



TATA KELOLA PERUSAHAAN YANG BAIK

Good Corporate Governance

KOMITMEN PENERAPAN TATA KELOLA PERUSAHAAN YANG BAIK

Commitment to Implementation of Good Corporate Governance

Pada September 2024, Bank Woori Saudara memperoleh 2 (dua) penghargaan pada ajang TOP GRC Award 2024 yang diselenggarakan Majalah Top Business, yaitu TOP GRC Awards 2024 #4 Stars dan The Most Committed GRC Leader 2024 Mr. Kim Eungchul. Keberhasilan Bank Woori Saudara mempertahankan penghargaan sama yang diraih tahun sebelumnya itu merupakan wujud dari komitmen Bank untuk menjadikan prinsip Tata Kelola yang Baik (Good Corporate Governance/GCG) khususnya Governance, Risk and Compliance (GRC) sebagai landasan utama dalam operasional Bank.

Penerapan praktik GCG yang kuat di BWS tercermin dalam semua aspek kegiatan bisnis, mulai dari pengambilan keputusan, hubungan dengan mitra kerja hingga kegiatan operasional, didasari oleh prinsip-prinsip dasar GCG secara konsisten dan berkesinambungan. BWS meyakini bahwa dengan penerapan GCG yang baik akan mengurangi adanya risiko yang berdampak sehingga kelangsungan usaha Bank tetap terjaga.

In September 2024, Bank Woori Saudara received 2 (two) awards at the TOP GRC Award 2024 organized by Top Business Magazine, namely the TOP GRC Awards 2024 #4 Stars and The Most Committed GRC Leader 2024 awarded to Mr. Kim Eungchul. Bank Woori Saudara's achievement in retaining the same awards as the previous year highlights its dedication to integrating Good Corporate Governance (GCG) principles, especially Governance, Risk, and Compliance (GRC), as the cornerstone of the Bank's operations.

The implementation of strong GCG practices at BWS is reflected in all aspects of business activities, from decision-making, relationships with partners, to operational activities, all consistently and continuously based on the fundamental principles of GCG. BWS believes that the implementation of GCG will reduce risks and impacts, ensuring the Bank's sustainability.

Landasan Penerapan Tata Kelola Perusahaan yang Baik

Foundation of Good Corporate Governance Implementation

Penerapan GCG di BWS mengacu pada ketentuan eksternal, ketentuan internal serta standard best practices yang berlaku dan diteladani dalam skala nasional maupun internasional.

Peraturan perundang-undangan yang dijadikan rujukan dalam penerapan GCG di BWS antara lain:

1. Undang-Undang Republik Indonesia terkait Pasar Modal, Perseroan Terbatas dan Perbankan;
2. Peraturan Otoritas Jasa Keuangan (POJK) dan Surat Edaran Otoritas Jasa Keuangan (SEOJK) khususnya terkait, tata kelola, laporan tahunan, manajemen risiko;
3. Roadmap Pedoman Tata Kelola Perusahaan Indonesia yang dikeluarkan oleh Otoritas Jasa Keuangan;
4. Pedoman Umum Governance Korporat Indonesia yang dikeluarkan oleh Komite Nasional Kebijakan Governance (KNKG);
5. ASEAN Corporate Governance Scorecard yang dikeluarkan oleh ASEAN Capital Market Forum (ACMF); dan
6. Anggaran Dasar Perusahaan dan keputusan Rapat Umum Pemegang Saham (RUPS).

The implementation of GCG at BWS refers to external regulations, internal policies, and best practice standards that are adhered to at both the national and international levels.

The implementation of GCG at BWS refers to the following laws and regulations:

1. Laws of the Republic of Indonesia concerning Capital Markets, Limited Liability Companies and Banking;
2. Financial Services Authority (OJK) Regulation (POJK) and OJK Circular Letter (SEOJK);
3. Roadmap of Indonesian Corporate Governance Guidelines issued by OJK;
4. General Guidelines for Indonesian Corporate Governance issued by the National Committee for Governance Policy (KNKG);
5. ASEAN Corporate Governance Scorecard issued by the ASEAN Capital Market Forum (ACMF); and
6. Company Articles of Association and decisions of the General Meeting of Shareholders (GMS).

Prinsip GCG

GCG Principles

Penerapan GCG di BWS mengacu pada 5 (lima) prinsip dasar yang berlaku umum dalam rangka menjalankan praktik bisnis dengan standar etika tertinggi, yaitu Keterbukaan, Akuntabilitas, Tanggung Jawab, Independensi, dan Kewajaran & Kesetaraan.

a. Keterbukaan

Prinsip keterbukaan dalam melaksanakan proses pengambilan keputusan dan keterbukaan Bank dalam menyampaikan informasi material dan relevan mengenai segala sesuatu tentang Bank. Bank menerapkan prinsip keterbukaan ini antara lain dalam:

- Penyusunan dan penjelasan Rencana Kerja dan Anggaran Tahunan.
- Laporan Tahunan.
- Laporan Keuangan berkala yang meliputi laporan keuangan tahunan, semesteran, dan triwulanan

GCG implementation at BWS is based on (5) five fundamental principles commonly applied to conduct business practices with the highest ethical standards: Transparency, Accountability, Responsibility, Independency and Fairness & Equality.

a. Transparency

The principle of transparency in decision-making and the Bank's commitment to openly disclose material and relevant information related to all aspects of the Bank. The Bank applies this principle of transparency, among others, in:

- Preparation and explanation of the Bank Business Plan.
- Annual Report.
- Periodic Financial Statements, including annual, semi-annual, and quarterly financial statements.



b. Akuntabilitas

Prinsip kejelasan fungsi, struktur, sistem, tata pelaksanaan dan tanggung jawab di dalam organisasi sehingga pengelolaan Bank dapat berjalan efektif dan efisien. Bank memiliki 3 (tiga) tingkatan akuntabilitas dalam setiap aktivitas, meliputi:

- Akuntabilitas Korporasi adalah pertanggungjawaban atas aktivitas bisnis yang dijalankan. Masing-masing organ Bank dapat dimintai akuntabilitas masing-masing sesuai tugas dan tanggung jawab dengan mengacu pada peraturan perundang-undangan yang berlaku.
- Akuntabilitas Tim adalah pertanggungjawaban suatu unit kerja/bisnis/supporting atas tercapai/tidak tercapai tugasnya.
- Akuntabilitas Individual adalah pertanggungjawaban atas aktivitas kinerja individu yang dijalankan dalam Bank.

c. Pertanggungjawaban

Prinsip yang mengemukakan kesesuaian pengelolaan Bank dengan peraturan dan perundang-undangan yang berlaku serta prinsip-prinsip pengelolaan Bank yang sehat. Bank menerapkan prinsip pertanggungjawaban antara lain dengan:

- Mematuhi ketentuan Anggaran Dasar dan peraturan perundang-undangan yang berlaku.
- Melaksanakan kewajiban perpajakan dengan baik dan tepat waktu.
- Melaksanakan tanggung jawab sosial perusahaan.
- Melaksanakan kewajiban keterbukaan informasi sesuai regulasi yang ditetapkan.

d. Independensi

Prinsip yang menekankan sikap profesionalisme tanpa benturan kepentingan, pengaruh, serta tekanan dari pihak manapun yang bertentangan dengan peraturan dan perundang-undangan yang berlaku serta prinsip pengelolaan Bank yang baik. Penerapan unsur Independensi di lingkungan Bank adalah sebagai berikut:

- Saling menghormati hak, kewajiban, tugas, wewenang serta tanggung jawab di antara organ Bank.
- Pemegang saham dan Dewan Komisaris tidak boleh melakukan intervensi terhadap pengurusan Bank.
- Dewan Komisaris, Direksi, dan pegawai selalu menghindari terjadinya benturan kepentingan dalam mengambil keputusan.
- Kegiatan Bank yang memiliki potensi benturan kepentingan harus memperoleh persetujuan terlebih dahulu dari Pemegang saham Independen atau wakil yang diberi wewenang untuk itu dalam RUPS (Rapat Umum Pemegang Saham) dan memenuhi peraturan tentang benturan kepentingan.
- Penerapan kebijakan dan sistem yang meminimalkan terjadinya benturan kepentingan, seperti dalam kebijakan kepegawaian, pengadaan dan keuangan.

e. Kewajaran dan Kesetaraan

Prinsip perlakuan adil dan setara dalam memenuhi hak-hak pemangku kepentingan berdasarkan ketentuan dan peraturan perundang-undangan yang berlaku. Prinsip Kewajaran dan Kesetaraan di Bank diterapkan antara lain dengan:

- Pemegang saham berhak menghadiri dan memberikan suara dalam RUPS sesuai dengan ketentuan yang berlaku.
- Bank memperlakukan semua rekanan secara adil dan transparan.

b. Accountability

The principle of clarity regarding the functions, structure, systems, implementation procedures, and responsibilities within the organization, ensuring that the Bank's management operates effectively and efficiently. The Bank has three (3) levels of accountability in every activity, which include:

- Corporate Accountability, which is responsibility for the business activities carried out. Each organ of the Bank is accountable according to their duties and responsibilities, in line with applicable laws and regulations.
- Team Accountability, namely responsibility of a business/support unit for achieving or not achieving its tasks.
- Individual Accountability, which is responsibility for the performance of individual activities carried out within the Bank.

c. Responsibility

The principle that emphasizes the alignment of the Bank's management with applicable laws and regulations, as well as sound management principles. The Bank applies the principle of responsibility, among others, by:

- Complying with the provisions of the Articles of Association and applicable laws and regulations.
- Performing tax obligations properly and punctually.
- Carrying out corporate social responsibility.
- Complying with information disclosure obligations as per the established regulations.

d. Independency

The principle that emphasises professionalism without conflicts of interest, undue influence, or pressure from any party that contradicts applicable laws and regulations, as well as good banking management principles. The implementation of Independency within the Bank is as follows:

- Mutual respect for the rights, obligations, duties, authorities, and responsibilities between the organs of the Bank.
- Shareholders and the Board of Commissioners must not intervene in the management of the Bank.
- The Board of Commissioners, Board of Directors, and employees must always avoid conflicts of interest when making decisions.
- Bank activities with potential conflicts of interest must first be approved by Independent Shareholders or their authorized representatives during the General Meeting of Shareholders (GMS) and comply with regulations concerning conflicts of interest.
- Implementation of policies and systems that minimize the occurrence of conflicts of interest, such as in staffing, procurement, and financial policies.

e. Fairness and Equality

The principle of fair and equal treatment in fulfilling the rights of stakeholders based on the applicable laws and regulations. The principle of Fairness and Equality at the Bank is implemented as follows:

- Shareholders have the right to attend and vote at the GMS in accordance with applicable regulations.
- The Bank treats all partners fairly and transparently.

- Bank memberikan kondisi kerja yang baik dan aman bagi setiap pegawai sesuai dengan kemampuan Bank dan peraturan perundang-undangan yang berlaku.

- The Bank provides good and safe working conditions for every employee in accordance with the Bank's capabilities and applicable laws and regulations.

Penyempurnaan Kualitas GCG 2024 GCG Quality Improvement 2024

BWS berkomitmen untuk secara terus menerus meningkatkan kualitas penerapan GCG di seluruh aspek bisnis dan operasional yang dijalankan sesuai dengan ketentuan perundang-undangan yang berlaku maupun standar best practice baik nasional maupun internasional. Di tahun 2024 terdapat beberapa penyempurnaan yang BWS lakukan untuk meningkatkan penerapan kualitas GCG, yaitu sebagai berikut:

1. Penyempurnaan dan penerbitan kebijakan terkait GCG, meliputi pedoman dan tata tertib Dewan Komisaris, penerapan fungsi kepatuhan, remunerasi, batas maksimum pemberian kredit, pedoman dan tata tertib komite di bawah Dewan Komisaris, perlindungan data pribadi, pedoman dan tata tertib komite manajemen risiko, integritas pelaporan keuangan dan strategi anti-fraud.
2. Penetapan Unit Kerja Khusus (UKK) terkait integritas pelaporan keuangan.
3. Pengembangan organisasi Satuan Kerja Kepatuhan.
4. Penerapan Risk Control Self-Assessment (RCSA), Loss Event Database (LED) dan Key Risk Indicator (KRI).

BWS is committed to continuously improving the quality of GCG implementation in all aspects of business and operations in accordance with applicable laws and regulations as well as national and international best practice standards. In 2024, there are several improvements that BWS will make to improve the implementation of GCG quality, as follows:

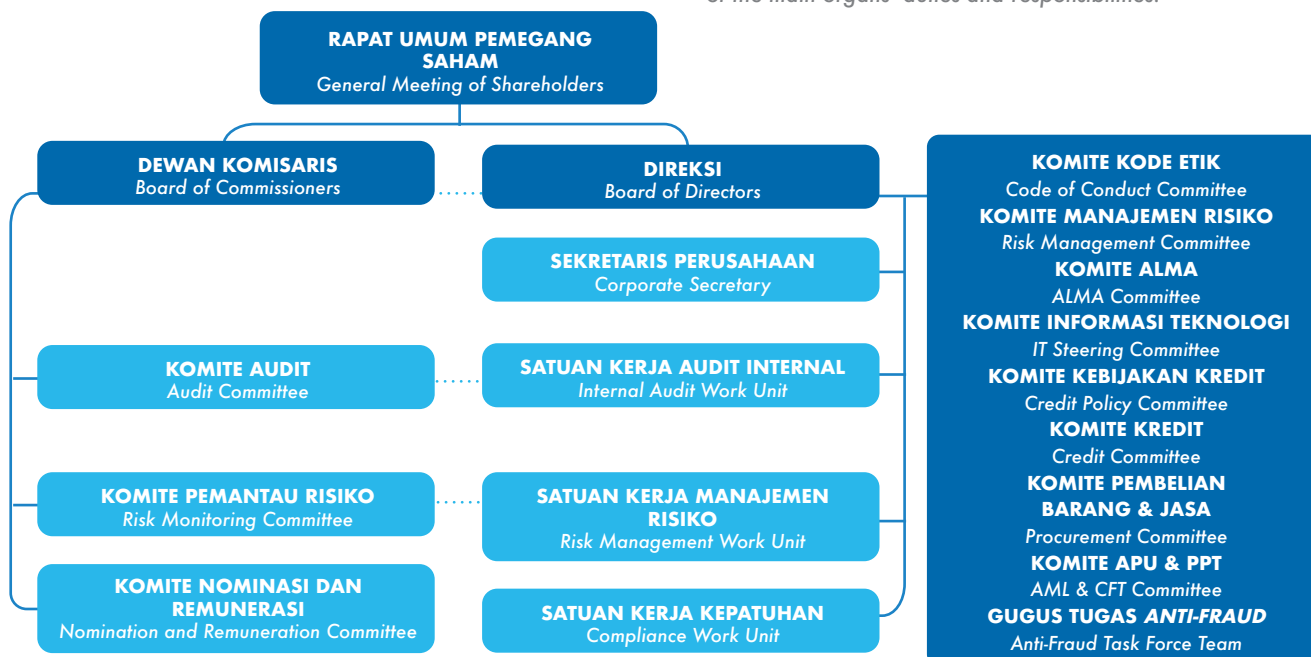
1. Improvement and issuance of GCG-related policies, including guidelines and rules for the Board of Commissioners, implementation of the compliance function, remuneration, legal lending limits, guidelines and rules for committees under the Board of Commissioners, protection of personal data, guidelines and rules for the risk management committee, integrity of financial reporting and anti-fraud strategies.
2. Establishment of a Special Working Unit (UKK) related to financial reporting integrity.
3. Organizational development of the Compliance Working Unit.
4. Implementation of Risk Control Self-Assessment (RCSA), Loss Event Database (LED) and Key Risk Indicator (KRI).

STRUKTUR DAN MEKANISME GCG GCG Structure and Mechanism

Struktur GCG GCG Structure

Berdasarkan Undang-Undang Republik Indonesia Nomor 40 tahun 2007 tentang Perseroan Terbatas, Organ Perusahaan terdiri dari Rapat Umum Pemegang Saham (RUPS), Dewan Komisaris dan Direksi. Sistem kepengurusan menganut sistem dua badan (two tier system), yaitu Dewan Komisaris dan Direksi, yang memiliki wewenang dan tanggung jawab yang jelas sesuai fungsinya masing-masing sebagaimana diamanatkan dalam Anggaran Dasar dan peraturan perundang-undangan. Bank Woori Saudara juga memiliki organ penunjang baik di bawah Dewan Komisaris dan Direksi dalam rangka mendukung efektivitas tugas dan tanggung jawab Organ Utama.

In accordance with Law of the Republic of Indonesia Number 40 of 2007 concerning Limited Liability Companies, the Company's organs consist of the General Meeting of Shareholders (GMS), the Board of Commissioners, and the Board of Directors. The governance system adopts a two-tier system, consisting of the Board of Commissioners and the Board of Directors, each with clear authority and responsibilities according to their respective functions as mandated in the Articles of Association and applicable laws and regulations. Bank Woori Saudara also has supporting organs under the Board of Commissioners and the Board of Directors to assist in enhancing the effectiveness of the main organs' duties and responsibilities.





Sesuai dengan peraturan perundang-undangan, selain ketiga organ utama tersebut, Bank dapat membentuk organ pendukung untuk membantu Dewan Komisaris dan Direksi menjalankan fungsi, tugas, dan tanggung jawabnya untuk mencapai visi dan misi Bank.

In line with the prevailing laws and regulations, in addition to the three main organs, the Bank may establish supporting organs to assist the Board of Commissioners and the Board of Directors in carrying out their functions, duties, and responsibilities to achieve the Bank's vision and mission.

Mekanisme dan Proses Tata Kelola *Governance Mechanisms and Process*

Proses yang berhubungan satu sama lain membentuk Tata Kelola Perusahaan yang Baik (GCG). Meskipun setiap organ memiliki tugas dan fungsi yang berbeda, tujuan yang sama tetap harus dicapai oleh seluruh organ. Oleh karena itu, diperlukan suatu mekanisme untuk mengontrol proses tersebut agar berjalan sesuai dengan rencana.

The interconnected processes establish the foundation for Good Corporate Governance (GCG). While each organ has its own specific roles and responsibilities, they must all align towards a common objective. As such, a system is required to oversee these processes and ensure they are carried out as intended.

Untuk itu, Bank telah menerbitkan sejumlah kebijakan dan prosedur yang tepat yang mengatur fungsi, tugas dan wewenang masing-masing organ agar dapat mencapai tujuan yang diharapkan serta mengatur pola hubungan antar organ, sehingga terjadi hubungan yang sehat yang dilandasi prinsip saling menghormati masing-masing organ.

