanied with supporting quantitative data if there is a reliable data source; |
| 10) Perbandingan antara target/proyeksi pada awal tahun buku dengan hasil yang dicapai (realisasi), mengenai: | 154-156 | 10) Comparison between target/projection at beginning of year and result (realization), concerning: |
| a) Pendapatan/penjualan; | | a) Income/sales; |
| b) Laba (rugi); | | b) Profit (loss); |
| c) Struktur modal (capital structure); | | c) Capital structure; or |
| d) Kebijakan dividen; atau | | d) Dividend policy; or |
| e) Hal lainnya yang dianggap penting bagi Emiten atau Perusahaan Publik; | | e) Others that deemed necessary for the Issuer or Public Company; |

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| 11) Target/proyeksi yang ingin dicapai Emiten atau Perusahaan Publik untuk 1 (satu) tahun mendatang, mengenai: | 156-157 | 11) Target/projection at most for the next one year of the Issuer or Public Company, concerning: |
| a) Pendapatan/penjualan; | | a) Income/sales; |
| b) Laba (rugi); | | b) Profit (loss); |
| c) Struktur modal (capital structure); | | c) Capital structure; or |
| d) Kebijakan dividen; atau | | d) Dividend policy; |
| e) Hal lainnya yang dianggap penting bagi Emiten atau Perusahaan Publik; | | e) Or others that deemed necessary for the Issuer or Public Company; |
| 12) Aspek pemasaran atas barang dan/atau jasa Emiten atau Perusahaan Publik, paling sedikit mengenai strategi pemasaran dan pangsa pasar; | 168-175 | 12) Marketing aspects of the company's products and/or services the Issuer or Public Company, among others marketing strategy and market share; |
| 13) Uraian mengenai dividen selama 2 (dua) tahun buku terakhir (jika ada), paling sedikit: | 158 | 13) Description regarding the dividend policy during the last 2 (two) fiscal years, at least: |
| a) Kebijakan dividen; | | a) Dividend policy; |
| b) Tanggal pembayaran dividen kas dan/atau tanggal distribusi dividen non kas; | | b) The date of the payment of cash dividend and/or date of distribution of non-cash dividend; |
| c) Jumlah dividen per saham (kas dan/atau non kas); dan | | c) Amount of cash per share (cash and/or non cash); and |
| d) Jumlah dividen per tahun yang dibayar; | | d) Amount of dividend per year paid; |
| Dalam hal Emiten atau Perusahaan Publik tidak membagikan dividen dalam 2 (dua) tahun terakhir, maka diungkapkan mengenai hal tersebut. | | Disclosure of information can be presented in tabular form. In the event that the Issuer or Public Company does not distribute dividends in the last 2 (two) years, this matter shall be disclosed. |
| 14) Realisasi penggunaan dana hasil Penawaran Umum, dengan ketentuan: | 158-159 | 14) Use of proceeds from Public Offerings, under the condition of: |
| a) Dalam hal selama tahun buku, Emiten memiliki kewajiban menyampaikan laporan realisasi penggunaan dana, maka diungkapkan realisasi penggunaan dana hasil Penawaran Umum secara kumulatif sampai dengan akhir tahun buku; dan | | a) during the year under review, on which the Issuer has the obligation to report the realization of the use of proceeds, then the realization of the cumulative use of proceeds until the year end should be disclosed; and |
| b) Dalam hal terdapat perubahan penggunaan dana sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan tentang Laporan Realisasi Penggunaan Dana Hasil Penawaran Umum, maka Emiten menjelaskan perubahan tersebut; | | b) In the event that there were changes in the use of proceeds as stipulated in the Regulation of the Financial Services Authority on the Report of the Utilization of Proceeds from Public Offering, then Issuer should explain the said changes; |
| 15) Informasi material (jika ada), antara lain mengenai investasi, ekspansi, divestasi, penggabungan/peleburan usaha, akuisisi, restrukturisasi utang/modal, transaksi Afiliasi, dan transaksi yang mengandung benturan kepentingan, yang terjadi pada tahun buku, antara lain memuat: | | 15) Material information (if any), among others concerning investment, expansion, divestment, acquisition, debt/capital restructuring, transactions with related parties and transactions with conflict of interest that occurred during the year under review, among others include: |
| a) Tanggal, nilai, dan objek transaksi; | | a) Transaction date, value, and object; |
| b) Nama pihak yang melakukan transaksi; | | b) Name of transacting parties; |
| c) Sifat hubungan Afiliasi (jika ada); | | c) Nature of related parties (if any); |
| d) Penjelasan mengenai kewajaran transaksi; dan | | d) Description of the fairness of the transaction; and |
| e) Pemenuhan ketentuan terkait; | | e) Compliance with related rules and regulations; |
| f) dalam hal terdapat hubungan afiliasi, selain mengungkapkan informasi sebagaimana dimaksud dalam huruf a) sampai dengan huruf e), Emiten atau Perusahaan Publik juga mengungkapkan informasi: | | f) In the event that there is an affiliation relationship, apart from disclosing the information as referred to in letter a) to letter e), the Issuer or Public Company also discloses information: |
| 1) Pernyataan Direksi bahwa transaksi afiliasi telah melalui prosedur yang memadai untuk memastikan bahwa transaksi afiliasi dilaksanakan sesuai dengan praktik bisnis yang berlaku umum antara lain dilakukan dengan memenuhi prinsip transaksi yang wajar (arms- length principle); dan | | 1) A statement from the Board of Directors that the affiliate transaction has gone through adequate procedures to ensure that the affiliate transaction is carried out in accordance with generally accepted business practices, by complying with the arms-length principle; and |