To this end, the Bank has issued a set of appropriate policies and procedures that regulate the functions, duties, and authorities of each organ in order to achieve the desired objectives. These policies also govern the relationships between the organs, fostering a healthy interaction based on mutual respect.

PENILAIAN DAN EVALUASI PENERAPAN GCG BANK *Assessment and Evaluation of GCG Implementation in the Bank*

Bank memiliki komitmen untuk selalu menerapkan standar GCG dengan selalu berusaha menerapkan praktik Tata Kelola Perusahaan yang Baik, melalui berbagai usaha perbaikan dan peningkatan, serta merujuk pada standar minimal maupun rekomendasi yang harus dipenuhi. Penilaian penerapan GCG secara konsisten dilakukan setiap tahun untuk mengetahui tingkat kecukupan penerapan GCG di lingkungan Bank. Penilaian yang dilakukan oleh Bank menggunakan berbagai acuan standar praktik terbaik (*best practices*) yang berlaku.

The Bank is committed to consistently applying GCG standards by always striving to implement Good Corporate Governance practices through various improvement and enhancement efforts, as well as referring to both minimum standards and recommendations that must be met. The assessment of GCG implementation is carried out consistently each year to determine the level of adequacy in applying GCG within the Bank. The Bank's assessment refers to several relevant best practice standards.

Bank melakukan penilaian berdasarkan ketentuan Otoritas Jasa Keuangan mengenai Penerapan Tata Kelola bagi Bank Umum, penilaian terhadap pelaksanaan GCG yang berlandaskan pada 5 (lima) prinsip dasar dikelompokkan dalam suatu *governance system* yang terdiri dari 3 (tiga) aspek *governance*, yaitu *governance structure*, *governance process*, dan *governance outcome*.

The Bank performs the assessment based on the Financial Services Authority (OJK) regulations regarding the implementation of governance for Commercial Banks, assessment of GCG implementation based on 5 (five) fundamental principles grouped within a governance system consisting of 3 (three) governance aspects, namely governance structure, governance process, and governance outcome.

Hasil Penilaian Sendiri (*Self-Assessment*) Tata Kelola Periode Semester I dan Semester II Tahun 2024

Self-Assessment Results of Governance Implementation for the First and Second Semesters of 2024

Semester	Peringkat Rating	Definisi Peringkat Rating Description
Semester I	2	Mencerminkan manajemen Bank telah melakukan penerapan Tata Kelola yang secara umum baik. Hal ini tercermin dari pemenuhan yang memadai atas prinsip Tata Kelola. Dalam hal terdapat kelemahan penerapan prinsip Tata Kelola, secara umum kelemahan tersebut kurang signifikan dan dapat diselesaikan dengan tindakan normal oleh manajemen Bank. <i>Reflects that the Bank's management has generally implemented good governance. This is evident from the adequate fulfillment of governance principles. In cases where there are weaknesses in the implementation of governance principles, these weaknesses are generally insignificant and can be resolved through normal actions by the Bank's management.</i>
Semester 2	2	Mencerminkan manajemen Bank telah melakukan penerapan Tata Kelola yang secara umum baik. Hal ini tercermin dari pemenuhan yang memadai atas prinsip Tata Kelola. Dalam hal terdapat kelemahan penerapan prinsip Tata Kelola, secara umum kelemahan tersebut kurang signifikan dan dapat diselesaikan dengan tindakan normal oleh manajemen Bank. <i>Reflects that the Bank's management has generally implemented good governance. This is evident from the adequate fulfillment of governance principles. If there are weaknesses in the implementation of governance principles, they are generally insignificant and can be resolved through normal actions by the Bank's management.</i>

Rekomendasi dan Tindak Lanjut Governance Mechanisms and Process

Penilaian self-assessment GCG di BWS untuk tahun 2024 meraih peringkat “2”, hal ini mencerminkan bahwa manajemen Bank telah melakukan penerapan Tata Kelola yang secara umum baik, seluruh pemenuhan prinsip-prinsip GCG telah dipenuhi oleh BWS, walaupun masih terdapat beberapa kelemahan namun hal tersebut bukan hal yang signifikan dan dapat diselesaikan oleh manajemen Bank.

Rekomendasi atas Penilaian self-assessment GCG di BWS untuk tahun 2024 adalah penguatan proses tata kelola dalam mendukung sistem pengendalian internal yang efektif dengan tetap memperhatikan aspek manajemen risiko dan kepatuhan.

The self-assessment of GCG at BWS for the year 2024 achieved a rating of “2”, indicating that the Bank’s management has generally implemented good governance practices. All GCG principles have been fulfilled by BWS, although there were still some weaknesses identified. However, these weaknesses were not significant and could be resolved by the Bank’s management.

The recommendation from the 2024 GCG self-assessment at BWS is to enhance governance processes to support a more effective internal control system, while continuing to focus on risk management and compliance aspects.

RAPAT UMUM PEMEGANG SAHAM General Meeting of Shareholders

Dalam struktur tata kelola Bank, Rapat Umum Pemegang Saham (RUPS) merupakan organ tertinggi yang memiliki wewenang lebih yang tidak dimiliki oleh Direksi atau Dewan Komisaris, sebagaimana diatur dalam peraturan perundang-undangan yang berlaku dan/atau Anggaran Dasar Bank. RUPS menjadi wadah bagi para pemegang saham untuk mengambil keputusan dan menggunakan haknya dalam mengemukakan pendapat dan memperoleh informasi terkait dengan Bank. Keputusan yang diambil dalam RUPS dilakukan secara wajar dan transparan berdasarkan kepentingan Bank.

In the Bank’s governance structure, the General Meeting of Shareholders (GMS) is the highest organ, possessing authority beyond that of the Board of Directors or the Board of Commissioners, as stipulated in the applicable laws and/or the Bank’s Articles of Association. The GMS serves as a forum for shareholders to make decisions, exercise their rights, express opinions, and obtain information related to the Bank. GMS resolutions are carried out in a fair and transparent manner, in alignment with the Bank’s best interests.

Jenis RUPS GMS Type

BWS mengenal dua jenis RUPS, yaitu:

1. RUPS Tahunan
RUPS Tahunan diadakan setiap tahun, paling lambat enam bulan setelah penutupan tahun buku Bank. Hal-hal yang diputuskan dalam RUPS Tahunan meliputi:
 - a. Persetujuan Laporan Tahunan Bank termasuk laporan tugas pengawasan Dewan Komisaris dan pengesahan Laporan Keuangan Bank.
 - b. Pemberian pelunasan dan pembebasan (*acquit et de charge*) bagi Direksi dan Dewan Komisaris atas pengurusan dan pengawasan yang telah dijalankan selama tahun buku yang bersangkutan, sepanjang tindakan tersebut tercatat dalam Laporan Tahunan dan perhitungan tahunan serta sesuai dengan ketentuan yang berlaku.
 - c. Penetapan penggunaan laba bersih Bank.
 - d. Penunjukan kantor akuntan publik untuk mengaudit buku Bank.
 - e. Penetapan gaji dan tunjangan lainnya bagi Direksi dan honorarium bagi Dewan Komisaris Bank.
 - f. Hal-hal lain yang memerlukan persetujuan RUPS.
2. RUPS Luar Biasa
RUPS Luar Biasa yang diadakan sewaktu-waktu berdasarkan kebutuhan untuk kepentingan Bank.

BWS recognizes two types of GMS, as follows:

1. Annual GMS
The Annual GMS is held every year, no later than six months after the closing of the Bank’s fiscal year. Matters decided during the Annual GMS include:
 - a. Approval of the Bank’s Annual Report, including the supervisory report of the Board of Commissioners and ratification of the Bank’s Financial Statements.
 - b. Provision of release and discharge (*acquit et de charge*) to the Board of Directors and Board of Commissioners for the management and supervision carried out during the relevant fiscal year, as long as such actions are recorded in the Annual Report and annual calculations and are in compliance with applicable regulations.
 - c. Determination of the use of the Bank’s net profit.
 - d. Appointment of a public accounting firm to audit the Bank’s books.
 - e. Determination of salaries and other allowances for the Board of Directors and honorariums for the Board of Commissioners.
 - f. Other matters that require the approval of the GMS.
2. Extraordinary GMS
The Extraordinary GMS is held at any time based on the needs for the benefit of the Bank.



Wewenang RUPS GMS Authorities

RUPS memiliki wewenang antara lain mengangkat dan memberhentikan anggota Dewan Komisaris dan Direksi, mengevaluasi kinerja Dewan Komisaris dan Direksi, menyetujui perubahan Anggaran Dasar, menyetujui laporan tahunan dan menetapkan bentuk dan jumlah remunerasi anggota Dewan Komisaris dan Direksi serta mengambil keputusan terkait tindakan korporasi atau keputusan strategis lainnya yang diajukan Direksi. Keputusan yang diambil dalam RUPS didasarkan pada kepentingan Bank.

Tanpa mengurangi kekuasaan dan wewenang yang dimiliki oleh RUPS, RUPS atau pemegang saham tidak dapat melakukan intervensi terhadap pelaksanaan tugas, fungsi dan wewenang Dewan Komisaris dan Direksi untuk menjalankan kewajiban dan haknya sesuai dengan Anggaran Dasar dan Peraturan Perundang-undangan yang berlaku. Pengambilan Keputusan RUPS dilakukan secara wajar dan transparan.

Pemegang Saham Shareholders

Sebagai pemilik modal, Pemegang Saham memiliki hak dan tanggung jawab sesuai dengan peraturan perundang-undangan dan Anggaran Dasar Bank.

Bank merupakan Perseroan Terbatas yang mencatat dan memperdagangkan sahamnya di Bursa Efek Indonesia. Sebanyak 9,25% saham Bank dicatitkan di Bursa, dan dimiliki oleh publik dengan kepemilikan masing-masing kurang dari 5%.

The GMS has several authorities, including the authorities to appoint and dismiss members of the Board of Commissioners and Board of Directors, evaluate their performance, to approve amendments to the Articles of Association, to approve the annual report, and to set the form and amount of remuneration for members of the Board of Commissioners and Board of Directors. The GMS also makes decisions related to corporate actions or other strategic decisions proposed by the Board of Directors. Decisions made at the GMS are based on the best interests of the Bank.

While the GMS holds these powers, it cannot intervene in the execution of the tasks, functions, and authorities of the Board of Commissioners and Board of Directors in fulfilling their duties and rights in accordance with the Articles of Association and prevailing laws. Decisions made at the GMS are carried out in a fair and transparent manner.

As the capital owners, Shareholders have rights and responsibilities in accordance with the laws and the Bank's Articles of Association.

The Bank is a Limited Liability Company whose shares are listed and traded on the Indonesia Stock Exchange. A total of 9.25% of the Bank's shares are listed on the stock exchange, with public ownership, each holding less than 5%.



Hak Pemegang Saham dalam RUPS Rights of Shareholders in GMS

Setiap Pemegang Saham memiliki hak dalam penyelenggaraan RUPS sebagai berikut:

1. Mengajukan usulan agenda RUPS sesuai ketentuan yang berlaku dalam anggaran dasar dan peraturan perundangan yang berlaku, selambat-lambatnya tujuh hari sebelum tanggal panggilan rapat.
2. Dalam setiap mata acara RUPS, Pemegang Saham diberi kesempatan untuk mengajukan pertanyaan dan/atau menyatakan pendapatnya terkait dengan materi agenda RUPS, dengan mekanisme sebagai berikut:

Each Shareholder has the following rights in the General Meeting of Shareholders (GMS):

1. Shareholders have the right to propose items for the GMS agenda in accordance with the provisions set out in the Articles of Association and applicable laws, no later than seven days before the meeting notice is issued.
2. For each agenda item in the GMS, Shareholders are given the opportunity to ask questions and/or express their opinions on the matters being discussed, with the following mechanism:

- a. Ketua rapat akan memberikan kesempatan kepada setiap Pemegang Saham atau kuasanya untuk mengajukan pertanyaan dan/atau menyatakan pendapatnya dalam setiap mata acara;
 - b. Hanya Pemegang Saham atau kuasanya yang sah berhak untuk mengajukan pertanyaan dan/atau menyatakan pendapat;
 - c. Pemegang Saham atau kuasanya yang ingin mengajukan pertanyaan dan/atau menyatakan pendapatnya diminta untuk mengangkat tangan, dan menyerahkan formulir pertanyaan yang telah diisi kepada petugas untuk diserahkan kepada ketua rapat;
 - d. Setelah formulir pertanyaan tersebut terkumpul, maka secara bergilir Pemegang Saham atau kuasanya tersebut diberikan kesempatan mengajukan pertanyaan atau pendapatnya di depan mikrofon yang telah disediakan;
 - e. Kemudian ketua rapat atau wakilnya yang ditunjuk akan menjawab atau menanggapi satu per satu.
3. Dalam hal keputusan tidak bisa dilakukan dengan musyawarah untuk mufakat, Pemegang Saham dapat menggunakan haknya dalam pengambilan suara, dengan ketentuan sebagai berikut:
 - a. Pemungutan suara dilakukan dengan memberikan surat suara;
 - b. Setiap saham memberikan hak kepada pemegangnya untuk mengeluarkan satu suara. Apabila seorang Pemegang Saham memiliki lebih dari satu saham, maka ia hanya diminta untuk memberikan suara satu kali dan suaranya itu mewakili seluruh saham yang dimilikinya atau diwakilinya;
 - c. Sesuai ketentuan Otoritas Jasa Keuangan, Pemegang Saham yang memberikan suara abstain, dianggap mengeluarkan suara yang sama dengan mayoritas Pemegang Saham yang mengeluarkan suara.
- a. The meeting chairman will provide an opportunity for each Shareholder or their proxy to ask questions and/or express opinions on each agenda item;
 - b. Only Shareholders or their valid proxies are entitled to ask questions and/or express opinions;
 - c. Shareholders or their proxies wishing to ask questions or express opinions should raise their hands and submit a completed question form to the officer for it to be handed to the chairman;
 - d. Once the question forms are collected, Shareholders or their proxies will be called in turn to ask their questions or express their opinions at the provided microphone;
 - e. The chairman or their appointed representative will respond to or address the questions or comments one by one.
3. If decisions cannot be reached through deliberation for consensus, Shareholders may exercise their voting rights, subject to the following rules:
 - a. Voting is conducted through the distribution of ballots;
 - b. Each share entitles its holder to cast one vote. If a Shareholder holds more than one share, they are required to cast only one vote, which represents all the shares they own or represent;
 - c. According to the OJK regulations, Shareholders who abstain from voting are considered to have cast a vote in alignment with the majority of those who did vote.

Mekanisme Penyelenggara RUPS *Mechanism of Organizing GMS*

Mekanisme penyelenggaraan RUPS Bank mengacu pada:

1. Undang-Undang Nomor 40 Tahun 2007 tentang Perseroan Terbatas sebagaimana telah diubah dengan Undang-Undang No. 6 Tahun 2023 tentang Penetapan Peraturan Pemerintah Pengganti Undang-Undang No. 2 Tahun 2022 tentang Cipta Kerja menjadi Undang-Undang;
2. Peraturan Otoritas Jasa Keuangan Nomor 15/POJK.04/2020 tanggal 21 April 2020 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka (POJK 15/2020);
3. Peraturan Otoritas Jasa Keuangan Nomor 16/POJK.04/2020 tanggal 21 April 2020 tentang Pelaksanaan Rapat Umum Pemegang Saham Perusahaan Terbuka Secara Elektronik (POJK 16/2020); dan
4. Anggaran Dasar Bank.

Ketentuan mengenai pemberitahuan, pengumuman, pemanggilan, hak untuk menghadiri, pengumuman ringkasan risalah, dan penyampaian risalah RUPS adalah sebagai berikut:

1. Pemberitahuan mata acara RUPS kepada Otoritas Jasa Keuangan disampaikan paling lambat 5 (lima) hari kerja sebelum pengumuman RUPS, dengan tidak memperhitungkan tanggal pengumuman RUPS.
2. Pengumuman RUPS dilakukan paling lambat 14 (empat belas) hari sebelum pemanggilan RUPS, dengan tidak memperhitungkan tanggal pengumuman dan tanggal pemanggilan.
3. Pemanggilan RUPS dilakukan paling lambat 21 (dua puluh satu) hari sebelum pelaksanaan RUPS, dengan tidak memperhitungkan tanggal pemanggilan dan tanggal RUPS.

The GMS Mechanism at the Bank refers to the following:

1. Law Number 40 of 2007 concerning Limited Liability Companies, as amended by Law Number 6 of 2023 concerning Stipulation of Government Regulation in Lieu of Law Number 2 of 2022 on Job Creation into Law;
2. Financial Services Authority (OJK) Regulation Number 15/POJK.04/2020 dated April 21, 2020, concerning Planning and Organizing General Meetings of Shareholders of Public Companies (POJK 15/2020);
3. Financial Services Authority (OJK) Regulation Number 16/POJK.04/2020 dated April 21, 2020, concerning Implementation of Electronic General Meetings of Shareholders of Public Companies (POJK 16/2020); and
4. Bank's Articles of Association.

The provisions regarding notification, announcement, summons, rights to attend, announcement of meeting minutes, and delivery of GMS minutes are as follows:

1. Notification of GMS Agenda to OJK must be submitted no later than 5 (five) working days before the GMS announcement, excluding the date of the GMS announcement.
2. Announcement of the GMS must be made no later than 14 (fourteen) days before the GMS invitation, excluding the date of the announcement and the date of the invitation.
3. Invitation to the GMS must be issued no later than 21 (twenty-one) days before the GMS is held, excluding the date of the invitation and the date of the GMS.



4. Pemegang Saham yang berhak hadir dalam RUPS adalah pemegang saham yang namanya tercatat dalam Daftar Pemegang Saham Bank 1 (satu) hari kerja sebelum pemanggilan RUPS.
5. Pengumuman ringkasan risalah RUPS dilakukan paling lambat 2 (dua) hari kerja setelah RUPS diselenggarakan.
6. Penyampaian risalah RUPS kepada Otoritas Jasa Keuangan dilakukan paling lambat 30 (tiga puluh) hari setelah RUPS diselenggarakan.

4. Shareholders entitled to attend the GMS are those whose names are listed in the Bank's Shareholder Register 1 (one) business day prior to the GMS invitation being issued.
5. Announcement of the summary of GMS minutes must be made no later than 2 (two) working days after the GMS is held.
6. Delivery of GMS minutes to OJK must be conducted no later than 30 (thirty) days after the GMS is held.

Pelaksanaan RUPS Tahun 2024 Implementation of the 2024 AGMS

Sepanjang tahun 2024, BWS telah menyelenggarakan 2 (dua) kali RUPS, yaitu RUPS Tahunan (RUPST) yang diselenggarakan pada 7 Maret 2024 dan RUPS Luar Biasa (RUPSLB) yang diselenggarakan pada 20 Juni 2024 yang dihadiri oleh pemegang saham yang mewakili 8.191.570.748 saham atau 95,6358% dari seluruh saham dengan hak suara yang sah yang telah dikeluarkan oleh Perseroan, sesuai dengan Anggaran Dasar Perseroan dan Peraturan Perundangan yang berlaku.

Adapun tahapan pelaksanaan RUPST dan RUPSLB Perseroan tahun 2024 adalah sebagai berikut:

Throughout 2024, BWS held 2 (two) General Meetings of Shareholders (GMS), namely the Annual GMS (AGMS) held on March 7, 2024, and the Extraordinary GMS (EGMS) held on June 20, 2024. These meetings were attended by shareholders representing 8,191,570,748 shares or 95.6358% of the total shares with valid voting rights issued by the Company, in accordance with the Company's Articles of Association and applicable regulations.

The stages of organizing the 2024 Annual GMS and Extraordinary GMS are as follows:

Keterangan Description	RUPSLB EGMS	RUPST AGMS	RUPSLB EGMS
Pemberitahuan Penyelenggaraan RUPS kepada Regulator GMS Notification to Regulator	4 Desember 2023 December 4, 2023	29 Januari 2024 January 29, 2024	14 Mei 2024 May 14, 2024
Pengumuman RUPS GMS Announcement	18 Desember 2023 December 18, 2023	29 Januari 2024 January 29, 2024	14 Mei 2024 May 14, 2024
Pemanggilan RUPS GMS Summons	3 Januari 2024 January 3, 2024	13 Februari 2024 February 13, 2024	29 Mei 2024 May 29, 2024
Penyelenggaraan RUPS GMS Implementation	Hari/Tanggal : Kamis, 25 Januari 2024 Waktu : Pukul 10.10 WIB s/d 10.45 WIB Tempat : Gedung Treasury Tower Lantai 27 District 8, Sudirman Central Business District (SCBD) Lot 28 Jl. Jend. Sudirman Kav. 52-53 Jakarta Selatan 12190	Hari/Tanggal : Kamis, 7 Maret 2024 Waktu : Pukul 10.19 WIB - 11.41 WIB Tempat : Gedung Treasury Tower Lantai 27 District 8, Sudirman Central Business District (SCBD) Lot 28 Jl. Jend. Sudirman Kav. 52-53 Jakarta Selatan 12190	Hari/Tanggal : Kamis, 20 Juni 2024 Waktu : 10.10 WIB s/d 10.19 WIB Tempat : Gedung Treasury Tower Lantai 27 District 8, Sudirman Central Business District (SCBD) Lot 28 Jl. Jend. Sudirman Kav. 52-53 Jakarta Selatan 12190
	Day/Date : Thursday, January 25, 2024 Time : 10.10 WIB until 10.45 WIB Place : Building Treasury Tower 27th Floor District 8, Sudirman Central Business District (SCBD) Lot 28 Jl. Jend. Sudirman Kav. 52-53 South Jakarta 12190	Day/Date : Thursday, March 7, 2024 Time : 10:19 WIB until 11.41 WIB Place : Building Treasury Tower 27th Floor District 8, Sudirman Central Business District (SCBD) Lot 28 Jl. Jend. Sudirman Kav. 52-53 South Jakarta 12190	Day/Date : Thursday, June 20, 2024 Time : 10.10 WIB until 10.19 WIB Place : Building Treasury Tower 27th Floor District 8, Sudirman Central Business District (SCBD) Lot 28 Jl. Jend. Sudirman Kav. 52-53 South Jakarta 12190
Pengumuman Ringkasan Risalah RUPS Announcement of Summary of GMS minutes	26 Januari 2024 January 26, 2024	8 Maret 2024 March 8, 2024	24 Juni 2024 June 24, 2024

Keterangan Description	RUPSLB EGMS	RUPST AGMS	RUPSLB EGMS
Penyampaian Risalah RUPS kepada Otoritas Jasa Keuangan dan BEI Submission of GMS Minutes to Financial Services Authority (OJK) and BEI	5 April 2024 April 5, 2024	13 Maret 2024 March 13, 2024	24 Juni 2024 June 24, 2024

RUPS Luar Biasa Januari 2024 2024 of the EGMS

Keterangan Description	RUPSLB EGMS
Pimpinan Rapat Chairman of Meeting	Arief Budiman
Kuorum Kehadiran Attendance Quorum	Rapat dihadiri baik secara fisik maupun secara elektronik melalui Electronic General Meeting System KSEI ("eASY.KSEI") sejumlah 8.194.225.239 saham atau merupakan 95,6349335% dari jumlah keseluruhan saham dengan hak suara yang telah dikeluarkan oleh Perseroan. The meeting was attended both physically and electronically through the Electronic General Meeting System of KSEI ("eASY.KSEI"), representing a total of 8,194,225,239 shares, or 95.6349335% of the total shares with voting rights issued by the Company.
Kehadiran Direksi dan Dewan Komisaris Attendance of the Board of Directors and Board of Commissioners	Dewan Komisaris Board of Commissioners - Komisaris Utama : Arief Budiman President Commissioner - Komisaris Independen : Ahmad Fajarprana Independent Commissioner - Komisaris : Adi Haryadi Commissioner Direksi Board of Directors - Direktur Utama : Kang Bong Joo President Director - Direktur Korporat : - Corporate Director - Direktur Business Support : Edwin Sulaeman Business Support Director - Direktur IT & Jaringan dan Operasi : Benny Sudarsono Tan IT & Network and Operations Director - Direktur Konsumer : Abdurachman Hadi Consumer Director - Direktur Kepatuhan : Wuryanto Compliance Director
Pihak Independen untuk melakukan proses penghitungan suara dan validasinya Independent Party to carry out the vote counting and validation process	PT Sinartama Gunita
Jumlah Pemegang Saham yang Bertanya Number of Shareholders Asking Questions	- Mata Acara Pertama Rapat terdapat pertanyaan dari ANDRY ANSJORI selaku pemegang saham 12.509 saham; The First Agenda Item of the Meeting included a question from ANDRY ANSJORI as a shareholder of 12,509 shares; - Mata Acara Kedua Rapat tidak terdapat pertanyaan dan/atau pendapat dari pemegang saham. The second agenda of the meeting did not include any questions and/or opinions from the shareholders.
Mekanisme Pengambilan Keputusan Decision Making Mechanism	Keputusan Rapat dilakukan dengan cara musyawarah untuk mufakat. Apabila musyawarah untuk mufakat tidak tercapai maka dilakukan melalui pemungutan suara. The meeting's decision is made through deliberation for consensus. If consensus is not reached, a vote will be conducted.



Adapun keputusan RUPSLB tanggal 25 Januari 2024 adalah sebagai berikut:

The resolutions of the EGMS held on January 25, 2024, are as follows:

Keterangan Description	RUPSLB EGMS			
Mata Acara Rapat Pertama First Meeting Agenda	Penambahan Modal dengan memberikan Hak Memesan Efek Terlebih Dahulu (PMHMETD) dan Perubahan Pasal 4 Anggaran Dasar Perseroan mengenai penambahan Modal Ditempatkan/Disetor Perseroan. <i>Capital Increase through the Granting of Pre-Emptive Rights (PMHMETD) and Amendment to Article 4 of the Company's Articles of Association Regarding Increase in the Issued/Paid-In Capital.</i>			
Pengambilan Keputusan Decision-making	Dengan Pemungutan Suara By Voting			
	Tidak Setuju Disagree	Abstain Abstain	Setuju Agree	Jumlah Suara Setuju Total Votes Agree
	12.509 (0,00015300%)	500 (0,00000600%)	8.194.212.230 (99,99984100%)	8.194.212.730 (99,99984700%)
	1. Menyetujui pelaksanaan Penambahan Modal dengan memberikan Hak Memesan Efek Terlebih Dahulu (PMHMETD), sebagaimana dimaksud dalam Peraturan Otoritas Jasa Keuangan Nomor 32/POJK.04/2015 tentang Penambahan Modal Perusahaan Terbuka Dengan Memberikan Hak Memesan Efek Terlebih Dahulu sebagaimana telah diubah dengan Peraturan Otoritas Jasa Keuangan Nomor 14/POJK.04/2019 tentang Perubahan Atas Peraturan Otoritas Jasa Keuangan Nomor 32/POJK.04/2015 tentang Penambahan Modal Perusahaan Terbuka Dengan Memberikan Hak Memesan Efek Terlebih Dahulu ("POJK HMETD") yang akan ditawarkan melalui PMHMETD IV, dengan demikian Perseroan akan mengeluarkan saham baru dari portepel dengan jumlah sebanyak-banyaknya 6.400.000.000 (enam milyar empat ratus juta) saham dengan nilai nominal Rp100,- (seratus Rupiah) setiap saham, yang akan dilaksanakan setelah efektifnya Pernyataan Pendaftaran dari Otoritas Jasa Keuangan. <i>Approved the Capital Increase through Pre-Emptive Rights (PMHMETD) as stipulated in the Financial Services Authority (OJK) Regulation Number 32/POJK.04/2015 concerning Capital Increase of Public Companies through the Granting of Pre-Emptive Rights, as amended by Financial Services Authority (OJK) Regulation Number 14/POJK.04/2019 concerning Amendments to the Financial Services Authority (OJK) Regulation Number 32/POJK.04/2015 on Capital Increase of Public Companies through the Granting of Pre-Emptive Rights ("POJK HMETD"), which will be offered through PMHMETD IV. Hence, the Company will issue new shares from the portfolio, with a maximum amount of 6,400,000,000 (six billion four hundred million) shares, each with a nominal value of IDR100 (one hundred rupiah), to be carried out once the Registration Statement from the Financial Services Authority (OJK) becomes effective.</i>			
	2. Memberikan wewenang dan kuasa kepada Direksi Perseroan untuk melakukan segala tindakan yang diperlukan sehubungan pelaksanaan PMHMETD IV Perseroan, termasuk namun tidak terbatas dengan memenuhi syarat-syarat yang ditentukan dalam peraturan perundang-undangan yang berlaku termasuk POJK HMETD, termasuk namun tidak terbatas: <i>Granted authority and power to the Company's Board of Directors to take all necessary actions related to the implementation of PMHMETD IV, including but not limited to meeting the requirements set out in the applicable laws and regulations, including POJK HMETD, which include, but are not limited to:</i>			
	a. Melaksanakan Pernyataan Pendaftaran kepada Otoritas Jasa Keuangan; <i>Submitting the Registration Statement to the Financial Services Authority (OJK);</i>			
	b. Menentukan kepastian jumlah saham yang dikeluarkan dalam rangka PMHMETD IV; <i>Determining the exact number of shares to be issued for PMHMETD IV;</i>			

Keterangan Description	RUPSLB EGMS
Keputusan Rapat Meeting Resolutions	c. Menentukan rasio Pemegang Saham yang berhak atas HMETD IV; <i>Determining the ratio of shareholders eligible for HMETD IV;</i> d. Menentukan harga PMHMETD IV dengan persetujuan Dewan Komisaris; <i>Determining the price of PMHMETD IV with the approval of the Board of Commissioners;</i> e. Menentukan kepastian tanggal Daftar Pemegang Saham (DPS) yang berhak atas HMETD IV; <i>Determining the definitive date of the Shareholder Register (DPS) for shareholders eligible for HMETD IV;</i> f. Menentukan kepastian penggunaan dana; <i>Determining the use of the funds raised;</i> g. Menentukan kepastian jadwal waktu pelaksanaan PMHMETD IV; <i>Determining the schedule for the implementation of PMHMETD IV</i> h. Menandatangani dokumen yang diperlukan dalam rangka PMHMETD IV termasuk akta Notaris berikut perubahan dan/atau penambahannya; <i>Signing the necessary documents for the implementation of PMHMETD IV, including notarial deeds and any amendments or additions;</i> i. Mendaftarkan saham Perseroan dalam penitipan kolektif sesuai dengan peraturan Kustodian Sentral Efek Indonesia; <i>Registering the Company's shares in the collective deposit in accordance with the regulations of Kustodian Sentral Efek Indonesia (KSEI);</i> j. Mencatatkan saham Perseroan yang merupakan saham yang telah dikeluarkan dan disetor penuh pada Bursa Efek dengan memperhatikan peraturan perundang-undangan yang berlaku dan peraturan di bidang Pasar Modal. <i>Listing the Company's shares, which have been issued and fully paid, on the Stock Exchange, in compliance with the applicable laws and regulations in the Capital Market sector.</i> 3. Memberikan kewenangan dan kuasa kepada Dewan Komisaris Perseroan untuk menyatakan kepastian jumlah saham yang telah dikeluarkan dalam rangka PMHMETD IV dan menyatakan kepastian peningkatan modal ditempatkan dan disetor setelah pelaksanaan pengeluaran saham baru dalam rangka PMHMETD IV, dan perubahan Pasal 4 ayat 2 dan ayat 3 Anggaran Dasar Perseroan serta melakukan segala tindakan yang diperlukan sehubungan dengan keputusan tersebut dengan memperhatikan peraturan perundang-undangan yang berlaku. <i>Granted authority and power to the Company's Board of Commissioners to confirm the number of shares issued as part of PMHMETD IV and to confirm the increase in the issued and paid-in capital after the issuance of the new shares as part of PMHMETD IV, as well as the amendments to Articles 4, Paragraph 2, and Paragraph 3 of the Company's Articles of Association, and to take all necessary actions related to these decisions, in accordance with applicable laws and regulations.</i>
Tindak Lanjut/Realisasi Follow Up/Realization	Penambahan Modal Ditempatkan/Disetor Perseroan telah dilaksanakan sesuai dengan keputusan RUPS Tahunan tersebut dan telah dinyatakan dalam Akta No. 26 tanggal 17 Mei 2024 yang dibuat dihadapan Ashoya Ratam, Notaris di Kota Administrasi Jakarta Selatan. <i>The increase in the Company's issued/paid-in capital has been carried out in accordance with the Annual General Meeting of Shareholders (AGMS) resolution and has been recorded in Deed Number 26 dated May 17, 2024, made before Ashoya Ratam, a Notary in South Jakarta.</i>



Keterangan Description	RUPSLB EGMS			
Mata Acara Rapat Kedua Second Meeting Agenda	Perubahan Anggaran Dasar Perusahaan Amendment to the Company's Articles of Association			
Pengambilan Keputusan Decision-making	Dengan Pemungutan Suara By Voting			
	Tidak Setuju Disagree	Abstain Abstain	Setuju Agree	Jumlah Suara Setuju Total Votes Agree
	0	500 (0,00000600%)	8.194.224.739 (99,99999400%)	8.194.225.239 (100%)
Keputusan Rapat Meeting Resolutions	1. Menyetujui penambahan modal dasar Perseroan: Approved the increase in the Company's authorized capital: • Semula Initially: Sebesar Rp1.500.000.000.000,00 (satu triliun lima ratus miliar rupiah) yang terdiri dari 15.000.000.000 (lima belas miliar) saham. IDR1,500,000,000,000.00 (one trillion five hundred billion rupiahs), consisting of 15,000,000,000 (fifteen billion) shares. • Sesudah To become a. Sebesar Rp3.000.000.000.000,00 (tiga triliun rupiah) yang terdiri dari 30.000.000.000 (tiga puluh miliar) saham. IDR3,000,000,000,000.00 (three trillion rupiahs), consisting of 30,000,000,000 (thirty billion) shares. IDR3,000,000,000,000.00 (three trillion rupiahs), consisting of 30,000,000,000 (thirty billion) shares. b. Menyetujui perubahan Pasal 4 ayat 1 Anggaran Dasar Perseroan tentang Modal. Approved the amendment to Article 4, Paragraph 1 of the Company's Articles of Association regarding Capital. c. Memberikan kuasa dan wewenang kepada Direksi Perseroan dengan hak substitusi untuk menandatangani akta Notaris dan dokumen lainnya serta meminta persetujuan dan memberitahukan perubahan Anggaran Dasar Perseroan kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia serta melakukan segala tindakan yang diperlukan sehubungan dengan hal tersebut sesuai dengan ketentuan peraturan perundang-undangan yang berlaku. Granted authority and power to the Board of Directors with substitution rights to sign the notarial deed and other documents, request approval, and to notify the Ministry of Law and Human Rights of the Republic of Indonesia about the amendment to the Company's Articles of Association, as well as to take all necessary actions in accordance with applicable laws and regulations.			
Tindak Lanjut/Realisasi Follow Up/Realization	Perubahan Anggaran Dasar Perusahaan telah dilaksanakan sesuai dengan keputusan RUPS Tahunan tersebut dan dinyatakan dalam Akta No. 21 tanggal 25 Januari 2024 yang dibuat dihadapan Ashoya Ratam, Notaris di Kota Administrasi Jakarta Selatan. The amendment to the Company's Articles of Association has been carried out in accordance with the Annual GMS resolution and has been recorded in Deed Number 21 dated January 25, 2024, made before Ashoya Ratam, a Notary in South Jakarta.			

Hasil keputusan RUPSLB telah dituangkan dalam Akta Risalah No. 20, tanggal 25 Januari 2024 tentang Rapat Umum Pemegang Saham Luar Biasa PT Bank Woori Saudara Indonesia 1906, Tbk yang dibuat oleh Ashoya Ratam S.H., M.Kn.

The resolutions of the EGMS have been set forth in Deed of Minutes Number 20, dated January 25, 2024 of the Extraordinary General Meeting of Shareholders of PT Bank Woori Saudara Indonesia 1906, Tbk which was made by Ashoya Ratam S.H., M.Kn.