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| 2) Peran Dewan Komisaris dan komite audit dalam melakukan prosedur yang memadai untuk memastikan bahwa transaksi afiliasi dilaksanakan sesuai dengan praktik bisnis yang berlaku umum antara lain dilakukan dengan memenuhi prinsip transaksi yang wajar (arms- length principle); | | 2) The role of the Board of Commissioners and the audit committee in carrying out adequate procedures to ensure that affiliated transactions are carried out in accordance with generally accepted business practices, by complying with the arms-length principle; |
| g) Dalam hal transaksi afiliasi atau transaksi material dimaksud telah diungkapkan dalam laporan keuangan tahunan, ditambahkan informasi mengenai rujukan pengungkapan dalam laporan keuangan tahunan tersebut. | | g) For affiliated transactions or material transactions which are business activities carried out to generate business income and are carried out regularly, repeatedly, and/ or continuously, an explanation is added that the affiliated transactions or material transactions are business activities carried out to generate operating income. and run regularly, repeatedly, and/or continuously; |
| h) Untuk pengungkapan transaksi afiliasi dan/atau transaksi benturan kepentingan yang merupakan hasil pelaksanaan transaksi afiliasi dan/atau transaksi benturan kepentingan yang telah disetujui pemegang saham independen, ditambahkan informasi mengenai tanggal pelaksanaan RUPS yang menyetujui transaksi afiliasi dan/atau transaksi benturan kepentingan tersebut; | | h) For disclosure of affiliated transactions and/or conflict of interest transactions resulting from the implementation of affiliated transactions and/or conflict of interest transactions that have been approved by independent shareholders, additional information regarding the date of the GMS which approved the affiliated transactions and/or conflict of interest transactions is added; |
| i) Dalam hal tidak terdapat transaksi afiliasi dan/atau transaksi benturan kepentingan, maka diungkapkan mengenai hal tersebut; | | i) In the event that there is no affiliated transaction and/or conflict of interest transaction, then this shall be disclosed; |
| 16) Perubahan ketentuan peraturan perundang-undangan yang berpengaruh signifikan terhadap Emiten atau Perusahaan Publik dan dampaknya terhadap laporan keuangan (jika ada); dan | | 16) Changes in regulation which have a significant effect on the Issuer or Public Company and impacts on the company (if any); and |
| 17) Perubahan kebijakan akuntansi, alasan dan dampaknya terhadap laporan keuangan (jika ada); | 160-167 | 17) Changes in the accounting policy, rationale and impact on the financial statement (if any); |
| g. Tata Kelola Emiten atau Perusahaan Publik | | g. Corporate Governance of the Issuer or Public Company |
| Tata kelola Emiten atau Perusahaan Publik paling sedikit memuat uraian singkat mengenai: | | Corporate Governance of the Issuer or Public Company contains at least: |
| 1) RUPS, paling sedikit memuat: | 302-337 | 1) GMS, at least contains: |
| a) Informasi mengenai keputusan RUPS pada tahun buku dan 1 (satu) tahun sebelum tahun buku meliputi: | | a) Information regarding the resolutions of the GMS in the fiscal year and 1 (one) year prior to the fiscal year include: |
| 1) keputusan RUPS pada tahun buku dan 1 (satu) tahun sebelum tahun buku yang direalisasikan pada tahun buku; dan | | 1) Resolutions of the GMS in the fiscal year and 1 (one) year before the fiscal year realized in the fiscal year; and |
| 2) keputusan RUPS pada tahun buku dan 1 (satu) tahun sebelum tahun buku yang belum direalisasikan beserta alasan belum direalisasikan; | | 2) Resolutions of the GMS in the fiscal year and 1 (one) year before the fiscal year that have not been realized and the reasons for not realizing them; |
| b) dalam hal Emiten atau Perusahaan Publik menggunakan pihak independen dalam pelaksanaan RUPS untuk melakukan perhitungan suara, maka diungkapkan mengenai hal tersebut; | | b) In the event that the Issuer or Public Company uses an independent party in the conduct of the GMS to calculate the votes, then this matter shall be disclosed; |
| 2) Direksi, mencakup antara lain: | | 2) The Board of Directors, covering: |
| a) Tugas dan tanggung jawab masing-masing anggota Direksi; | 369-376 | a) The tasks and responsibilities of each member of the Board of Directors; |
| b) Pernyataan bahwa Direksi memiliki pedoman atau piagam (charter) Direksi; | 364-365 | b) Statement that the Board of Directors has already have board manual or charter; |

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| c) Kebijakan dan pelaksanaan tentang frekuensi rapat Direksi, termasuk rapat bersama Dewan Komisaris, dan tingkat kehadiran anggota Direksi dalam rapat tersebut termasuk tingkat kehadiran dalam RUPS; | 380-385 | c) Policies and implementation of the frequency of meetings of the Board of Directors, meetings of the Board of Directors with the Board of Commissioners, and the level of attendance of members of the Board of Directors in the meeting including attendance at the GMS; |
| d) pelatihan dan/atau peningkatan kompetensi anggota Direksi: | 385-387 | d) Training and/or competency development of members of the Board of Directors: |