 RUPS Tahunan 2024
2024 of the AGMS

Keterangan Description	RUPST AGMS
Pimpinan Rapat Chairman of Meeting	Arief Budiman
Kuorum Kehadiran Attendance Quorum	Rapat dihadiri baik secara fisik maupun secara elektronik melalui Electronic General Meeting System KSEI ("eASY.KSEI") sejumlah 8.194.299.759 saham atau merupakan 95,6358033% dari jumlah keseluruhan saham dengan hak suara yang telah dikeluarkan oleh Perseroan. <i>The meeting was attended both physically and electronically through the Electronic General Meeting System KSEI ("eASY.KSEI"), representing a total of 8,194,299,759 shares, or 95.6358033% of the total shares with voting rights issued by the Company.</i>
Kehadiran Direksi dan Dewan Komisaris Attendance of the Board of Directors and Board of Commissioners	Dewan Komisaris <i>Board Of Commissioners</i> - Komisaris Utama : Arief Budiman <i>President Commissioner</i> - Komisaris Independen : Ahmad Fajarprana <i>Independent Commissioner</i> - Komisaris : Adi Haryadi <i>Commissioner</i> Direksi <i>Board Of Directors</i> - Direktur Utama : Kang Bong Joo <i>President Director</i> - Direktur Korporat : - <i>Corporate Director</i> - Direktur Business Support : Edwin Sulaeman <i>Business Support Director</i> - Direktur IT & Jaringan dan Operasi : Benny Sudarsono Tan <i>IT & Network and Operations Director</i> - Direktur Konsumer : Abdurachman Hadi <i>Consumer Director</i>
Pihak Independen untuk melakukan proses penghitungan suara dan validasinya Independent Party to carry out the vote counting and validation process	PT Sinartama Gunita
Jumlah Pemegang Saham yang Bertanya Number of Shareholders Asking Questions	- Mata Acara Pertama Rapat terdapat pertanyaan dari ANDRY ANSJORI selaku pemegang saham 12.509 saham; <i>There was a question from ANDRY ANSJORI, a shareholder of 12,509 shares, regarding the First Meeting Agenda;</i> - Mata Acara Kedua Rapat terdapat pertanyaan dari AHMAD JAENUDIN HR selaku pemegang saham 200 saham; <i>There was a question from AHMAD JAENUDIN HR, a shareholder of 200 shares, regarding the Second Meeting Agenda;</i> - Mata Acara Keempat Rapat terdapat pertanyaan dari ANDRY ANSJORI selaku pemegang saham 12.509 saham; <i>There was a question from ANDRY ANSJORI, a shareholder of 12,509 shares, regarding the Fourth Meeting Agenda;</i> - Mata Acara Ketiga, Kelima dan Keenam Rapat tidak terdapat pertanyaan dan/atau pendapat dari pemegang saham; <i>The shareholders did not raise any questions or comments regarding the Third, Fifth, or Sixth Agenda;</i>
Mekanisme Pengambilan Keputusan Decision-Making Mechanism	Keputusan Rapat dilakukan dengan cara musyawarah untuk mufakat. Apabila musyawarah untuk mufakat tidak tercapai maka dilakukan melalui pemungutan suara. <i>Meeting decisions are made through deliberation to reach a consensus. If consensus cannot be achieved, decisions are made through voting.</i>



Adapun keputusan RUPS Tahunan tanggal 7 Maret 2024 adalah sebagai berikut:

The resolutions of the Annual General Meeting of Shareholders held on March 7, 2024, are as follows:

Keterangan Description	RUPST AGMS			
Mata Acara Rapat Pertama First Meeting Agenda	Persetujuan Laporan Tahunan Perseroan termasuk Laporan Pelaksanaan Tugas Pengawasan Dewan Komisaris dan Pengesahan Laporan Keuangan Perseroan untuk tahun buku 2023 <i>Approval of the Company's Annual Report, including the Report on the Board of Commissioners' Supervisory Duties, and Ratification of the Company's Financial Statements for the Fiscal Year 2023</i>			
Pengambilan Keputusan Decision-making	Dengan Pemungutan Suara By Voting			
	Tidak Setuju Disagree	Abstain Abstain	Setuju Agree	Jumlah Suara Setuju Total Votes Agree
	0	0	8.194.299.759 (100%)	8.194.299.759 (100%)
Keputusan Rapat Meeting Resolutions	- Menyetujui dan menerima dengan baik Laporan Tahunan Perseroan termasuk Laporan Tugas Pengawasan Dewan Komisaris untuk tahun buku 2023. <i>Approved the Company's Annual Report, including the Report on the Board of Commissioners' Supervisory Duties for the fiscal year 2023.</i> - Mengesahkan Laporan Keuangan Perseroan untuk tahun buku 2023 yang telah diaudit oleh Kantor Akuntan Publik Suharli, Sugiharto dan Rekan, sesuai laporannya tertanggal 13 Februari 2024, dengan pendapat wajar, dalam semua hal yang material. <i>Ratified the Company's Financial Statements for the fiscal year 2023, which have been audited by the Public Accounting Firm SUHARLI, SUGIHARTO, and REKAN, in accordance with their report dated February 13, 2024, with an unqualified opinion in all material respects.</i> - Memberikan pelunasan dan pembebasan tanggung jawab sepenuhnya (<i>volledig acquit et de charge</i>) kepada segenap anggota Direksi dan Dewan Komisaris atas tindakan pengurusan dan pengawasan yang telah dijalankan selama tahun buku 2023, sepanjang tindakan tersebut bukan merupakan tindak pidana dan tindakan tersebut tercermin dalam Laporan Tahunan Perseroan untuk tahun buku 2023. <i>Granted full discharge and acquittal (<i>volledig acquit et de charge</i>) to all members of the Board of Directors and the Board of Commissioners for the management and supervisory actions carried out during the fiscal year 2023, provided that such actions do not constitute criminal offenses and are reflected in the Company's Annual Report for the fiscal year 2023.</i>			
Mekanisme Pengambilan Keputusan Decision-Making Mechanism	Persetujuan dan Pengesahan telah dituangkan dalam Risalah RUPS Tahunan tersebut. <i>The approval and ratification have been set forth in the Minutes of the Annual GMS.</i>			

Keterangan Description	RUPST AGMS			
Mata Acara Rapat Kedua Second Meeting Agenda	Penetapan Penggunaan Laba Bersih Perseroan untuk Tahun Buku 2023 Determination of the Use of the Company's Net Profit for the Fiscal Year 2023			
Pengambilan Keputusan Decision-making	Dengan Pemungutan Suara By Voting			
	Tidak Setuju Disagree	Abstain Abstain	Setuju Agree	Jumlah Suara Setuju Total Votes Agree
	0	0	8.194.299.759 (100%)	8.194.299.759 (100%)
Keputusan Rapat Meeting Resolutions	1. Menyetujui dan menetapkan penggunaan Laba Bersih Perseroan tahun buku 2023 sebesar Rp697.865.539.374,00 (enam ratus sembilan puluh tujuh miliar delapan ratus enam puluh lima juta lima ratus tiga puluh sembilan ribu tiga ratus tujuh puluh empat rupiah), sebagai berikut: Approved and established the use of the Company's Net Profit for the fiscal year 2023 amounting to IDR697,865,539,374.00 (six hundred and ninety-seven billion eight hundred and sixty-five million five hundred and thirty-nine thousand three hundred and seventy-four rupiah), as follows: • Sebesar Rp235.626.445.010,00 (dua ratus tiga puluh lima miliar enam ratus dua puluh enam juta empat ratus empat puluh lima ribu sepuluh rupiah) atau Rp27,5 (dua puluh tujuh koma lima rupiah) per saham atau sebesar kurang lebih 33,76% (tiga puluh tiga koma tujuh puluh enam persen) dari Laba Bersih Perseroan dibagikan sebagai Dividen Tunai untuk Tahun Buku 2023 kepada Para Pemegang Saham dan akan dibayarkan kepada pemegang saham sesuai dengan persentase kepemilikan saham dari masing-masing pemegang saham: IDR235,626,445,010.00 (two hundred and thirty-five billion six hundred and twenty-six million four hundred and forty-five thousand ten rupiah) or IDR27.5 (twenty-seven point five rupiah) per share, which is approximately 33.76% (thirty-three point seventy-six percent) of the Company's Net Profit, to be distributed as a Cash Dividend for the fiscal year 2023 to Shareholders, and to be paid to shareholders in accordance with their respective share ownership percentage: • Sebesar Rp171.364.687.280 (seratus tujuh puluh satu miliar tiga ratus enam puluh empat juta enam ratus delapan puluh tujuh ribu dua ratus delapan puluh rupiah) atau Rp20 (dua puluh rupiah) per saham telah dibagikan sebagai dividen interim 2023 yang telah dibayarkan pada tanggal 26 Januari 2024. IDR171,364,687,280 (one hundred and seventy-one billion three hundred and sixty-four million six hundred and eighty-seven thousand two hundred and eighty Rupiah) or IDR20 (twenty rupiah) per share has already been distributed as an interim dividend for 2023, which was paid on January 26, 2024. • Sebesar Rp64.261.757.730,00 (enam puluh empat miliar dua ratus enam puluh satu juta tujuh ratus lima puluh tujuh ribu tujuh ratus tiga puluh rupiah) atau Rp7,5 (tujuh koma lima rupiah) akan dibagikan oleh perusahaan sebagai dividen yang belum dikeluarkan yang pembagiannya akan diatur dalam tata cara pembagian dividen. IDR64,261,757,730.00 (sixty-four billion two hundred and sixty-one million seven hundred and fifty-seven thousand seven hundred and thirty rupiah) or IDR7.5 (seven point five rupiah) to be distributed by the company as an undeclared dividend, with the distribution method to be determined according to the dividend distribution procedure. • Sebesar Rp462.239.094.364,00 (empat ratus enam puluh dua miliar dua ratus tiga puluh sembilan juta sembilan puluh empat ribu tiga ratus enam puluh empat rupiah) atau sebesar kurang lebih 66,24% (enam puluh enam koma dua empat persen) dari Laba Bersih Perseroan ditetapkan sebagai Laba Ditahan. IDR462,239,094,364.00 (four hundred and sixty-two billion two hundred and thirty-nine million ninety-four thousand three hundred and sixty-four rupiah) or approximately 66.24% (sixty-six point twenty-four percent) of the Company's Net Profit to be designated as Retained Earnings. 2. Menyetujui memberikan kuasa dan wewenang kepada Direksi Perseroan untuk menetapkan jadwal dan tata cara pembagian Dividen Tunai tahun buku 2023 sesuai dengan ketentuan yang berlaku. Approved to grant power and authority to the Company's Board of Directors to determine the schedule and procedures for the distribution of Cash Dividends for the 2023 financial year in accordance with applicable provisions.			
Tindak Lanjut/Realisasi Follow Up/Realization	Pembayaran pembagian Dividen tunai telah dilaksanakan dan dibagikan pada tanggal 4 April 2024. Payment of cash dividends was made and distributed on April 4, 2024.			



Keterangan Description	RUPST AGMS			
Mata Acara Rapat Ketiga Third Meeting Agenda	Penunjukan Kantor Akuntan Publik untuk mengaudit Laporan Keuangan Perseroan periode Tahun Buku 2024 <i>Appointment of Public Accounting Firm to Audit the Company's Financial Statements for the corresponding Fiscal Year 2024</i>			
Pengambilan Keputusan Decision-making	Dengan Pemungutan Suara By Voting			
	Tidak Setuju Disagree	Abstain Abstain	Setuju Agree	Jumlah Suara Setuju Total Votes Agree
	0	0	8.194.299.759 (100%)	8.194.299.759 (100%)
Keputusan Rapat Meeting Resolutions	1. Menyetujui memberikan wewenang kepada Dewan Komisaris Perseroan untuk menunjuk Akuntan Publik untuk melakukan audit Laporan Keuangan Perseroan untuk Tahun Buku 2024. <i>Approved the delegation of authority to the Board of Commissioners of the Company to appoint a Public Accountant to audit the Company's Financial Statements for the fiscal year 2024.</i>			
	2. Menyetujui memberikan kewenangan kepada Dewan Komisaris untuk menetapkan imbalan jasa Akuntan Publik tersebut serta persyaratan lain penunjukannya, serta menunjuk Akuntan Publik Pengganti dalam hal Akuntan Publik yang telah ditunjuk tersebut, karena sebab apapun tidak dapat menyelesaikan tugas audit Laporan Keuangan Perseroan untuk Tahun Buku 2024, dengan ketentuan bahwa dalam melakukan penunjukan Akuntan Publik, Dewan Komisaris wajib memperhatikan rekomendasi dari Komite Audit Perseroan serta memenuhi kriteria sebagaimana diatur dalam POJK No. 9 Tahun 2023 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik Dalam Kegiatan Jasa Keuangan. <i>Approved the delegation of authority to the Board of Commissioners to determine the compensation for the appointed Public Accountant and other related terms of appointment, as well as to appoint a substitute Public Accountant in case the initially appointed Public Accountant is, for any reason, unable to complete the audit of the Company's Financial Statements for the fiscal year 2024. It is stipulated that, in making the appointment of the Public Accountant, the Board of Commissioners must consider the recommendations of the Company's Audit Committee and ensure compliance with the criteria set forth in OJK Regulation Number 9 of 2023 regarding Use of Public Accountant and Public Accounting Firm Services in Financial Services Activities.</i>			
Tindak Lanjut/Realisasi Follow Up/Realization	Penunjukan Kantor Akuntan Publik Suharli, Sugiharto & Rekan (Shinewing Indonesia) sesuai dengan Surat Persetujuan Nomor 010/BWS.KEP/DEKOM/VIII/2024 tanggal 12 Agustus 2024. <i>Appointment of Public Accounting Firm Suharli, Sugiharto & Partners (Shinewing Indonesia) in accordance with Approval Letter Number 010/BWS.KEP/DEKOM/VIII/2024 dated August 12, 2024.</i>			

Keterangan Description	RUPST AGMS			
Mata Acara Rapat Keempat Fourth Meeting Agenda	Penetapan gaji/honorarium dan tunjangan lainnya bagi anggota Direksi dan anggota Dewan Komisaris Perseroan untuk tahun buku 2024 serta tantiem bagi anggota Direksi dan anggota Dewan Komisaris Perseroan untuk tahun buku 2023. <i>The determination of salaries/honorarium and other benefits for the members of the Board of Directors and the Board of Commissioners of the Company for the fiscal year 2024, as well as the performance-based bonuses (tantiem) for the members of the Board of Directors and the Board of Commissioners for the fiscal year 2023.</i>			
Pengambilan Keputusan Decision-making	Dengan Pemungutan Suara By Voting			
	Tidak Setuju Disagree	Abstain Abstain	Setuju Agree	Jumlah Suara Setuju Total Votes Agree
	13.009	0	8.194.286.750 (100%)	8.194.286.750 (100%)
Keputusan Rapat Meeting Resolutions	1. Menyetujui memberikan kuasa dan wewenang kepada Dewan Komisaris Perseroan untuk menetapkan gaji dan tunjangan lainnya bagi anggota Direksi Perseroan untuk tahun buku 2024 serta menetapkan besarnya uang jasa (tantiem) bagi anggota Direksi untuk tahun buku 2023. <i>Approved the delegation of power and authority to the Board of Commissioners of the Company to determine the salaries and other benefits for the members of the Board of Directors for the fiscal year 2024, as well as to set the amount of performance-based bonuses (tantiem) for the Board of Directors for the fiscal year 2023.</i>			
	2. Menyetujui memberikan kuasa dan wewenang kepada Dewan Komisaris Perseroan untuk menetapkan honorarium dan tunjangan lainnya bagi anggota Dewan Komisaris Perseroan untuk tahun 2024 serta menetapkan besarnya uang jasa (tantiem) bagi anggota Dewan Komisaris untuk tahun buku 2023 dengan memperhatikan keputusan Komite Nominasi dan Remunerasi. <i>Approved the delegation of power and authority to the Board of Commissioners of the Company to determine the honorarium and other benefits for the members of the Board of Commissioners for the 2024 fiscal year, as well as to set the amount of performance-based bonuses (tantiem) for the members of the Board of Commissioners for the fiscal year 2023, taking into account the decisions of the Nomination and Remuneration Committee.</i>			
Tindak Lanjut/Realisasi Follow Up/Realization	Penetapan gaji/honorarium dan tunjangan lainnya bagi anggota Direksi dan anggota Dewan Komisaris berdasarkan SK Nomor 005/KEP.DEKOM/IV/2024 tentang Penetapan gaji/honorarium dan tunjangan lainnya bagi anggota Direksi dan anggota Dewan Komisaris PT Bank Woori Saudara Indonesia 1906, Tbk. <i>The determination of salaries/honoraria and other benefits for the members of the Board of Directors and the Board of Commissioners is based on Decree Number 005/KEP.DEKOM/IV/2024 regarding establishment of salaries/honoraria and other benefits for the members of the Board of Directors and the Board of Commissioners of PT Bank Woori Saudara Indonesia 1906, Tbk.</i>			



Keterangan Description	RUPST AGMS			
Mata Acara Rapat Kelima Fifth Meeting Agenda	Perubahan Pengurus Perseroan Changes in the Company's Management			
Pengambilan Keputusan Decision-making	Dengan Pemungutan Suara By Voting			
	Tidak Setuju Disagree	Abstain Abstain	Setuju Agree	Jumlah Suara Setuju Total Votes Agree
	0	500 (0,0001)	8.194.295.659 (99,9999%)	8.194.299.759 (100%)
Keputusan Rapat Meeting Resolutions	- Menyetujui pengunduran diri Hwang Gyusoon selaku Presiden Direktur Perseroan terhitung sejak ditutupnya Rapat. <i>Approved the resignation of Hwang Gyusoon as the President Director of the Company, effective as of the closing of the Meeting.</i> - Mengangkat Kim Eungchul selaku Presiden Direktur Perseroan yang baru terhitung sejak ditutupnya Rapat, menggantikan Hwang Gyusoon yang mengundurkan diri tersebut. <i>Appointed Kim Eungchul as the new President Director of the Company, effective as of the closing of the Meeting, replacing Hwang Gyusoon.</i> - Selama Kim Eungchul belum efektif menjabat sebagai Presiden Direktur Perseroan, maka Kang Bong Joo ditunjuk sebagai Pelaksana Tugas Presiden Direktur Perseroan. <i>Appointed Kang Bong Joo as the Acting President Director of the Company until Kim Eungchul's appointment as President Director becomes effective.</i> - Memberhentikan dengan hormat Kang Bong Joo dari jabatannya selaku Direktur Perseroan sejak berakhirnya tugas Pelaksana Tugas Presiden Direktur Perseroan. <i>Honorably dismissed Kang Bong Joo from his position as Director of the Company, effective at the end of his term as Acting President Director.</i> - Masa jabatan anggota Direksi sampai dengan ditutupnya Rapat Umum Pemegang Saham Tahunan Tahun Buku 2025 yang akan diselenggarakan tahun 2026, kecuali Kang Bong Joo sebagai Direktur dan Pelaksana Tugas Presiden Direktur Perseroan akan berakhir sejak efektifnya jabatan Kim Eungchul sebagai Presiden Direktur Perseroan yang baru, yaitu setelah memperoleh persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatutan (<i>fit and proper test</i>) dan telah memenuhi seluruh ketentuan peraturan perundang-undangan yang berlaku di Negara Republik Indonesia serta dituangkan dalam suatu Keputusan Direksi, dengan memperhatikan peraturan perundang-undangan di bidang Pasar Modal dengan tidak mengurangi hak Rapat Umum Pemegang Saham Perseroan untuk memberhentikan sewaktu-waktu. <i>The term of office for members of the Board of Directors will be until the closing of the Annual General Meeting of Shareholders for the fiscal year 2025, which will be held in 2026. However, the term of office for Kang Bong Joo as Director and Acting President Director will end when Kim Eungchul's appointment as the new President Director becomes effective, after obtaining approval from the Financial Services Authority (OJK) on the fit and proper test and meeting all applicable laws and regulations in the Republic of Indonesia, and being formalized in Decree of the Board of Directors, while taking into account the regulations in the Capital Markets sector, without reducing the right of the General Meeting of Shareholders to dismiss the members at any time.</i>			

Keterangan Description	RUPST AGMS
Keputusan Rapat Meeting Resolutions	6. Susunan anggota Direksi dan Dewan Komisaris Perseroan menjadi sebagai berikut: The composition of the Board of Directors and the Board of Commissioners of the Company is as follows: Direksi Board Of Directors • Presiden Direktur : Kim Eungchul President Director • Direktur : Kang Bong Joo Director • Direktur : Benny Sudarsono Tan Director • Direktur : Edwin Sulaeman Director • Direktur : Wuryanto Director • Direktur : Abdurachman Hadi Director Dewan Komisaris Board Of Commissioners • Presiden Komisaris : Arief Budiman President Commissioner • Komisaris Independen : Ahmad Fajarprana Independent Commissioner • Komisaris Independen : Adi Haryadi Independent Commissioner • Komisaris : Choi Jung Hoon Commissioner 7. Memberikan kuasa dan wewenang kepada Direksi Perseroan dengan hak substitusi untuk melakukan segala tindakan yang diperlukan berkaitan dengan keputusan mata acara Rapat dan peraturan perundangan, termasuk untuk menyatakan dalam akta Notaris tersendiri dan memberitahukan perubahan Pengurus Perseroan kepada Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia sesuai ketentuan yang berlaku. Granted power and authority to the Board of Directors of the Company, with substitution rights, to take all necessary actions related to the decisions made in this Meeting and in accordance with the applicable laws, including having the decisions notarized and informing the Ministry of Law and Human Rights of the Republic of Indonesia about the changes in the Company's Management, in compliance with applicable regulations.
Tindak Lanjut/Realisasi Follow Up/Realization	Perubahan Pengurus Perseroan telah dilaksanakan sesuai dengan keputusan RUPS Tahunan tersebut dan telah dinyatakan dalam Akta No. 04 tanggal 4 Juli 2024 yang dibuat dihadapan Ashoya Ratam, Notaris di Kota Administrasi Jakarta Selatan. The changes in the Company's Management have been carried out in accordance with the decision of the Annual General Meeting of Shareholders and have been stated in Deed Number 04 dated July 4, 2024, made before Ashoya Ratam, a Notary in South Jakarta.



Keterangan Description	RUPST AGMS			
Mata Acara Rapat Keenam Sixth Meeting Agenda	Perubahan Anggaran Dasar Perusahaan Amendment to the Company's Articles of Association			
Pengambilan Keputusan Decision-making	Dengan Pemungutan Suara By Voting			
	Tidak Setuju Disagree	Abstain Abstain	Setuju Agree	Jumlah Suara Setuju Total Votes Agree
	0	500 (0,0001)	8.194.299.659 (99,9999%)	8.194.299.759 (100%)
Keputusan Rapat Meeting Resolutions	1. Menyetujui perubahan Anggaran Dasar Perseroan antara lain dalam rangka penyesuaian: Approved the amendments to the Company's Articles of Association, among others, in order to adjust: Klasifikasi Baku Lapangan Usaha Indonesia (KBLI) 2020 sesuai ketentuan Peraturan Badan Pusat Statistik No. 2 Tahun 2020 tentang Klasifikasi Baku Lapangan Usaha Indonesia; Indonesian Standard Industrial Classification (KBLI) 2020 in accordance with the provisions of the Central Statistics Agency Regulation Number 2 of 2020 concerning Indonesian Standard Industrial Classification; Undang-Undang No. 4 Tahun 2023 tentang Pengembangan dan Penguatan Sektor Keuangan; serta Law Number 4 of 2023 concerning Financial Sector Development and Strengthening; and Peraturan berkenaan dengan perbankan sesuai ketentuan yang berlaku. Regulations relating to banking in accordance with applicable regulations. 2. Menyetujui untuk menyusun kembali seluruh ketentuan dalam Anggaran Dasar Perseroan sehubungan dengan perubahan sebagaimana dimaksud pada butir 1 (satu) tersebut di atas. Memberikan kuasa dan wewenang kepada Direksi Perseroan dengan hak substitusi untuk melakukan segala tindakan yang diperlukan berkaitan dengan keputusan mata acara Keenam dari Rapat termasuk namun tidak terbatas untuk menyempurnakan atau melakukan perubahan terhadap Anggaran Dasar Perseroan dan menyatakan kembali seluruh perubahan Anggaran Dasar Perseroan tersebut dalam Akta Notaris tersendiri termasuk meminta persetujuan dan memberitahukan perubahan Anggaran Dasar Perseroan kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia serta melakukan segala tindakan yang diperlukan sehubungan dengan hal tersebut sesuai dengan ketentuan peraturan perundang-undangan yang berlaku. Approve to rearrange all provisions in the Company's Articles of Association in connection with the amendment as referred to in point 1 (one) above. Grant power and authority to the Board of Directors of the Company with the right of substitution to take all necessary actions related to the resolution of the Sixth Agenda of the Meeting including but not limited to perfecting or making amendments to the Company's Articles of Association and restating all amendments to the Company's Articles of Association in a separate Notarial Deed including requesting approval and notifying the amendments to the Company's Articles of Association to the Minister of Law and Human Rights of the Republic of Indonesia and taking all necessary actions in connection with this matter in accordance with the provisions of the applicable laws and regulations.			
Tindak Lanjut/Realisasi Follow Up/Realization	Perubahan Anggaran Dasar Perusahaan telah dilaksanakan dan dinyatakan dalam Akta No. 14 tanggal 7 Maret 2024 yang dibuat dihadapan Ashoya Ratam, Notaris di Kota Administrasi Jakarta Selatan. The amendment to the Company's Articles of Association has been carried out and is stated in Deed Number 14 dated March 7, 2024, made before Ashoya Ratam, a Notary in South Jakarta.			

Hasil keputusan RUPST telah dituangkan dalam akta No. 12, tanggal 7 Maret 2024 tentang Risalah Rapat Umum Pemegang Saham Tahunan PT Bank Woori Saudara Indonesia 1906, Tbk yang dibuat oleh Ashoya Ratam S.H., M.Kn.

The Annual GMS resolutions have been documented in Deed Number 12, dated March 7, 2024, regarding Minutes of the Annual General Meeting of Shareholders of PT Bank Woori Saudara Indonesia 1906, Tbk, which was made by Ashoya Ratam, S.H., M.Kn.

RUPS Luar Biasa 2024

Extraordinary GMS 2024

Keterangan Description	RUPSLB EGMS
Pimpinan Rapat Chairman of Meeting	Arief Budiman
Kuorum Kehadiran Attendance Quorum	Rapat tersebut telah dihadiri baik secara fisik maupun secara elektronik melalui Electronic General Meeting System KSEI ("eASY.KSEI") sejumlah 13.731.783.930 saham atau merupakan 93,4631531% dari jumlah keseluruhan saham dengan hak suara yang telah dikeluarkan oleh Perseroan. The meeting was attended both physically and electronically through the KSEI Electronic General Meeting System ("eASY.KSEI") with a total of 13,731,783,930 shares, representing 93.4631531% of the total shares with voting rights issued by the Company.
Kehadiran Direksi dan Dewan Komisaris Attendance of the Board of Directors and Board of Commissioners	Dewan Komisaris Board of Commissioners - Komisaris Utama : Arief Budiman President Commissioner - Komisaris Independen : Ahmad Fajarprana Independent Commissioner - Komisaris : Adi Haryadi Commissioner Direksi Board of Directors - Direktur Utama : Kang Bong Joo President Director - Direktur Korporat : - Corporate Director - Direktur Business Support : Edwin Sulaeman Business Support Director - Direktur IT & Jaringan dan Operasi : Benny Sudarsono Tan IT & Network and Operations Director - Direktur Konsumer : Abdurachman Hadi Consumer Director
Pihak Independen untuk melakukan proses penghitungan suara dan validasinya Independent Party to carry out the vote counting and validation process	PT Sinartama Gunita
Jumlah Pemegang Saham yang Bertanya Number of Shareholders Asking Questions	Tidak terdapat pemegang saham dan/atau kuasanya yang mengajukan pertanyaan dan/atau pendapat dalam mata acara Rapat The shareholders and/or their proxies did not submit any questions and/or opinions on any agenda items during the Meeting.
Mekanisme Pengambilan Keputusan Decision-Making Mechanism	Keputusan Rapat dilakukan dengan cara musyawarah untuk mufakat. Apabila musyawarah untuk mufakat tidak tercapai maka dilakukan melalui pemungutan suara. The meeting decisions were made through deliberation to reach a consensus. If consensus cannot be reached, a vote is to be conducted.



Adapun keputusan RUPSLB tanggal 20 Juni 2024 adalah sebagai berikut:

The resolutions of Extraordinary General Meeting of Shareholders (EGMS) on June 20, 2024, are as follows:

Keterangan Description	RUPSLB EGMS			
Mata Acara Rapat Pertama First Meeting Agenda	Perubahan Pengurus Perseroan Changes to the Company's Management			
Pengambilan Keputusan Decision-making	Dengan Pemungutan Suara By Voting			
	Tidak Setuju Disagree	Abstain Abstain	Setuju Agree	Jumlah Suara Setuju Total Votes Agree
	0	0	13.731.783.930 (100%)	13.731.783.930 (100%)
Keputusan Rapat Meeting Resolutions	- Mengangkat KIM WOOK BAE selaku Direktur Perseroan terhitung sejak ditutupnya Rapat, yang akan berlaku efektif setelah mendapatkan persetujuan dari OJK atas penilaian kemampuan dan kepatutan (<i>fit and proper test</i>) dan telah memenuhi seluruh ketentuan peraturan perundang-undangan yang berlaku di Negara Republik Indonesia, serta dituangkan dalam suatu Keputusan Direksi, dengan memperhatikan peraturan perundang-undangan di bidang Pasar Modal dengan tidak mengurangi hak Rapat Umum Pemegang Saham Perseroan untuk memberhentikan sewaktu-waktu. <i>Appointed KIM WOOK BAE as the Director of the Company, effective from the closing of the Meeting, which will become effective upon receiving approval from OJK for the fit and proper test and after meeting all applicable legal requirements in the Republic of Indonesia, and as reflected in a Decree of the Board of Directors, while considering the regulations in the Capital Market sector, without prejudice to the right of the General Meeting of Shareholders to dismiss at any time.</i> - Memberhentikan dengan hormat Choi Jung Hoon dari jabatannya selaku Komisaris Perseroan terhitung sejak 11 Juli 2024. <i>Honorably dismissed Choi Jung Hoon from his position as Commissioner of the Company, effective as of July 11, 2024.</i> - Susunan anggota Direksi Perseroan menjadi sebagai berikut: <i>The composition of the Company's Board of Directors is as follows:</i> DIREKSI Board of Directors Presiden Direktur : Kim Eungchul President Director Direktur : Benny Sudarsono Tan Director Direktur : Edwin Sulaeman Director Direktur : Wuryanto Director Direktur : Abdurachman Hadi Director Direktur : Kim Wook Bae Director Efektifnya pengangkatan Kim Eungchul dan Kim Wook Bae setelah memperoleh <i>fit and proper test</i> OJK dan telah memenuhi seluruh ketentuan peraturan perundang-undangan yang berlaku serta dituangkan dalam Keputusan Direksi. <i>The appointment of KIM EUNGCHUL and KIM WOOK BAE is effective after obtaining OJK's fit and proper test approval and fulfilling all applicable legal requirements, as documented in a Decree of the Board of Directors.</i>			

Keterangan Description	RUPSLB EGMS
Keputusan Rapat Meeting Resolutions	4. Susunan anggota Dewan Komisaris Perseroan terhitung sejak 11 Juli 2024 menjadi sebagai berikut: The composition of the Company's Board of Commissioners, effective from July 11, 2024, is as follows: Dewan Komisaris Board Of Commissioners Presiden Komisaris : Arief Budiman President Commissioner Komisaris Independen : Ahmad Fajarprana Commissioner Independent Komisaris Independen : Adi Haryadi Commissioner Independent 5. Memberikan kuasa dan wewenang kepada Direksi Perseroan dengan hak substitusi untuk melakukan segala tindakan yang diperlukan berkaitan dengan keputusan mata acara Rapat dan peraturan perundangan, termasuk untuk menyatakan dalam akta Notaris tersendiri dan memberitahukan perubahan Pengurus Perseroan kepada Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia sesuai ketentuan yang berlaku. Granted power and authority to the Board of Directors, with substitution rights, to take all necessary actions related to the decisions made in the Meeting agenda and legal regulations, including executing a separate notarial deed and notifying the Ministry of Law and Human Rights of the Republic of Indonesia regarding the changes in the Company's Management in accordance with applicable regulations.
Tindak Lanjut/Realisasi Follow Up/Realization	Perubahan Pengurus Perseroan telah dilaksanakan dan dinyatakan dalam Akta No. 20 tanggal 14 Agustus 2024 yang dibuat dihadapan Ashoya Ratam, Notaris di Kota Administrasi Jakarta Selatan. The changes in the Company's management have been carried out and documented in Deed Number 20, dated August 14, 2024, made before Ashoya Ratam, Notary in South Jakarta.

Hasil keputusan RUPSLB telah dituangkan dalam akta No. 50, tanggal 7 Juni 2024 tentang Risalah Rapat Umum Pemegang Saham Luar Biasa PT Bank Woori Saudara Indonesia 1906, Tbk yang dibuat oleh Ashoya Ratam S.H., M.Kn.

The resolutions of the EGMS have been documented in Deed Number 50, dated June 7, 2024, regarding Minutes of the Extraordinary General Meeting of Shareholders of PT Bank Woori Saudara Indonesia 1906, Tbk, made by Ashoya Ratam, S.H., M.Kn.

Keputusan RUPS Sebelumnya Previous GMS Resolutions

Pada Tahun 2023, BWS menyelenggarakan RUPST pada tanggal 30 Maret 2023 di Gedung Treasury Tower Lantai 27 District 8, Sudirman Central Business District (SCBD) Lot 28 Jl. Jend. Sudirman Kav. 52-53 Jakarta Selatan, 12190, dengan menghasilkan 6 (enam) keputusan untuk RUPST sebagaimana tercantum dalam Akta Nomor 32 tanggal 30 Maret 2023.

In 2023, BWS held its AGMS on March 30, 2023, at the Treasury Tower Building, 27th Floor, District 8, Sudirman Central Business District (SCBD) Lot 28, Jl. Jend. Sudirman Kav. 52-53, South Jakarta, 12190. The meeting resulted in 6 (six) AGMS resolutions, as stipulated in Deed Number 32, dated March 30, 2023.

Seluruh keputusan RUPST telah direalisasikan pada tahun yang sama oleh Bank.

All AGMS resolutions were implemented by the Bank within the same year.



DEWAN KOMISARIS Board of Commissioners

Dewan Komisaris adalah organ perusahaan yang bertanggung jawab untuk melakukan pengawasan umum atau khusus sesuai dengan Anggaran Dasar, memberi nasihat kepada Direksi, dan memastikan bahwa prinsip tata kelola diterapkan dalam semua kegiatan bisnis di seluruh tingkatan atau jenjang organisasi.

The Board of Commissioners is a corporate organ responsible for supervising both general and specific matters as stipulated in the Articles of Association, advising the Board of Directors, and ensuring that corporate governance principles are applied throughout the business activities at all levels of the organization.



Dasar Hukum Legal Basis

1. Undang-undang Nomor 40 Tahun 2007 tentang Perusahaan Terbatas.
2. Peraturan Otoritas Jasa Keuangan Nomor 12/POJK.03/2021 tentang Bank Umum.
3. Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum.
4. Peraturan Otoritas Jasa Keuangan Nomor 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik.

1. Law Number 40 of 2007 concerning Limited Liability Companies.
2. Financial Services Authority (OJK) Regulation Number 12/POJK.03/2021 concerning Commercial Banks.
3. Financial Services Authority (OJK) Regulation Number 17 of 2023 concerning Implementation of Governance for Commercial Banks.
4. Financial Services Authority (OJK) Regulation Number 33/POJK.04/2014 concerning Board of Directors and Board of Commissioners of Issuers or Public Companies.



Pedoman Tata Tertib Kerja Dewan Komisaris (Board Charter) Guidelines for the Board of Commissioners Work Procedures (Board Charter)

Dalam Surat Keputusan Dewan Komisaris Nomor 023/KEP-DEKOM/A-13/X/24, tanggal 31 Oktober 2024, menetapkan kebijakan dan pedoman kerja bagi Dewan Komisaris untuk menjalankan tugas dan meningkatkan efektivitas pelaksanaan fungsi pengawasan.

In Decree of the Board of Commissioners Number 023/KEP-DEKOM/A-13/X/24, dated October 31, 2024, policies and work guidelines were established to assist the Board of Commissioners in carrying out its duties and enhancing the effectiveness of the supervisory function.

Kebijakan dan Pedoman Dewan Komisaris memuat hal-hal yang terkait dengan organisasi, tugas dan tanggung jawab, wewenang, etika kerja, keterbukaan, pembentukan komite dan tata tertib rapat Dewan Komisaris berdasarkan peraturan yang berlaku termasuk Peraturan Otoritas Jasa Keuangan (OJK) dan Best Practices yang ditinjau secara berkala dan mengikat bagi setiap anggota Dewan Komisaris.

The Board Charter covers aspects such as the organization, duties and responsibilities, authorities, work ethics, transparency, committee formation, and meeting rules of the Board of Commissioners. These are based on applicable regulations, including Financial Services Authority (OJK) regulations and best practices, and are reviewed periodically. The guidelines are binding for all members of the Board of Commissioners.