| (1) kebijakan pelatihan dan/atau peningkatan kompetensi anggota Direksi, termasuk program orientasi bagi anggota Direksi yang baru diangkat (jika ada); dan | | (1) Policies for training and/or improving the competence of members of the Board of Directors, including an orientation program for newly appointed members of the Board of Directors (if any); and |
| (2) pelatihan dan/atau peningkatan kompetensi yang diikuti anggota Direksi dalam tahun buku (jika ada); | | (2) Training and/or competency improvement attended by members of the Board of Directors in the fiscal year (if any); |
| e) penilaian Direksi terhadap kinerja komite yang mendukung pelaksanaan tugas Direksi pada tahun buku paling sedikit memuat: | 389-390 | e) The Board of Directors' assessment of the performance of the committees that support the implementation of the Board of Directors' duties for the fiscal year shall at least contain: |
| (1) prosedur penilaian kinerja; dan | | (1) Performance appraisal procedures; and |
| (2) kriteria yang digunakan seperti capaian kinerja selama tahun buku, kompetensi dan kehadiran dalam rapat; dan | | (2) The criteria used are performance achievements during the fiscal year, are competence and attendance at meetings; and |
| f) dalam hal Emiten atau Perusahaan Publik tidak memiliki komite yang mendukung pelaksanaan tugas Direksi, maka diungkapkan mengenai hal tersebut. | | f) In the event that the Issuer or Public Company does not have a committee that supports the implementation of the duties of the Board of Directors, this matter shall be disclosed. |
| 3) Dewan Komisaris, mencakup antara lain: | | 3) The Board of Commissioners, among others include: |
| a) Tugas dan tanggung jawab Dewan Komisaris; | 346-349 | a) Duties and responsibilities of the Board of Commissioners; |
| b) Pernyataan bahwa Dewan Komisaris memiliki pedoman atau piagam (charter) Dewan Komisaris; | 338 | b) Statement that the Board of Commissioner has already have the board manual or charter; |
| c) Kebijakan dan pelaksanaan tentang frekuensi rapat Dewan Komisaris, termasuk rapat bersama Direksi, dan tingkat kehadiran anggota Dewan Komisaris dalam rapat tersebut termasuk tingkat kehadiran dalam RUPS;; | 353-357 | c) Policies and implementation of the frequency of meetings of the Board of Commissioners, meetings of the Board of Commissioners with the Board of Directors and the level of attendance of members of the Board of Commissioners in these meetings including attendance at the GMS; |
| d) pelatihan dan/atau peningkatan kompetensi anggota Dewan Komisaris: | 358-359 | d) Training and/or competency improvement of members of the Board of Commissioners: |
| (1) kebijakan pelatihan dan/atau peningkatan kompetensi anggota Dewan Komisaris, termasuk program orientasi bagi anggota Dewan Komisaris yang baru diangkat (jika ada); dan | | (1) Policy on competency training and/or development of members of the Board of Commissioners, including orientation programs for newly appointed members of the Board of Commissioners (if any); and |
| (2) pelatihan dan/atau peningkatan kompetensi yang diikuti anggota Dewan Komisaris dalam tahun buku (jika ada); | | (2) Competency training and/or development attended by members of the Board of Commissioners in the fiscal year (if any); |
| e) penilaian terhadap kinerja anggota Direksi dan anggota Dewan Komisaris dan pelaksanaannya, paling sedikit memuat: | 360-362 | e) The assessment on the performance of the Board of Directors and Board of Commissioners and the implementation, at least covering: |
| (1) Prosedur pelaksanaan penilaian kinerja; | | (1) procedure for the implementation of performance assessment; |
| (2) Kriteria yang digunakan seperti capaian kinerja selama tahun buku, kompetensi dan kehadiran dalam rapat; dan | | (2) Criteria used are performance achievements during the fiscal year, competency and attendance at meetings; and |
| (3) Pihak yang melakukan penilaian; | | (3) Assessor; |

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| f) penilaian Dewan Komisaris terhadap kinerja Komite yang mendukung pelaksanaan tugas Dewan Komisaris pada tahun buku meliputi: | 363 | f) Board of Commissioners' assessment of the performance of the Committees that support the implementation of the duties of the Board of Commissioners in the fiscal year includes: |
| (1) prosedur penilaian kinerja; dan | | (1) Performance appraisal procedures; and |
| (2) kriteria yang digunakan seperti capaian kinerja selama tahun buku, kompetensi dan kehadiran dalam rapat; | | (2) The criteria used are performance achievements during the fiscal year, competency and attendance at meetings; |
| 4) Nominasi dan remunerasi Direksi dan Dewan Komisaris, paling sedikit memuat: | 390-398 | 4) The nomination and remuneration of the Board of Directors and the Board of Commissioners shall at least contain: |
| a) prosedur nominasi, meliputi uraian singkat mengenai kebijakan dan proses nominasi anggota Direksi dan/atau anggota Dewan Komisaris; dan | | a) Nomination procedure, including a brief description of the policies and process for nomination of members of the Board of Directors and/or members of the Board of Commissioners; and |
| b) prosedur dan pelaksanaan remunerasi Direksi dan Dewan Komisaris, antara lain: | | b) Procedures and implementation of remuneration for the Board of Directors and the Board of Commissioners, among others: |
| (1) prosedur penetapan remunerasi Direksi dan Dewan Komisaris; | | (1) Procedures for determining remuneration for the Board of Directors and the Board of Commissioners; |