Komposisi Dewan Komisaris Composition of the Board of Commissioners

Tahun 2024, jumlah dan komposisi Dewan Komisaris BWS mengalami perubahan sesuai dengan keputusan Rapat Umum Pemegang Saham Luar Biasa yang diselenggarakan pada 20 Juni 2024. Seluruh anggota Dewan Komisaris berdomisili di Indonesia dan komposisi Dewan Komisaris telah sesuai dengan Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 di mana jumlah anggota Dewan Komisaris paling sedikit adalah 3 (tiga) namun tidak melebihi jumlah anggota Direksi dan paling sedikit 50% anggotanya adalah Komisaris Independen.

In 2024, the number and composition of the Board of Commissioners of BWS changed in accordance with the resolution of the Extraordinary General Meeting of Shareholders held on June 20, 2024. All members of the Board of Commissioners are domiciled in Indonesia, and the composition of the Board of Commissioners complies with Financial Services Authority (OJK) Regulation Number 17 of 2023, which stipulates that the number of members of the Board of Commissioners must be at least 3 (three), but not exceed the number of Directors, with at least 50% of its members being Independent Commissioners.

Susunan Dewan Komisaris tahun 2024 Composition of the Board of Commissioners in 2024

Nama Name	Jabatan Position	Dasar Penunjukan Legal Basis of Appointment	Periode Term of Office
Arief Budiman	Presiden Komisaris President Commissioner	Keputusan RUPSLB Nomor 50 tanggal 20 Juni 2024 EGMS Decision Number 50 dated June 20, 2024	Sampai dengan ditutupnya RUPS Tahunan tahun buku 2025 yang diselenggarakan di tahun 2026, dengan tidak mengurangi hak RUPS untuk dapat memberhentikannya sewaktu-waktu. Until the closing of the Annual GMS for the fiscal year 2025, which will be held in 2026, without prejudice to the right of the GMS to dismiss them at any time.
Ahmad Fajarprana	Komisaris Independen Independent Commissioner		
Adi Haryadi	Komisaris Independen Independent Commissioner		

Nama Name	Jabatan Position	Dasar Penunjukan Legal Basis of Appointment	Periode Term of Office
Choi Jung Hoon	Komisaris Commissioner	Keputusan RUPSLB Nomor 50 tanggal 20 Juni 2024 EGMS Decision Number 50 dated June 20, 2024	Sesuai dengan Keputusan RUPSLB Nomor 50 tanggal 20 Juni 2024, masa jabatan Sdr Choi Jung Hoon efektif sampai dengan tanggal 11 Juli 2024. In accordance with the Decision of the EGMS Number 50 dated June 20, 2024, Mr. Choi Jung Hoon's term of office is effective until July 11, 2024.

Penilaian Kelayakan dan Kepatan Dewan Komisaris Fit and Proper Assessment of the Board of Commissioners

Dalam menjalankan tugasnya sebagai Dewan Komisaris, seluruh calon anggota Dewan Komisaris wajib dinyatakan lulus dalam Uji Kemampuan dan Kepatan (Fit & Proper Test) yang dilakukan oleh Otoritas Jasa Keuangan. Adapun penjelasan status Uji Kemampuan dan Kepatan Dewan Komisaris yang menjabat pada periode tahun 2024 dapat dijelaskan pada tabel di bawah ini:

In carrying out their duties as the Board of Commissioners, all prospective members of the Board of Commissioners must pass the Fit & Proper Test conducted by the Financial Services Authority. The explanation of the status of the Fit and Proper Test of the Board of Commissioners who served in the 2024 period can be explained in the table below:

Nama Name	Jabatan Position	Status Status	Keterangan Uji Kemampuan dan Kepatan Description of Fit and Proper Test
Arief Budiman	Presiden Komisaris President Commissioner	Lulus Passed	Telah diperoleh surat persetujuan dari Otoritas Jasa Keuangan perihal Keputusan Uji Kemampuan dan Kepatan (Fit and Proper Test) tanggal 29 Agustus 2019. An approval letter from the Financial Services Authority (OJK) regarding Fit and Proper Test Decision dated August 29, 2019 has been obtained.
Ahmad Fajarprana	Komisaris Independen Independent Commissioner	Lulus Passed	Telah diperoleh surat persetujuan dari Otoritas Jasa Keuangan perihal Keputusan Uji Kemampuan dan Kepatan (Fit and Proper Test) tanggal 19 Desember 2014. An approval letter from the Financial Services Authority (OJK) regarding Fit and Proper Test Decision dated December 19, 2019 has been obtained.
Adi Haryadi	Komisaris Independen Independent Commissioner	Lulus Passed	Telah diperoleh surat persetujuan dari Otoritas Jasa Keuangan perihal Keputusan Uji Kemampuan dan Kepatan (Fit and Proper Test) tanggal 9 Februari 2021. An approval letter from the Financial Services Authority (OJK) regarding Fit and Proper Test Decision dated February 9, 2019 has been obtained.
Choi Jung Hoon	Komisaris Commissioner	Lulus Passed	Telah diperoleh surat persetujuan dari Otoritas Jasa Keuangan perihal Keputusan Uji Kemampuan dan Kepatan (Fit and Proper Test) tanggal 22 Juni 2022. An approval letter from the Financial Services Authority (OJK) regarding Fit and Proper Test Decision dated June, 2022 has been obtained.

Komisaris Independen Independent Commissioner

Dewan Komisaris wajib terdiri dari Komisaris Independen dan Komisaris Non Independen, Komisaris Independen wajib paling sedikit berjumlah 50% (lima puluh persen) dari jumlah anggota Dewan Komisaris, kebijakan tersebut diatur dalam Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023. 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. Komisaris Independen diharapkan menjadi penyeimbang terhadap keputusan yang dibuat oleh pemegang saham mayoritas untuk mewakili pemegang saham minoritas.

The Board of Commissioners must consist of both Independent and Non-Independent Commissioners. The number of Independent Commissioners must be at least 50% (fifty percent) of the total members of the Board of Commissioners, as stipulated in Financial Services Authority (OJK) Regulation Number 17 of 2023. An Independent Commissioner is a member of the Board of Commissioners who does not have financial, management, ownership, and/or family relations with members of the Board of Directors, other members of the Board of Commissioners, and/or controlling shareholders, or any relationships with the Bank that could affect their ability to act independently. Independent Commissioners are expected to act as a counterbalance to decisions made by the majority shareholders and represent the interests of minority shareholders.



Sesuai dengan Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum serta Surat Edaran Otoritas Jasa Keuangan Nomor 13/SEOJK.03/2017 tentang Penerapan Tata Kelola Bagi Bank Umum, komposisi keanggotaan dalam susunan Dewan Komisaris Bank telah memenuhi jumlah, komposisi, kriteria dan independensi.

Kriteria Komisaris Independen mengacu pada ketentuan Peraturan Otoritas Jasa Keuangan Nomor 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten Atau Perusahaan Publik. Adapun kriteria Komisaris Independen adalah sebagai berikut:

In accordance with OJK Regulation Number 17 of 2023 on Implementation of Governance for Commercial Banks and OJK Circular Letter Number 13/SEOJK.03/2017 on Implementation of Governance for Commercial Banks, the composition of the Bank's Board of Commissioners has met the required number, composition, criteria, and independence standards.

The criteria for Independent Commissioners refer to OJK Regulation Number 33/POJK.04/2014 concerning Board of Directors and Board of Commissioners of Issuers or Public Companies. The criteria for an Independent Commissioner are as follows:

Kriteria Criteria	Komisaris Independen Independent Commissioner	
	Ahmad Fajarprana	Adi Haryadi
Merupakan orang yang bekerja atau mempunyai wewenang dan tanggung jawab untuk merencanakan, memimpin, mengendalikan, atau mengawasi kegiatan Emiten atau Perusahaan Publik tersebut dalam waktu 6 (enam) bulan terakhir, kecuali untuk pengangkatan kembali sebagai Komisaris Independen Emiten atau Perusahaan Publik pada periode berikutnya. <i>The person who works or has the authority and responsibility to plan, lead, control, or supervise the activities of the Issuer or Public Company within the last 6 (six) months, except for reappointment as Independent Commissioner of the Issuer or Public Company in the following period.</i>	✗	✗
Mempunyai saham baik langsung maupun tidak langsung pada Emiten atau Perusahaan Publik tersebut. <i>Own shares directly or indirectly in the Issuer or Public Company.</i>	✗	✗
Mempunyai hubungan Afiliasi dengan Emiten atau Perusahaan Publik, anggota Dewan Komisaris, anggota Direksi, atau pemegang saham utama Emiten atau Perusahaan Publik tersebut. <i>Affiliated with the Issuer or Public Company, members of the Board of Commissioners, members of the Board of Directors, or significant shareholders of the Issuer or Public Company.</i>	✗	✗
Mempunyai hubungan usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Emiten atau Perusahaan Publik tersebut. <i>Have a direct or indirect business relationship with the business activities of the Issuer or Public Company.</i>	✗	✗



Ada
Available



Tidak Ada
Not Available

Masing-masing Komisaris Independen Bank telah membuat Surat Pernyataan Independen dan telah disampaikan kepada Otoritas Jasa Keuangan.

Each Independent Commissioner of the Bank has made an Independence Statement and submitted it to the Financial Services Authority (OJK).



Fungsi, Tugas, dan Wewenang Dewan Komisaris *Functions, Duties and Authorities of the Board of Commissioners*

Fungsi, tugas, dan wewenang Dewan Komisaris sudah diatur dalam kebijakan dan pedoman Dewan Komisaris sebagai berikut:

1. Tugas Dewan Komisaris

- a. Dewan Komisaris bertugas melakukan pengawasan dan bertanggung jawab atas pengawasan terhadap kebijakan pengurusan, jalannya pengurusan pada umumnya, baik mengenai Bank maupun usaha Bank, dan memberi nasihat kepada Direksi.
- b. Dalam kondisi tertentu, Dewan Komisaris wajib menyelenggarakan RUPS tahunan dan RUPS lainnya sesuai dengan kewenangannya sebagaimana diatur dalam peraturan perundang-undangan dan anggaran dasar.
- c. Dewan Komisaris wajib memastikan bahwa Direksi telah menindaklanjuti temuan audit dan rekomendasi dari satuan kerja audit intern Bank, auditor eksternal, hasil pengawasan OJK/Bank Indonesia dan/atau hasil pengawasan otoritas lain.
- d. Dewan Komisaris wajib memberitahukan kepada OJK/Bank Indonesia paling lambat 7 (tujuh) hari kerja sejak ditemukannya:
 - 1). Pelanggaran peraturan perundang-undangan di bidang keuangan dan perbankan; dan
 - 2). Keadaan atau perkiraan keadaan yang dapat membahayakan kelangsungan usaha Bank.
- e. Dewan Komisaris wajib melakukan pengawasan terhadap pelaksanaan Fungsi Kepatuhan dengan cara:
 - 1). Melakukan evaluasi atas pelaksanaan Fungsi Kepatuhan paling sedikit 2 (dua) kali dalam satu tahun; dan
 - 2). Menyampaikan saran untuk peningkatan kualitas pelaksanaan Fungsi Kepatuhan kepada Direktur Utama dengan tembusan kepada Direktur yang membidangi fungsi Kepatuhan.
- f. Pembentukan Komite
 - 1). Dalam rangka mendukung efektivitas pelaksanaan tugas dan tanggung jawabnya, Dewan Komisaris wajib membentuk paling kurang:
 - i. Komite Audit;
 - ii. Komite Pemantau Risiko; dan
 - iii. Komite Nominasi dan Remunerasi.

Dewan Komisaris dapat membentuk Komite Remunerasi dan Komite Nominasi secara terpisah.

- 2). Pengangkatan anggota komite dalam rangka mendukung efektivitas pelaksanaan tugas dan tanggung jawabnya dilakukan oleh Direksi berdasarkan keputusan rapat Dewan Komisaris, kecuali ditetapkan lain sesuai dengan peraturan perundang-undangan yang berlaku.
- 3). Masa jabatan anggota Komite adalah 1 (satu) tahun, Dewan Komisaris dapat memperpanjang masa jabatan anggota Komite setelah sebelumnya dilakukan evaluasi oleh Dewan Komisaris.

The functions, duties and authorities of the Board of Commissioners are regulated in the policies and guidelines of the Board of Commissioners as follows:

1. Duties of the Board of Commissioners

- a. The Board of Commissioners is responsible for supervising and ensuring proper management of the Bank's policies, operations in general, including the Bank's business, and providing advice to the Board of Directors.
- b. In certain circumstances, the Board of Commissioners must hold the Annual General Meeting of Shareholders (AGMS) and other shareholder meetings as required by the applicable laws and the Articles of Association.
- c. The Board of Commissioners must ensure that the Board of Directors follows up on audit findings and recommendations from the Bank's internal audit unit, external auditors, the Financial Services Authority (OJK)/Bank Indonesia's supervision, and/or other authorities' supervision results.
- d. The Board of Commissioners must notify OJK/Bank Indonesia within 7 (seven) business days of discovering:
 - 1). Violation of financial and banking regulations; and
 - 2). Any situation or potential situation that could jeopardize the Bank's business continuity.
- e. The Board of Commissioners is responsible for supervising the implementation of the Compliance Function by
 - 1). Evaluating the implementation of the Compliance Function at least twice a year; and
 - 2). Providing recommendations for improving the implementation of the Compliance Function to the President Director with a copy to the Director in charge of the Compliance Function.
- f. Establishment of Committees
 - 1). To support the effectiveness of their duties and responsibilities, the Board of Commissioners must establish at least:
 - i. Audit Committee;
 - ii. Risk Monitoring Committee; and
 - iii. Nomination and Remuneration Committee.

The Board of Commissioners may separate the Remuneration and Nomination Committees.

- 2). The appointment of committee members to support the effectiveness of their duties and responsibilities is carried out by the Board of Directors based on a decision from the Board of Commissioners' meeting, unless specified otherwise by applicable laws and regulations.
- 3). The term of office for committee members is 1 (one) year, and the Board of Commissioners may extend their term after evaluating the committee members' performance.



- 4). Anggota Komite dapat diberhentikan sewaktu-waktu berdasarkan keputusan Dewan Komisaris dengan menyebutkan alasannya. Alasan pemberhentian anggota Komite tersebut dilakukan apabila anggota Komite tidak lagi memenuhi persyaratan sebagaimana tertuang dalam Pedoman dan Tata Tertib Kerja Komite.
 - 5). Dewan Komisaris wajib memastikan bahwa komite yang telah dibentuk menjalankan tugasnya secara efektif dan wajib melakukan evaluasi setiap akhir tahun buku.
 - 6). Komite wajib menyusun pedoman dan tata tertib kerja komite yang memuat:
 - i. Tujuan pembentukan komite;
 - ii. Tugas, tanggungjawab dan wewenang komite;
 - iii. Struktur dan keanggotaan komite;
 - iv. Rapat komite, kuorum dan pengambilan keputusan;
 - v. Masa tugas anggota komite dari Pihak Independen;
 - vi. Mekanisme evaluasi kinerja.
 - 7). Pedoman dan Tata Tertib Kerja Komite (Piagam Komite) dilakukan review secara berkala paling sedikit 1 (satu) kali dalam 3 (tiga) tahun.
 - g. Penunjukan Akuntan Publik (AP) dan/atau Kantor Akuntan Publik (KAP)
 - 1). Dewan Komisaris mengusulkan penunjukan AP dan/atau KAP atas rekomendasi Komite Audit untuk melakukan audit atas informasi keuangan historis tahunan Bank untuk mendapatkan persetujuan RUPS.
 - 2). Dalam hal RUPS tidak dapat memutuskan penunjukan AP dan/atau KAP yang akan memberikan jasa audit atas informasi keuangan historis tahunan, RUPS dapat mendelegasikan kewenangan penunjukan AP dan/atau KAP kepada Dewan Komisaris, disertai penjelasan mengenai:
 - i. Alasan pendelegasian kewenangan; dan
 - ii. Kriteria atau batasan AP dan/atau KAP yang dapat ditunjuk.
 - 3). Dalam hal AP dan/atau KAP yang telah diputuskan oleh RUPS tidak dapat menyelesaikan pemberian jasa audit atas informasi keuangan historis tahunan pada Periode Penugasan Profesional, penunjukan AP dan/atau KAP pengganti dapat dilakukan oleh Dewan Komisaris sepanjang diamanatkan oleh RUPS dengan memperhatikan rekomendasi Komite Audit.
 - h. Pedoman dan Kode Etik
 - 1). Direksi bersama Dewan Komisaris wajib menyusun:
 - i. Pedoman yang mengikat setiap anggota Direksi dan anggota Dewan Komisaris sesuai dengan ketentuan peraturan perundang-undangan yang berlaku; dan
 - ii. Kode etik berlaku bagi seluruh anggota Direksi dan anggota Dewan Komisaris, karyawan/pegawai, serta pendukung organ yang dimiliki Perseroan sesuai ketentuan peraturan perundang-undangan yang berlaku.
 - 2). Pedoman yang mengikat setiap anggota Direksi dan anggota Dewan Komisaris sesuai dengan ketentuan peraturan perundang-undangan yang berlaku paling kurang memuat:
 - i. Tugas, tanggung jawab, dan wewenang Dewan Komisaris;
 - ii. Pengaturan kewenangan dan prosedur keputusan Dewan Komisaris;
- 4). Committee members may be dismissed at any time by the decision of the Board of Commissioners with the reasons specified. Committee members may be dismissed if they no longer meet the requirements outlined in the Committee Charter
 - 5). The Board of Commissioners must ensure that the established committees carry out their duties effectively and must evaluate them at the end of each fiscal year. .
 - 6). Committees must prepare a charter that consists of:
 - i. Objective of the committee's establishment;
 - ii. Duties, responsibilities, and authorities of the committee;
 - iii. Structure and membership of the committee;
 - iv. Meetings, quorum, and decision-making;
 - v. Term of office for independent committee members;
 - vi. Performance evaluation mechanisms.
 - 7). The Committee Charter must be reviewed periodically, at least once every 3 (three) years.
 - g. Appointment of Public Accountants (PA) and/or Public Accounting Firms (KAP)
 - 1). The Board of Commissioners proposes the appointment of PA and/or KAP upon the recommendation of the Audit Committee to audit the Bank's historical financial information for the approval of the General Meeting of Shareholders (AGMS).
 - 2). If the AGMS cannot decide on the appointment of PA and/or KAP, the AGMS may delegate the appointment authority to the Board of Commissioners, providing an explanation regarding:
 - i. Reasons for delegating the authority; and
 - ii. Criteria or limitations of the PA and/or KAP to be appointed.
 - 3). If the appointed PA and/or KAP cannot complete the audit during the professional engagement period, the Board of Commissioners may appoint a replacement PA and/or KAP as mandated by the AGMS, considering the recommendation of the Audit Committee.
 - h. Guidelines and Code of Conduct
 - 1). The Board of Directors, together with the Board of Commissioners, must prepare:
 - i. Binding guidelines for each member of the Board of Directors and Board of Commissioners in accordance with applicable laws; and
 - ii. A code of conduct applicable to all members of the Board of Directors, Board of Commissioners, employees, and other supporting parties in the Company according to applicable regulations.
 - 2). The guidelines binding on each member of the Board of Directors and Board of Commissioners must at least cover:
 - i. Duties, responsibilities, and authorities of the Board of Commissioners;
 - ii. Authorities and procedures for the decisions of the Board of Commissioners;

- iii. Pengaturan etika kerja Dewan Komisaris;
 - iv. Pengaturan rapat Dewan Komisaris;
 - v. Larangan terhadap Dewan Komisaris;
 - vi. Evaluasi kinerja Dewan Komisaris; dan
 - vii. Pola hubungan kerja Dewan Komisaris dan Direksi.
- 3). Kode etik yang berlaku bagi seluruh anggota Direksi dan anggota Dewan Komisaris, karyawan/pegawai, serta pendukung organ yang dimiliki Perseroan sesuai ketentuan peraturan perundang-undangan yang berlaku paling kurang memuat:
 - i. Prinsip pelaksanaan tugas Direksi, Dewan Komisaris, karyawan/pegawai dan/atau pendukung organ yang dimiliki Bank wajib dilakukan dengan itikad baik, penuh tanggung jawab, dan kehati-hatian; dan
 - ii. Ketentuan mengenai sikap profesional Direksi, Dewan Komisaris, karyawan/pegawai dan/atau pendukung organ yang dimiliki Bank apabila terdapat benturan kepentingan dengan Bank.
 - 4). Kode etik yang berlaku bagi seluruh anggota Direksi dan anggota Dewan Komisaris, karyawan/pegawai, serta pendukung organ yang dimiliki Perseroan sesuai ketentuan peraturan perundang-undangan wajib disosialisasikan kepada seluruh Direksi dan karyawan/pegawai yang bekerja pada Bank.
2. Wewenang Dewan Komisaris
 - a. Dewan Komisaris setiap waktu dalam jam kerja kantor Bank berhak memasuki bangunan dan halaman atau tempat lain yang dipergunakan atau dikuasai oleh Bank dan berhak untuk memeriksa semua pembukuan, surat-surat dan alat bukti lainnya, memeriksa dan mencocokkan keadaan uang kas dan lain lain serta berhak untuk mengetahui segala tindakan yang telah dijalankan oleh Direksi.
 - b. Dewan Komisaris berhak meminta penjelasan tentang segala hal mengenai Bank kepada Direksi dan setiap anggota Direksi wajib untuk memberikan penjelasan tentang segala hal yang ditanyakan oleh Dewan Komisaris.
 - c. Dewan Komisaris berwenang memberhentikan sementara anggota Direksi dengan menyebutkan alasannya.
 - d. Dewan Komisaris dapat melakukan tindakan pengurusan Bank dalam keadaan tertentu untuk jangka waktu tertentu yang ditetapkan berdasarkan Anggaran Dasar Bank atau keputusan RUPS.
 - e. Dewan Komisaris harus menerima penjelasan dari Direksi mengenai perubahan atas Kebijakan Strategis Bank.
 3. Tanggung Jawab Dewan Komisaris
 - a. Dewan Komisaris wajib melaksanakan tugas dan tanggung jawab secara independen.
 - b. Dewan Komisaris wajib memastikan terselenggaranya pelaksanaan Good Corporate Governance dalam setiap kegiatan usaha Bank pada seluruh tingkatan atau jenjang organisasi.
 - c. Dewan Komisaris wajib melaksanakan pengawasan terhadap pelaksanaan tugas dan tanggung jawab Direksi, serta memberikan nasihat kepada Direksi.
 - d. Dalam melakukan pengawasan, Komisaris wajib mengarahkan, memantau, dan mengevaluasi pelaksanaan kebijakan strategis Bank.
 - e. Dalam melakukan pengawasan, Dewan Komisaris dilarang terlibat dalam pengambilan keputusan kegiatan operasional Bank, kecuali:

- iii. Work ethics of the Board of Commissioners;
 - iv. Meetings of the Board of Commissioners;
 - v. Prohibitions for the Board of Commissioners;
 - vi. Performance evaluations of the Board of Commissioners; and
 - vii. Working relationship between the Board of Commissioners and the Board of Directors.
- 3). The code of conduct for all members of the Board of Directors, Board of Commissioners, employees, and other supporting parties must at least include:
 - i. Principle that the tasks of the Board of Directors, Board of Commissioners, employees, and/or supporting parties must be carried out in good faith, with full responsibility, and with prudence; and
 - ii. Provisions regarding the professional conduct of the Board of Directors, Board of Commissioners, employees, and/or supporting parties when there is a conflict of interest with the Bank.
 - 4). The code of conduct must be socialized to all members of the Board of Directors, Board of Commissioners, and employees working at the Bank.
2. Authorities of the Board of Commissioners
 - a. The Board of Commissioners has the right to access any buildings, premises, or places used or controlled by the Bank during office hours and has the right to inspect all books, documents, and other evidence, as well as inspect and reconcile cash and other assets. They also have the right to know any actions taken by the Board of Directors.
 - b. The Board of Commissioners has the right to request explanations regarding any matters related to the Bank from the Board of Directors, and each member of the Board of Directors is obligated to provide explanations on any questions asked by the Board of Commissioners.
 - c. The Board of Commissioners has the authority to temporarily dismiss members of the Board of Directors with specified reasons.
 - d. The Board of Commissioners may manage the Bank under certain conditions for a period defined by the Bank's Articles of Association or the AGMS resolution.
 - e. The Board of Commissioners must receive explanations from the Board of Directors regarding any changes to the Bank's Strategic Policies..
 3. Responsibilities of the Board of Commissioners
 - a. The Board of Commissioners must carry out its duties and responsibilities independently.
 - b. The Board of Commissioners must ensure the implementation of Good Corporate Governance in every business activity at all levels or organizational tiers of the Bank.
 - c. The Board of Commissioners must supervise the performance of the Board of Directors and provide advice to the Board of Directors.
 - d. In performing supervision, the Board of Commissioners must direct, monitor, and evaluate the implementation of the Bank's strategic policies.
 - e. In performing supervision, the Board of Commissioners is prohibited from being involved in operational decision-making, except in:



- 1). Penyediaan dana kepada pihak terkait sebagaimana diatur dalam ketentuan OJK tentang Batas Maksimum Pemberian Kredit Bank Umum; dan
 - 2). Hal-hal lain yang ditetapkan dalam Anggaran Dasar Bank atau peraturan perundangan yang berlaku.
- f. Pengambilan keputusan oleh Dewan Komisaris sebagaimana dalam rangka pengawasan terhadap pelaksanaan fungsi kepatuhan, tidak meniadakan tanggung jawab Direksi atas pelaksanaan kepengurusan Bank.
- g. Setiap anggota Dewan Komisaris bertanggung jawab secara tanggung renteng atas kerugian Bank yang disebabkan oleh kesalahan atau kelalaian anggota Dewan Komisaris dalam menjalankan tugasnya.
- h. Anggota Dewan Komisaris tidak dapat dipertanggungjawabkan atas kerugian Bank apabila dapat membuktikan:
- 1). Kerugian tersebut bukan karena kesalahan atau kelalaiannya;
 - 2). Telah melakukan pengurusan dengan itikad baik, penuh tanggung jawab, dan kehati-hatian untuk kepentingan dan sesuai dengan maksud dan tujuan Bank;
 - 3). Tidak mempunyai benturan kepentingan baik langsung maupun tidak langsung atas tindakan pengurusan yang mengakibatkan kerugian; dan
 - 4). Telah mengambil tindakan untuk mencegah timbul atau berlanjutnya kerugian tersebut.
- i. Direksi dan Dewan Komisaris bertanggung jawab untuk memelihara dan memantau Tingkat Kesehatan Bank serta mengambil langkah-langkah yang diperlukan untuk memelihara dan/atau meningkatkan Tingkat Kesehatan Bank.



Rapat Dewan Komisaris *Meeting of the Board of Commissioners*

Dewan Komisaris wajib mengadakan rapat paling kurang 1 (satu) kali dalam 2 (dua) bulan, sesuai Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum. Selain itu, Dewan Komisaris juga wajib mengadakan rapat bersama Direksi paling kurang 1 (satu) kali dalam 4 (empat) bulan.

Namun demikian, Dewan Komisaris dapat mengadakan rapat sewaktu-waktu atas permintaan 1 (satu) atau beberapa anggota Dewan Komisaris atau permintaan Direksi, dengan menyebutkan hal-hal yang akan dibicarakan. Dalam setiap rapat Dewan Komisaris dibuatkan risalah rapat oleh Sekretaris Perusahaan dan ditandatangani oleh pimpinan rapat serta seluruh anggota Dewan Komisaris yang hadir dalam rapat. Risalah rapat berisi hal-hal yang dibicarakan dan hal-hal yang diputuskan.

Sepanjang tahun 2024, Dewan Komisaris telah memenuhi kriteria rapat yang dipersyaratkan, yaitu 12 (dua belas) kali rapat Dewan Komisaris dan 3 (tiga) kali Rapat bersama Direksi. Adapun agenda dan rekapitulasi kehadiran Dewan Komisaris dalam rapat di tahun 2024 adalah sebagai berikut:

The Board of Commissioners must hold a meeting at least 1 (one) time in 2 (two) months, in accordance with the OJK Regulation Number 17 of 2023 concerning the Implementation of Governance for Commercial Banks. In addition, the Board of Commissioners is also required to hold a joint meeting with the Board of Directors at least 1 (one) time in 4 (four) months.

However, the Board of Commissioners may hold meetings at any time upon the request of one or more members of the Board of Commissioners or upon the request of the Board of Directors, specifying the matters to be discussed. In each meeting, minutes will be prepared by the Corporate Secretary and signed by the meeting chairman and all attending members of the Board of Commissioners. The minutes will include the topics discussed and the decisions made.

Throughout 2024, the Board of Commissioners met the required meeting criteria, with a total of 12 (twelve) meetings of the Board of Commissioners and 3 (three) joint meetings with the Board of Directors. The following is a summary of the meeting agendas and attendance records for the Board of Commissioners in 2024:

Agenda dan Rekapitulasi Kehadiran Dewan Komisaris dalam Rapat Dewan Komisaris

Meeting Agenda and Attendance of the Board of Commissioners in Meetings of the Board of Commissioners

Nama Name	Jabatan Position	Rapat Dewan Komisaris Meeting of the Board of Commissioners			Rapat Bersama Direksi Meetings with Board of Directors		
		Jumlah Rapat Total Meetings	Jumlah Kehadiran Total Attendance	% Kehadiran % Attendance	Jumlah Rapat Total Meetings	Jumlah Kehadiran Total Attendance	% Kehadiran % Attendance
Arief Budiman	Presiden Komisaris President Commissioner	12	12	100%	3	3	100%
Ahmad Fajarprana	Komisaris Independen Independent Commissioner	12	12	100%	3	3	100%
Adi Haryadi	Komisaris Independen Independent Commissioner	12	12	100%	3	3	100%
Choi Jung Hoon*	Komisaris Commissioner	9	9	100%	2	2	100%

*) Sdr Choi Jung Hoon efektif tidak menjabat sebagai Anggota Dewan Komisaris pada tanggal 11 Juli 2024.
*) Mr. Choi Jung Hoon has not served as a Member of the Board of Commissioners since July 11, 2024.

Agenda Rapat Dewan Komisaris

Meeting Agenda of the Board of Commissioners

No	Tanggal Date	Agenda Agenda	Kehadiran Attendance			
			AB	AF	AH	CJH*
1	19 Januari 2024 January 19, 2024	Remunerasi Direktur Korporat Corporate Director Remuneration	1	1	1	1
2	19 Februari 2024 February 19, 2024	1. Perubahan Susunan Pengurus Changes in Management Composition 2. Penunjukan Sdr. Kang Bong Joo (Direktur Korporat) sebagai Pelaksana Tugas (Plt) Presiden Direktur Appointment of Mr. Kang Bong Joo (Corporate Director) as Acting President Director 3. Penilaian Internal calon Presiden Direktur Internal assessment of President Director candidate 4. Remunerasi Dewan Komisaris dan Direksi Board of Commissioners and Directors Remuneration 5. Evaluasi Anggota Komite dibawah Dewan Komisaris Evaluation of Committee Members under the Board of Commissioners 6. Pemaparan Hasil Rapat Komite Pemantau Risiko dan Komite Audit Presentation of Meeting Results of Risk Monitoring Committee and Audit Committee	1	1	1	1
3	20 Februari 2024 February 20, 2024	Pembahasan lanjutan Komite Audit dan Komite Pemantau Risiko Further discussion of the Audit Committee and Risk Monitoring Committee	1	1	1	1
4	7 Maret 2024 March 7, 2024	Penyesuaian Limit Kendaraan Pengurus Adjustment of Management Vehicle Limits	1	1	1	1
5	21 Maret 2024 March 21, 2024	Pembahasan lanjutan Komite Audit dan Komite Pemantau Risiko Further discussion of the Audit Committee and Risk Monitoring Committee	1	1	1	1



No	Tanggal Date	Agenda Agenda	Kehadiran Attendance			
			AB	AF	AH	CJH*
6	18 April 2024 April 18, 2024	- Insentif/Bonus Berdasarkan Kinerja 2023 bagi Direksi dan Dewan Komisaris <i>2023 Performance Based Incentive/Bonus for Directors and Board of Commissioners</i> - Remunerasi bagi Direksi dan Dewan Komisaris tahun 2024 <i>Remuneration for Board of Directors and Board of Commissioners in 2024</i>	1	1	1	1
7	23 April 2024 April 23, 2024	Pembahasan lanjutan Komite Audit dan Komite Pemantau Risiko <i>Continued discussion of Audit Committee and Risk Monitoring Committee</i>	1	1	1	1
8	16 Mei 2024 May 16, 2024	- Perubahan susunan pengurus <i>Change in management composition</i> - Uang pisah & insentif <i>Severance pay & incentives</i>	1	1	1	1
9	24 Juni 2024 June 24, 2024	- Pembahasan ketentuan internal atas penyesuaian POJK No. 17 tahun 2023 <i>Discussion of internal provisions for adjustments to POJK Number 17 of 2023</i> - Penyesuaian target bisnis periode 2024 <i>Adjustment of business targets for 2024</i>	1	1	1	1
10	31 Juli 2024 July 31, 2024	Pembahasan lanjutan Komite Audit & Komite Pemantau Risiko <i>Follow-up discussion of Audit Committee & Risk Monitoring Committee</i>	1	1	1	0
11	31 Oktober 2024 October 31, 2024	Review berkala kebijakan yang memerlukan persetujuan Dewan Komisaris, meliputi: <i>Periodic review of policies that require Board of Commissioners approval, including:</i> - Kebijakan Dewan Komisaris <i>Board of Commissioners Policy</i> - Kebijakan Pelindungan Data Pribadi <i>Personal Data Protection Policy</i> - Strategi Anti-Fraud <i>Anti-fraud Strategy</i> - Kebijakan Perkreditan Bank <i>General Loan Policy</i> - Kebijakan Investasi dalam Surat Berharga <i>Investment Policy in Securities</i>	1	1	1	0
12	26 November 2024 November 24, 2024	- Target Loan 2025 <i>Target Loan 2025</i> - Target Dana Pihak Ketiga (DPK) <i>Third Party Fund Target (TPF)</i> - Non-Performing Loan <i>Non-Performing Loan</i> - Laba Tahun 2025 <i>Profit Year 2025</i> - Pengembangan Struktur Organisasi <i>Organizational Structure Development</i>	1	1	1	0

*) Sdr Choi Jung Hoon efektif tidak menjabat sebagai Anggota Dewan Komisaris pada tanggal 11 Juli 2024.

*) Mr. Choi Jung Hoon has not served as a Member of the Board of Commissioners since July 11, 2024.

Agenda Rapat Dewan Komisaris Bersama Direksi

Joint Meeting Agenda of the Board of Directors

No	Tanggal Date	Agenda Agenda	Kehadiran Attendance			
			AB	AF	AH	CJH *
	21 Februari 2024 February 21, 2024	1. Highlight Kinerja Keuangan <i>Financial Performance Highlights</i> 2. BWS menerima beberapa penghargaan pada tahun 2023 <i>BWS received several awards in 2023</i> 3. Proses Right Issue <i>Rights Issue Process</i> 4. Kinerja Kredit Korporat <i>Corporate Loan Performance</i> 5. Kinerja Kredit Konsumer, target, dan rencana di 2024 <i>Consumer Loan Performance, targets and plans for 2024</i> 6. Operasional akan merelokasi beberapa cabang, membuka cabang baru, menutup rekening yang tidak aktif <i>Operations to relocate several branches, open new branches, and close inactive accounts</i> 7. Relokasi Data Center <i>Data Center Relocation</i> 8. Rencana penurunan Ratio Non-Performing Loan (NPL) <i>Plan to reduce the Non-Performing Loan (NPL) ratio</i> 9. Profil risiko, dampak dari masalah dalam risiko kredit dan likuiditas <i>Risk profile, impact of issues in credit and liquidity risks</i>	1	1	1	1
	26 Juni 2024 June 26, 2024	1. Highlight Rasio Keuangan <i>Financial Ratio Highlights</i> 2. Rencana Semester II untuk menurunkan NPL dan meningkatkan bisnis <i>Second Semester Plan to reduce NPL and drive business growth</i> 3. Performa Kredit Konsumer <i>Consumer Loan Performance</i> 4. Strategi di Semester II serta rencana untuk Joint Financing produk KPKB <i>Strategy for the Second Semester and plans for Joint Financing of KPKB products</i> 5. Rencana model remote untuk melindungi aset dan pembukaan bisnis baru di Sorong, Papua <i>Plan for a remote model to protect assets and open new business in Sorong, Papua</i> 6. Strategi Digital Banking di Semester II <i>Digital Banking Strategy for the Second Semester</i> 7. Rencana Operasional untuk mereduksi level verifikasi di DCRM <i>Operational Plan to reduce verification levels in DCRM</i> 8. Proyek Relokasi Data Center, vendor dan persyaratan telah dipenuhi <i>Data Center Relocation Project, vendor and requirements have been met</i>	1	1	1	1
	23 Oktober 2024 October 23, 2024	1. Highlight keuangan <i>Financial Highlights</i> 2. Overview kinerja Bisnis Korporat, Strategi dan Target <i>Corporate Business Performance Overview, Strategy, and Targets</i> 3. Kinerja Kredit Konsumer, Strategi dan Action Plan <i>Consumer Loan Performance, Strategy, and Action Plan</i> 4. Jaringan & Operasi Updates dan Pengembangan <i>Network & Operations Updates and Development</i> 5. Pengembangan IT <i>IT Development</i> 6. Performa Business support dan action plan <i>Business Support performance and action plan</i> 7. Risk situation update <i>Risk situation update</i> 8. Rasio Kepatuhan <i>Compliance Ratio</i> 9. Progres pemeriksaan OJK <i>OJK Inspection progress</i>	1	1	1	0



Program Peningkatan Kompetensi Dewan Komisaris Competency Development Program for the Board of Commissioners

Untuk meningkatkan kinerja Dewan Komisaris, Bank memberikan kesempatan kepada Dewan Komisaris untuk dapat mengembangkan dan meningkatkan kompetensi diri melalui pelatihan dan sertifikasi, maupun program peningkatan kompetensi lainnya seperti seminar dan workshop.