| (2) struktur remunerasi Direksi dan Dewan Komisaris seperti, gaji, tunjangan, tantiem/bonus dan lainnya; dan | | (2) The remuneration structure of the Board of Directors and the Board of Commissioners such as salary, allowances, tantiem/bonus and others; and |
| (3) besarnya remunerasi masing-masing anggota Direksi dan anggota Dewan Komisaris; | | (3) The amount of remuneration for each member of the Board of Directors and member of the Board of Commissioners |
| 5) Dewan Pengawas Syariah, bagi Emiten atau Perusahaan Publik yang menjalankan kegiatan usaha berdasarkan prinsip syariah sebagaimana tertuang dalam anggaran dasar, paling sedikit memuat: | | 5) Sharia Supervisory Board, for Issuer or Public Company that conduct business based on sharia law, as stipulated in the articles of association, at least containing: |
| a) nama; | | a) name; |
| b) dasar hukum pengangkatan dewan pengawas syariah; | | b) Legal basis for the appointment of the sharia supervisory board; |
| c) periode penugasan dewan pengawas syariah; | | c) Period of assignment of the sharia supervisory board; |
| d) tugas dan tanggung jawab Dewan Pengawas Syariah; dan | | d) duty and responsibility of Sharia Supervisory Board; and |
| e) frekuensi dan cara pemberian nasihat dan saran serta pengawasan pemenuhan Prinsip Syariah di Pasar Modal terhadap Emiten atau Perusahaan Publik; | | e) frequency and procedure in providing advice and suggestion, as well as the compliance of Sharia Principles by the Issuer or Public Company in the Capital Market; |
| 6) Komite Audit, mencakup antara lain: | 407-418 | 6) Audit Committee, among others covering: |
| a) Nama dan jabatannya dalam keanggotaan komite; | | a) Name and position in the committee; |
| b) Usia; | | b) Age; |
| c) Kewarganegaraan; | | c) Citizenship; |
| d) Riwayat pendidikan; | | d) Education background; |
| e) Riwayat jabatan, meliputi informasi: | | e) History of position; including: |
| (1) Dasar hukum untuk pengangkatan sebagai anggota komite; | | (1) Legal basis for appointment as committee member; |
| (2) Rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota Direksi, dan/atau anggota komite serta jabatan lainnya (jika ada); dan | | (2) Dual position, as member of Board of Commissioners, member of Board of Directors, and/or member of committee, and other position (if any); and |
| (3) Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik; | | (3) working experience and period in and outside the Issuer or Public Company; |

| Keterangan | Halaman Page | Description |
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| f) Periode dan masa jabatan anggota Komite Audit; | | f) Period and terms of office of the member of Audit Committee; |
| g) Pernyataan independensi Komite Audit; | | g) statement of independence of the Audit Committee; |
| h) Pendidikan dan/atau pelatihan yang telah diikuti dalam tahun buku (jika ada); dan | | h) Training and/or competency improvement that have been followed in the fiscal year (if any); |
| i) Kebijakan dan pelaksanaan tentang frekuensi rapat Komite Audit dan tingkat kehadiran anggota Komite Audit dalam rapat tersebut; | | i) Policies and implementation of the frequency of audit committee meetings and the level of attendance of audit committee members in those meetings; and |
| j) Pelaksanaan kegiatan Komite Audit pada tahun buku sesuai dengan yang dicantumkan dalam pedoman atau piagam (charter) Komite Audit; | | j) the activities of the Audit Committee in the year under review, in accordance with the Audit Committee Charter; |
| 7) Komite atau fungsi nominasi dan remunerasi Emiten atau Perusahaan Publik, paling sedikit memuat: | 427-436 | 7) The nomination and remuneration committee or function of the Issuer or Public Company, at least containing: |
| a) Nama dan jabatannya dalam keanggotaan komite; | | a) Name and position in committee membership; |
| b) Usia; | | b) Age; |
| c) Kewarganegaraan; | | c) Nationality; |
| d) Riwayat pendidikan; | | d) Educational history; |
| e) Riwayat jabatan, meliputi informasi: | | e) Position history, including information on: |
| (1) Dasar hukum penunjukan sebagai anggota komite; | | (1) Legal basis for appointment as committee member; |
| (2) Rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota Direksi, dan/atau anggota komite serta jabatan lainnya (jika ada); dan | | (2) Concurrent positions, either as a member of the Board of Commissioners, member of the Board of Directors, and/or committee member and other positions (if any); and |
| (3) Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik; | | (3) Work experience and period of time both inside and outside the Issuer or Public Company; |
| f) Periode dan masa jabatan anggota komite; | | f) Period and term of office of the committee members; |
| g) Pernyataan independensi komite; | | g) Statement of committee independence; |
| h) Pendidikan dan/atau pelatihan yang telah diikuti dalam tahun buku (jika ada); dan | | h) Training and/or competency improvement that have been followed in the fiscal year (if any); |
| i) Uraian tugas dan tanggung jawab; | | i) Description of duties and responsibilities; |
| j) Pernyataan bahwa telah memiliki pedoman atau piagam (charter) komite; | | j) A statement that it has a guideline or charter; |
| k) Kebijakan dan pelaksanaan tentang frekuensi rapat komite dan tingkat kehadiran anggota komite dalam rapat tersebut; | | k) Policies and implementation of the frequency of meetings and the level of attendance of members at the meeting; |
| l) uraian singkat pelaksanaan kegiatan pada tahun buku; dan | | l) Brief description of the implementation of activities in the fiscal year; and |
| m) dalam hal tidak dibentuk komite nominasi dan remunerasi, Emiten atau Perusahaan Publik cukup mengungkapkan informasi sebagaimana dimaksud dalam huruf i) sampai dengan huruf l) dan mengungkapkan: | | m) In the event that no nomination and remuneration committee is formed, the Issuer or Public Company is sufficient to disclose the information as referred to in letter i) to letter l) and disclose: |
| (1) alasan tidak dibentuknya komite; dan | | (1) Reasons for not forming the committee; and |
| (2) pihak yang melaksanakan fungsi nominasi dan remunerasi; | | (2) The party carrying out the nomination and remuneration function; |
| 8) Komite lain yang dimiliki Emiten atau Perusahaan Publik dalam rangka mendukung fungsi dan tugas Direksi (jika ada) dan/atau komite yang mendukung fungsi dan tugas Dewan Komisaris, paling sedikit memuat: | 418-426, 440-479 | 8) Other committees owned by Issuers or Public Companies in order to support the functions and tasks of the Board of Directors (if any) and / or committees that support the functions and duties of the Board of Commissioners, the least contains: |

| Keterangan | Halaman Page | Description |
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| a) Nama dan jabatannya dalam keanggotaan komite; | | a) Name and position in the Committee; |
| b) Usia; | | b) Age; |
| c) Kewarganegaraan; | | c) Citizenship; |
| d) Riwayat pendidikan; | | d) Education background; |
| e) Riwayat jabatan, meliputi informasi: | | e) History of position, including: |
| (1) Dasar hukum penunjukan sebagai anggota komite; | | (1) Legal basis for the appointment as member of the committee; |
| (2) Rangkap jabatan, baik sebagai anggota Dewan Komisaris, anggota Direksi, dan/atau anggota komite serta jabatan lainnya (jika ada); dan | | (2) Dual position, as member of Board of Commissioners, member of Board of Directors, and/or member of committee, and other position (if any); and |
| (3) Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik; | | (3) Working experience and period in and outside the Issuer or Public Company; |
| f) Periode dan masa jabatan anggota komite; | | f) Period and terms of office of the member of Audit Committee; |
| g) Pernyataan independensi komite; | | g) Statement of committee independence; |
| h) Pendidikan dan/atau pelatihan yang telah diikuti dalam tahun buku (jika ada); dan | | h) Training and/or competency improvement that have been followed in the fiscal year (if any); and |
| i) Uraian tugas dan tanggung jawab; | | i) Description of duties and responsibilities; |
| j) Pernyataan bahwa telah memiliki pedoman atau piagam (charter) komite; | | j) A statement that the committee has had guidelines or charters; |
| k) Kebijakan dan pelaksanaan tentang frekuensi rapat komite dan tingkat kehadiran anggota komite dalam rapat tersebut; | | k) Policies and implementation of the frequency of committee meetings and the level of attendance of committee members at the meeting; and |
| l) uraian singkat pelaksanaan kegiatan pada tahun buku; dan | | l) A brief description of the committee's activities for the fiscal year; |
| 9) Sekretaris Perusahaan, mencakup antara lain: | 480-482 | 9) Corporate Secretary, including: |
| a) nama; | | a) name; |
| b) domisili; | | b) domicile; |
| c) riwayat jabatan, meliputi informasi: | | c) history of position, including: |
| (1) dasar hukum penunjukan sebagai Sekretaris Perusahaan; dan | | (1) legal basis for the appointment as Corporate Secretary; and |
| (2) pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik; | | (2) working experience and period in and outside the Issuer or Public Company; |
| d) riwayat pendidikan; | | d) education background; |
| e) pendidikan dan/atau pelatihan yang diikuti dalam tahun buku; dan | | e) education and/or training during the year under review; and |
| f) uraian singkat pelaksanaan tugas Sekretaris Perusahaan pada tahun buku; | | f) brief description on the implementation of duties of the Corporate Secretary in the year under review; |
| 10) Unit Audit Internal, mencakup antara lain: | 483-496 | 10) Internal Audit Unit, among others including: |
| a) Nama kepala Unit Audit Internal; | | a) Name of Head of Internal Audit Unit; |
| b) Riwayat jabatan, meliputi informasi: | | b) History of position, including: |
| (1) Dasar hukum penunjukan sebagai Kepala Audit Internal; dan | | (1) Legal basis for the appointment as Head of Internal Audit Unit; and |
| (2) Pengalaman kerja beserta periode waktunya baik di dalam maupun di luar Emiten atau Perusahaan Publik; | | (2) Working experience and period in and outside the Issuer or Public Company; |
| c) Kualifikasi atau sertifikasi sebagai profesi audit internal (jika ada); | | c) Qualification or certification as internal auditor (if any); |
| d) Pendidikan dan/atau pelatihan yang diikuti dalam tahun buku; | | d) Education and/or training during the year under review; |
| e) Struktur dan kedudukan Unit Audit Internal; | | e) Structure and position of Internal Audit Unit; |
| f) Uraian tugas dan tanggung jawab; | | f) Description of duties and responsibilities; |
| g) Pernyataan bahwa telah memiliki pedoman atau piagam (charter) Unit Audit Internal; dan | | g) Statement that the Internal Audit Unit has already have Internal Audit Unit charter; and |

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| | h) Uraian singkat pelaksanaan tugas Unit Audit Internal pada tahun buku; | | | h) Brief description on the implementation of duty of Internal Audit Unit during the year under review; |
| 11) | Uraian mengenai sistem pengendalian internal (internal control) yang diterapkan oleh Emiten atau Perusahaan Publik, paling sedikit mengenai: | 525-529 | 11) | Description on internal control system adopted by the Issuer or Public Company, at least covering: |
| | a) Pengendalian keuangan dan operasional, serta kepatuhan terhadap peraturan perundang-undangan lainnya; dan | | | a) Financial and operational control, and compliance to the other prevailing rules; and |
| | b) Tinjauan atas efektivitas sistem pengendalian internal; | | | b) Review on the effectiveness of internal control systems; |
| | c) Pernyataan Direksi dan/atau Dewan Komisaris atas kecukupan sistem pengendalian internal; | | | c) Statement of the Board of Directors and/or Board of Commissioners on the adequacy of the internal control system; |
| 12) | Sistem manajemen risiko yang diterapkan oleh Emiten atau Perusahaan Publik, paling sedikit mengenai: | 516-524 | 12) | Risk management system implemented by the company, at least includes: |
| | a) Gambaran umum mengenai sistem manajemen risiko Emiten atau Perusahaan Publik; | | | a) General description about the company's risk management system the Issuer or Public Company; |
| | b) Jenis risiko dan cara pengelolaannya; dan | | | b) Types of risk and the management; and |
| | c) Tinjauan atas efektivitas sistem manajemen risiko Emiten atau Perusahaan Publik; | | | c) Review the effectiveness of the risk management system applied by the Issuer or Public Company; |
| | d) Pernyataan Direksi dan/atau Dewan Komisaris atau komite audit atas kecukupan sistem manajemen risiko; | | | d) Statement of the Board of Directors and/or the Board of Commissioners or the audit committee on the adequacy of the risk management system; |
| 13) | Perkara hukum yang berdampak material yang dihadapi oleh Emiten atau Perusahaan Publik, entitas anak, anggota Direksi dan anggota Dewan Komisaris (jika ada), antara lain meliputi: | 530-532 | 13) | Legal cases that have a material impact faced by Issuers or Public Companies, subsidiaries, members of the Board of Directors and members of the Board of Commissioners (if any), at least contain: |
| | a) Pokok perkara/gugatan; | | | a) Substance of the case/claim; |
| | b) Status penyelesaian perkara/gugatan; dan | | | b) Status of settlement of case/claim; and |
| | c) Pengaruhnya terhadap kondisi Emiten atau Perusahaan Publik; | | | c) Potential impacts on the condition of the Issuer or Public Company; |
| 14) | Informasi tentang sanksi administratif yang dikenakan kepada Emiten atau Perusahaan Publik, anggota Dewan Komisaris dan Direksi, oleh otoritas Pasar Modal dan otoritas lainnya pada tahun buku (jika ada); | 557 | 14) | information about administrative sanctions imposed to Issuer or Public Company, members of the Board of Commissioners and the Board of Directors, by the Capital Market Authority and other authorities during the last fiscal year (if any); |
| 15) | Informasi mengenai kode etik Emiten atau Perusahaan Publik meliputi: | 540-541 | 15) | information about codes of conduct of the Issuer or Public Company, includes: |
| | a) Pokok-pokok kode etik; | | | a) Key points of the code of conduct; |
| | b) Bentuk sosialisasi kode etik dan upaya penegakannya; dan | | | b) Socialization of the code of conduct and enforcement; and |
| | c) Pernyataan bahwa kode etik berlaku bagi anggota Direksi, anggota Dewan Komisaris, dan karyawan Emiten atau Perusahaan Publik; | | | c) Statement that the code of conduct is applicable for the Board of Commissioners, the Board of Directors, and employees of the Issuer of Public Company; |
| 16) | Uraian singkat mengenai kebijakan pemberian kompensasi jangka panjang berbasis kinerja kepada manajemen dan/atau karyawan yang dimiliki oleh Emiten atau Perusahaan Publik (jika ada), antara lain berupa program kepemilikan saham oleh manajemen (management stock ownership program/MSOP) dan/atau program kepemilikan saham oleh karyawan (employee stock ownership program/ESOP); Dalam hal pemberian kompensasi berupa program kepemilikan saham oleh manajemen (management stock ownership program/ MSOP) dan/atau program kepemilikan saham oleh karyawan (employee stock ownership program/ESOP), informasi yang diungkapkan paling sedikit memuat: | 158 | 16) | A brief description of the policy of providing long-term performance-based compensation to management and/or employees owned by the Issuer or Public Company (if any), including the management stock ownership program (MSOP) and/or program employee stock ownership (ESOP); |
| | a) jumlah saham dan/atau opsi; | | | a) Number of shares and/or options; |
| | b) jangka waktu pelaksanaan; | | | b) Implementation period; |

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| c) persyaratan karyawan dan/atau manajemen yang berhak; dan | | c) Requirements for eligible employees and/or management; and |
| d) harga pelaksanaan atau penentuan harga pelaksanaan; | | d) Exercise price or determination of exercise price; |
| 17) Uraian singkat mengenai kebijakan pengungkapan informasi mengenai: | 546 | 17) A brief description of the information disclosure policy regarding: |
| a) Kepemilikan saham anggota Direksi dan anggota Dewan Komisaris paling lambat 3 (tiga) hari kerja setelah terjadinya kepemilikan atau setiap perubahan kepemilikan atas saham Perusahaan Terbuka; dan | | a) Share ownership of members of the Board of Directors and members of the Board of Commissioners no later than 3 (three) working days after the occurrence of ownership or any change in ownership of shares of a Public Company; and |
| b) Pelaksanaan atas kebijakan dimaksud; | | b) Implementation of the policy; |
| 18) Uraian mengenai sistem pelaporan pelanggaran (whistleblowing system) di Emiten atau Perusahaan Publik (jika ada), antara lain meliputi: | 551-552 | 18) Description of whistleblowing system at the Issuer or Public Company (if any), among others include: |
| a) Cara penyampaian laporan pelanggaran; | | a) Mechanism for violation reporting; |
| b) Perlindungan bagi pelapor; | | b) Protection for the whistleblower; |
| c) Penanganan pengaduan; | | c) Handling of violation reports; |
| d) Pihak yang mengelola pengaduan; dan | | d) Unit responsible for handling of violation report; and |
| e) Hasil dari penanganan pengaduan, paling sedikit meliputi: | | e) Results from violation report handling, at least includes: |
| (1) Jumlah pengaduan yang masuk dan diproses dalam tahun buku; dan | | (1) Number of complaints received and processed during the fiscal year; and |
| (2) Tindak lanjut pengaduan; | | (2) Follow up of complaints; |
| 19) Uraian mengenai kebijakan anti korupsi Emiten atau Perusahaan Publik, paling sedikit memuat: | 556-557 | 19) A description of the anti-corruption policy of the Issuer or Public Company, at least containing: |
| a) program dan prosedur yang dilakukan dalam mengatasi praktik korupsi, balas jasa (kickbacks), fraud, suap dan/atau gratifikasi dalam Emiten atau Perusahaan Publik; dan | | a) Programs and procedures implemented in overcoming corrupt practices, kickbacks, fraud, bribery and/or gratification in Issuers or Public Companies; and |
| b) pelatihan/sosialisasi anti korupsi kepada karyawan Emiten atau Perusahaan Publik; | | b) Anti-corruption training/socialization to employees of Issuers or Public Companies; |
| 20) Penerapan atas Pedoman Tata Kelola Perusahaan Terbuka bagi Emiten yang menerbitkan Efek Bersifat Ekuitas atau Perusahaan Publik, meliputi: | 558-567 | 20) Implementation of the Guidelines of Corporate Governance for Public Companies for Issuer issuing Equity-based Securities or Public Company, including: |
| a) pernyataan mengenai rekomendasi yang telah dilaksanakan; dan/atau | | a) statement regarding recommendation that have been implemented; and/or |
| b) penjelasan atas rekomendasi yang belum dilaksanakan, disertai alasan dan alternatif pelaksanaannya (jika ada); | | b) description of recommendation that have not been implemented, along with the reason and alternatives of implementation (if any); |
| h. Tanggung Jawab Sosial dan Lingkungan Emiten atau Perusahaan Publik | | h. Social and Environmental Responsibility of the Issuer or Public Company |
| 1) Informasi yang diungkapkan dalam bagian tanggung jawab sosial dan lingkungan merupakan Laporan Keberlanjutan (Sustainability Report) sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan Nomor 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik, paling sedikit memuat: | | 1) The information disclosed in the social and environmental responsibility section is a Sustainability Report as referred to in the Financial Services Authority Regulation Number 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies, at at least includes: |
| a) penjelasan strategi keberlanjutan; | 570-574 | a) Explanation of the sustainability strategy; |
| b) ikhtisar aspek keberlanjutan (ekonomi, sosial, dan lingkungan hidup); | 575-579 | b) Overview of sustainability aspects (economic, social, and environmental); |
| c) profil singkat Emiten atau Perusahaan Publik; | 52-110 | c) Brief profile of the Issuer or Public Company; |
| d) penjelasan Direksi; | 36-46 | d) Explanation of the Board of Directors; |
| e) tata kelola keberlanjutan; | 580-585 | e) Sustainability governance; |

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| f) kinerja keberlanjutan; | 586-608 | f) Sustainability performance; |
| g) verifikasi tertulis dari pihak independen, jika ada; | - | g) Written verification from an independent party, if any; |
| h) lembar umpan balik (feedback) untuk pembaca, jika ada; dan | 609-610 | h) Feedback sheet for readers, if any; and |
| i) anggapan Emiten atau Perusahaan Publik terhadap umpan balik laporan tahun sebelumnya; | 610 | i) The response of the Issuer or Public Company to the previous year's report feedback; |
| 2) Laporan Keberlanjutan sebagaimana dimaksud pada angka 1), harus disusun sesuai Pedoman Teknis Penyusunan Laporan Keberlanjutan (Sustainability Report) Bagi Emiten dan Perusahaan Publik sebagaimana tercantum dalam Lampiran II yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini; | √ | 2) The Sustainability Report as referred to in number 1) must be prepared in accordance with the Technical Guidelines for the Preparation of a Sustainability Report for Issuers and Public Companies as contained in Appendix II which is an integral part of this Financial Services Authority Circular Letter; |
| 3) Informasi Laporan Keberlanjutan (Sustainability Report) pada angka 1) dapat: | | 3) Information on the Sustainability Report in number 1) can: |
| a) diungkapkan pada bagian lain yang relevan di luar bagian tanggung jawab sosial dan lingkungan, seperti penjelasan Direksi terkait Laporan Keberlanjutan diungkapkan dalam bagian terkait Laporan Direksi; dan/atau | √ | a) Disclosed in other relevant sections outside the Social and Environmental Responsibility section, such as the Directors' explanation regarding the Sustainability Report disclosed in the section related to the Directors' Report; and/or |
| b) merujuk pada bagian lain di luar bagian tanggung jawab sosial dan lingkungan dengan tetap mengacu pada Pedoman Teknis Penyusunan Laporan Keberlanjutan (Sustainability Report) Bagi Emiten dan Perusahaan Publik sebagaimana tercantum dalam Lampiran II yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini, seperti profil Emiten atau Perusahaan Publik; | √ | b) Refers to other sections outside the Social and Environmental Responsibility section by still referring to the Technical Guidelines for the Preparation of Sustainability Reports for Issuers and Public Companies as listed in Appendix II which is an integral part of this Financial Services Authority Circular Letter, such as the profile of the Issuer or Public Company; |
| 4) Laporan Keberlanjutan (Sustainability Report) sebagaimana dimaksud pada angka 1) merupakan bagian yang tidak terpisahkan dari Laporan Tahunan namun dapat disajikan secara terpisah dengan Laporan Tahunan; | - | 4) The Sustainability Report as referred to in number 1) is an inseparable part of the Annual Report but can be presented separately from the Annual Report; |
| 5) Dalam hal Laporan Keberlanjutan disajikan secara terpisah dengan Laporan Tahunan, informasi yang diungkapkan dalam Laporan Keberlanjutan dimaksud harus: | | 5) In the event that the Sustainability Report is presented separately from the Annual Report, the information disclosed in the Sustainability Report must: |
| a) memuat seluruh informasi sebagaimana dimaksud pada angka 1); dan | √ | a) Contains all the information as referred to in number 1); and |
| b) disusun sesuai Pedoman Teknis Penyusunan Laporan Keberlanjutan (Sustainability Report) Bagi Emiten dan Perusahaan Publik sebagaimana tercantum dalam Lampiran II yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini; | √ | b) Prepared in accordance with the Technical Guidelines for the Preparation of a Sustainability Report for Issuers and Public Companies as listed in Appendix II which is an integral part of this Financial Services Authority Circular Letter; |
| 6) Dalam hal Laporan Keberlanjutan disajikan secara terpisah dengan Laporan Tahunan, maka dalam bagian tanggung jawab sosial dan lingkungan memuat informasi bahwa informasi mengenai tanggung jawab sosial dan lingkungan telah diungkapkan dalam Laporan Keberlanjutan yang disajikan secara terpisah dari Laporan Tahunan; dan | - | 6) In the event that the Sustainability Report is presented separately from the Annual Report, then the Social and Environmental Responsibility section contains information that information on Social and Environmental Responsibility has been disclosed in the Sustainability Report which is presented separately from the Annual Report; and |
| 7) Penyampaian Laporan Keberlanjutan (Sustainability Report) yang disajikan secara terpisah dengan Laporan Tahunan harus disampaikan bersamaan dengan penyampaian Laporan Tahunan. | - | 7) Submission of the Sustainability Report which is presented separately from the Annual Report must be submitted together with the Annual Report. |

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| i | Laporan Keuangan Tahunan yang Telah Diaudit | | i | Audited Annual Financial Statement |
| | Laporan keuangan tahunan yang dimuat dalam Laporan Tahunan disusun sesuai dengan Standar Akuntansi Keuangan di Indonesia dan telah diaudit oleh Akuntan. Laporan keuangan dimaksud memuat pernyataan mengenai pertanggungjawaban atas laporan keuangan sebagaimana diatur dalam peraturan perundang-undangan di sektor Pasar Modal yang mengatur mengenai tanggung jawab Direksi atas laporan keuangan atau peraturan perundang-undangan di sektor Pasar Modal yang mengatur mengenai laporan berkala Perusahaan Efek dalam hal Emiten merupakan Perusahaan Efek; dan | | | Financial Statements included in Annual Report should be prepared in accordance with the Financial Accounting Standards in Indonesia and audited by an Accountant. The said financial statement should be included with statement of responsibility for financial report as stipulated in the legislations in the Capital Markets sector governing the responsibility of the Board of Directors on the financial report or the legislations in the Capital Markets sector governing the periodic reports of securities company in the event the Issuer is a Securities Company; and |
| j | Surat Pernyataan Anggota Direksi dan Anggota Dewan Komisaris tentang Tanggung Jawab atas Laporan Tahunan | | j | Letter of Statement of the Board of Directors and the Board of Commissioners regarding the Responsibility for Annual Reporting |
| | Surat pernyataan anggota Direksi dan anggota Dewan Komisaris tentang tanggung jawab atas Laporan Tahunan disusun sesuai dengan format Surat Pernyataan Anggota Direksi dan Anggota Dewan Komisaris tentang Tanggung Jawab atas Laporan Tahunan sebagaimana tercantum dalam Lampiran yang merupakan bagian tidak terpisahkan dari Surat Edaran Otoritas Jasa Keuangan ini. | 48-49 | | Letter of statement of the Board of Directors and the Board of Commissioners regarding the responsibility for Annual Reporting should be prepared according to the format of letter of statement of member of Board of Directors and the Board of Commissioners regarding the responsibility for Annual Reporting as attached in the Attachment, which is an integral part of this Circulation Letter of the Financial Services Authority. |

# Living Our Purpose and Values

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