Berikut disampaikan pelatihan pendidikan dan/atau peningkatan kompetensi yang diikuti Dewan Komisaris di sepanjang tahun 2024.

To enhance the performance of the Board of Commissioners, the Bank provides opportunities for the Board members to develop and improve their competencies through training and certification programs, as well as other competency development activities such as seminars and workshops.

The following is a list of the education and/or competency development programs attended by the Board of Commissioners throughout 2024.

Nama dan Jabatan Name and Position	Jenis Pelatihan Types of Training	Materi Pendidikan dan Pelatihan Education and Training Materials	Tempat dan Waktu Location & Time	Penyelenggara Organizer
Arief Budiman Komisaris Utama President Commissioner	Eksternal External	Bank Indonesia New Year Gathering 2024 Bank Indonesia New Year Gathering 2024	Bank Indonesia 5 Januari 2024 January 5, 2024	Bank Indonesia
	Eksternal External	Outlook Ekonomi & Keuangan Tahun 2024 Economic & Financial Outlook 2024	Virtual 22 Februari 2024 February 22, 2024	Otoritas Jasa Keuangan
	Eksternal External	Menangkap Peluang di Tengah Perlambatan Ekonomi Global Capturing Opportunities Amidst Global Economic Slowdown	Virtual 23 Februari 2024 February 23, 2024	Lembaga Pengembangan Perbankan Indonesia
	Eksternal External	Seminar Penyelarasan Sertifikat Manajemen Risiko Risk Management Certificate Alignment Seminar	Ruang Asmat Mandiri Club Asmat Mandiri Club Room 21-22 Mei 2024 May 21-22, 2024	Banker Association for Risk Management
	Eksternal External	Risk Management Certification: Level 7 (Exam)	Menara IBI IBI Tower 28 Juni 2024 Juni 28, 2024	Lembaga Sertifikasi Profesional Perbankan (LSPP)
	Inhouse	Pentingnya Fungsi & Penerapan SPI Dalam Implementasi GRC The Importance of SPI Functions & Implementation in GRC Implementation	Treasury Tower 28 Agustus 2024 August 28, 2024	Bank Woori Saudara
	Inhouse	Sosialisasi Implementasi Undang-undang Perlindungan Data Pribadi Socialization of the Implementation of the Personal Data Protection Law	Treasury Tower 4 Oktober 2024 October 4, 2024	Deloitte Indonesia
	Eksternal External	Coaching Clinic Lanjutan "Pendalaman Penilaian Taksonomi untuk Keuangan Berkelanjutan Indonesia (TKBI) Advanced Coaching Clinic "Deepening Assessment of the Taxonomy for Sustainable Finance in Indonesia (TKBI)	Virtual 7 Oktober 2024 October 7, 2024	Otoritas Jasa Keuangan
	Eksternal External	Pertemuan Tahunan Industri Jasa Keuangan Annual Meeting of the Financial Services Industry	St. Regis Hotel, Astor Ballroom 20 Februari 2024 February 20, 2024	Otoritas Jasa Keuangan
	Eksternal External	Outlook Ekonomi & Keuangan Tahun 2024 Economic & Financial Outlook 2024	Virtual 22 Februari 2024 February 22, 2024	Otoritas Jasa Keuangan

Nama dan Jabatan Name and Position	Jenis Pelatihan Types of Training	Materi Pendidikan dan Pelatihan Education and Training Materials	Tempat dan Waktu Location & Time	Penyelenggara Organizer
Ahmad Fajarprana Komisaris Independen Independent Commissioner	Eksternal External	Menangkap Peluang di Tengah Perlambatan Ekonomi Global <i>Capturing Opportunities Amidst Global Economic Slowdown</i>	Virtual 23 Februari 2024 February 23, 2024	Lembaga Pengembangan Perbankan Indonesia
	Eksternal External	Taksonomi Keuangan Berkelanjutan Indonesia <i>Indonesia's Sustainable Finance Taxonomy</i>	Virtual 28 Maret 2024 March 28, 2024	Otoritas Jasa Keuangan
	Eksternal External	Seminar Penyelarasan Sertifikat Manajemen Risiko <i>Risk Management Certificate Alignment Seminar</i>	Ruang Asmat Mandiri Club <i>Asmat Mandiri Club Room</i> 21 - 22 Mei 2024 May 21 - 22, 2024	Banker Association for Risk Management
	Eksternal External	Risk Management Certification: Level 7 (Exam)	Menara IBI <i>IBI Tower</i> 28 Juni 2024 June 28, 2024	Lembaga Sertifikasi Profesional Perbankan (LSPP)
	Eksternal External	Sertifikasi Audit Intern Bank: Level Supervisor (Training Program) <i>Bank Internal Audit Certification: Supervisor Level (Training Program)</i>	Treasury Tower 15 - 16 Juli 2024 July 15 - 16, 2024	Efektifpro
	Eksternal External	Webinar POJK 5 2024 Mengukuhkan Fondasi Perbankan di Tengah Volatilitas Global <i>POJK 5 2024 Webinar Strengthens Banking Foundations Amidst Global Volatility</i>	Virtual 26 Juli 2024 July 26, 2024	Lembaga Pengembangan Perbankan Indonesia
	Inhouse	Pentingnya Fungsi & Penerapan SPI Dalam Implementasi GRC <i>The Importance of SPI Functions & Applications in GRC Implementation</i>	Treasury Tower 28 Agustus 2024 August 28, 2024	Bank Woori Saudara
	Eksternal External	Sertifikasi Audit Intern Bank: Level Supervisor (Exam) <i>Internal Audit Certification: Supervisor Level (Exam)</i>	LSPP 27 September 2024 September 27, 2024	Lembaga Sertifikasi Profesional Perbankan (LSPP)
	Inhouse	Sosialisasi Implementasi Undang-undang Perlindungan Data Pribadi <i>Socialization of the Implementation of the Personal Data Protection Law</i>	Treasury Tower 4 Oktober 2024 October 4, 2024	Deloitte Indonesia
Adi Haryadi Komisaris Commissioner	Eksternal External	Coaching Clinic Lanjutan "Pendalaman Penilaian Taksonomi untuk Keuangan Berkelanjutan Indonesia (TKBI) <i>Advanced Coaching Clinic "Deepening Assessment of the Taxonomy for Sustainable Finance in Indonesia (TKBI)</i>	Virtual 7 Oktober 2024 October 7, 2024	Otoritas Jasa Keuangan
	Eksternal External	Outlook Ekonomi & Keuangan Tahun 2024 <i>Economic & Financial Outlook 2024</i>	Virtual 22 Februari 2024 February 22, 2024	Otoritas Jasa Keuangan
	Eksternal External	Menangkap Peluang di Tengah Perlambatan Ekonomi Global <i>Capturing Opportunities Amidst Global Economic Slowdown</i>	Virtual 23 Februari 2024 February 23, 2024	Lembaga Pengembangan Perbankan Indonesia <i>Indonesian Banking Development Institute</i>
	Eksternal External	Risk Management Certification: Level 6 (Training Program)	Treasury Tower 16 Maret 2024 March 16, 2024	Efektifpro
	Inhouse	Pelatihan Analisa Keuangan Bank <i>Bank Financial Analysis Training</i>	Treasury Tower 18 Maret 2024 March 18, 2024	Bank Woori Saudara



Nama dan Jabatan Name and Position	Jenis Pelatihan Types of Training	Materi Pendidikan dan Pelatihan Education and Training Materials	Tempat dan Waktu Location & Time	Penyelenggara Organizer
	Inhouse	Pelatihan Pemahaman Profil Risiko Training on Understanding Risk Profiles	Treasury Tower 21 Maret 2024 March 21, 2024	Bank Woori Saudara
	Eksternal External	Webinar POJK 5 2024 Mengukuhkan Fondasi Perbankan di Tengah Volatilitas Global POJK 5 2024 Webinar Strengthens Banking Foundations Amidst Global Volatility	Virtual 26 Juli 2024 July 26, 2024	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
	Inhouse	Pentingnya Fungsi & Penerapan SPI Dalam Implementasi GRC The Importance of SPI Functions & Applications in GRC Implementation	Treasury Tower 28 Agustus 2024 August 28, 2024	Bank Woori Saudara
	Inhouse	Sosialisasi Implementasi Undang-undang Perlindungan Data Pribadi Socialization of the Implementation of the Personal Data Protection Law	Treasury Tower 4 Oktober 2024 August 4, 2024	Deloitte Indonesia
	Eksternal External	Risk Management Certification: Level 6 (Exam)	Menara IBI IBI Tower 18 September 24 September 18, 2024	Lembaga Sertifikasi Profesional Perbankan (LSPP)
	Eksternal External	Coaching Clinic Lanjutan "Pendalaman Penilaian Taksonomi untuk Keuangan Berkelanjutan Indonesia (TKBI) Advanced Coaching Clinic "Deepening Assessment of the Taxonomy for Sustainable Finance in Indonesia (TKBI)	Virtual 7 Oktober 2024 October 7, 2024	Otoritas Jasa Keuangan
Choi Jung Hoon* (Komisaris Independen) (Independent Commissioner)		NIHIL NIL		

*) Sdr Choi Jung Hoon efektif tidak menjabat sebagai Anggota Dewan Komisaris pada tanggal 11 Juli 2024.

*) Mr. Choi Jung Hoon effectively ceased serving as a Member of the Board of Commissioners on July 11, 2024.

Program Orientasi bagi Dewan Komisaris Baru Orientation Program for New Board of Commissioners

Untuk memastikan bahwa anggota Dewan Komisaris yang baru dapat melaksanakan tugas dan tanggung jawab mereka dengan sebaik mungkin, Bank mengadakan program orientasi bagi anggota Dewan Komisaris baru. Program orientasi meliputi antara lain program sosialisasi, pelatihan, dan sertifikasi yang diwajibkan oleh Otoritas Jasa Keuangan dan/atau Bank Indonesia.

Di tahun 2024, tidak terdapat pengangkatan anggota Dewan Komisaris yang baru, sehingga program orientasi tidak dilaksanakan.

To ensure that the newly appointed members of the Board of Commissioners can perform their duties and responsibilities as effectively as possible, the Bank organizes an orientation program for new members of the Board of Commissioners. The orientation program includes socialization programs, training, and certifications required by the Financial Services Authority (OJK) and/or Bank Indonesia.

In 2024, there were no new appointments to the Board of Commissioners, so there was no orientation program conducted.

Pelaksanaan Tugas Dewan Komisaris Tahun 2024

Implementation of Duties of the Board of Commissioners in 2024

Pada tahun 2024, Dewan Komisaris telah melaksanakan fungsi pengawasannya dan penyampaian saran dan nasihat kepada Direksi, baik yang dilakukan secara langsung maupun dalam bentuk surat menyurat. Selain itu, Dewan Komisaris juga menyampaikan persetujuan atas rencana yang diajukan Direksi.

Keputusan dan kegiatan yang dijalankan oleh Dewan Komisaris terdokumentasi dalam bentuk Surat Keputusan yang disampaikan kepada Direksi maupun kepada Pemegang Saham. Sepanjang tahun 2024, Dewan Komisaris membuat sebanyak 13 (tiga belas) Surat Keputusan, antara lain adalah sebagai berikut:

In 2024, the Board of Commissioners carried out its supervisory functions and provided advice and recommendations to the Board of Directors, both through direct meetings and written correspondence. Furthermore, the Board of Commissioners also provided approval for plans submitted by the Board of Directors.

The decisions and activities carried out by the Board of Commissioners are documented in the form of Decrees, which are submitted to the Board of Directors as well as to the Shareholders. Throughout 2024, the Board of Commissioners issued a total of 13 (thirteen) Decrees, including the following:

No Surat Letter No.	Tanggal Date	Perihal Regarding
001/BWS.KEP.DEKOM/II/2024	19 Februari 2024 February 19, 2024	Remunerasi Direktur Korporat 19 Januari 2024 Remuneration for the Corporate Director on January 19, 2024
002/BWS.KEP.DEKOM/II/2024	19 Februari 2024 February 19, 2024	Keanggotaan Komite di bawah Dewan Komisaris 20 Februari 2024 Membership of Committees under the Board of Commissioners on February 20, 2024
003/BWS.KEP.DEKOM/III/2024	7 Maret 2024 March 7, 2024	Penyesuaian Fasilitas Limit Kendaraan Bermotor Adjustment of Motor Vehicle Limit Facility
004/BWS.KEP.DEKOM/IV/2024	1 April 2024 April 1, 2024	Permohonan Persetujuan Fasilitas Kredit Back To Back atas nama Roni Pramaditia Request for Approval of Back-to-Back Credit
005/BWS.KEP.DEKOM/IV/2024	22 April 2024 April 22, 2024	Penetapan Remunerasi Bagi Direksi dan Dewan Komisaris Determination of Remuneration for the Board of Directors and Board of Commissioners
006/BWS.KEP.DEKOM/V/2024	29 Mei 2024 May 29, 2024	Pengajuan Fasilitas Kredit Baru PT Medco Application for New Credit Facility for PT Medco
013/KEP-DEKOM/A-13/VI/2024	25 Juni 2024 June 25, 2024	Pedoman dan Tata Tertib Kerja Komite Nominasi dan Remunerasi Guidelines and Work Procedures of the Nomination and Remuneration Committee
014/KEP-DEKOM/A-13/VI/2024	25 Juni 2024 June 25, 2024	Pedoman dan Tata Tertib Kerja Komite Pemantau Risiko Guidelines and Work Procedures of the Risk Monitoring Committee
015/KEP-DEKOM/A-13/VI/2024	25 Juni 2024 June 25, 2024	Pedoman dan Tata Tertib Kerja Komite Audit Guidelines and Work Procedures of the Audit Committee
007/BWS.KEP.DEKOM/VI/2024	21 Juni 2024 June 21, 2024	Revisi Rencana Bisnis Bank 2024-2026 Revision of Bank's Business Plan 2024-2026
008/BWS.KEP.DEKOM/VI/2024	21 Juni 2024 June 21, 2024	Perubahan Surat Keputusan Dewan Komisaris BWS Nomor 002 Tertanggal 20 Februari Tentang Keanggotaan Komite Dibawah Dewan Komisaris Amendment to Decree of BWS's Board of Commissioners Number 002 Dated February 20 Regarding Membership of Committees under the Board of Commissioners
009/BWS.KEP.DEKOM/VI/2024	25 Juni 2024 June 25, 2024	Persetujuan Dewan Komisaris Mengenai Hapus Buku NPL dan Tagihan Klaim Asuransi Bulan Juni 2024 Approval of the Board of Commissioners Regarding the Write-off of NPL and Insurance Claim Receivables for June 2024
010/BWS.KEP.DEKOM/VIII/2024	7 Agustus 2024 August 7, 2024	Surat Persetujuan KAP Shinewing Letter of Approval for KAP Shinewing
023/KEP-DEKOM/A-13/X/24	31 Oktober 2024 October 31, 2024	Kebijakan dan Pedoman Dewan Komisaris Board of Commissioners Policies and Guidelines
011/BWS.KEP.DEKOM/XI/2024	26 November 2024 November 26, 2024	Rencana Bisnis Bank 2024 - 2026 Bank's Business Plan 2024 - 2026
012/BWS.KEP.DEKOM/XI/2024	29 November 2024 November 29, 2024	Laporan Analisis Rencana Resolusi (Resolution Plan) PT Bank Woori Saudara Indonesia 1906, Tbk Tahun 2024 Report on Analysis of the Resolution Plan for PT Bank Woori Saudara Indonesia 1906, Tbk 2024



No Surat Letter No.	Tanggal Date	Perihal Regarding
013/BWS.KEP.DEKOM/XI/2024	29 November 2024 November 29, 2024	Rencana Aksi Pemulihan PT Bank Woori Saudara Indonesia 1906, Tbk Tahun 2024 Recovery Action Plan for PT Bank Woori Saudara Indonesia 1906, Tbk 2024

Dewan Komisaris wajib melaksanakan pengawasan terhadap pelaksanaan Rencana Bisnis Bank yang mencakup antara lain kebijakan dan strategi manajemen berdasarkan Peraturan Otoritas Jasa Keuangan Nomor 5/POJK.03/2016 tentang Rencana Bisnis Bank. Hasil pengawasan tersebut dituangkan dalam Laporan Pengawasan Pelaksanaan Rencana Bisnis Bank yang disampaikan kepada Otoritas Jasa Keuangan di setiap semester.

The Board of Commissioners is required to supervise the implementation of the Bank's Business Plan, which includes policies and management strategies, in accordance with the OJK Regulation Number 5/POJK.03/2016 concerning Bank's Business Plan. The results of this supervision are documented in the Supervisory Report of the Implementation of the Bank's Business Plan, which is submitted to the Financial Services Authority (OJK) every semester.

Pada tahun 2024, Dewan Komisaris telah membuat dan menyampaikan Laporan Pengawasan Pelaksanaan Rencana Bisnis Bank sebagai berikut:

In 2024, the Board of Commissioners prepared and submitted the following Supervisory Reports of the Implementation of the Bank's Business Plan:

No Surat Letter No.	Tanggal Date	Perihal Regarding
002/BWS-DEKOM/OJK/II/2024	27 Februari 2024 February 27, 2024	Penyampaian Laporan Pengawasan Rencana Bisnis PT Bank Woori Saudara Indonesia 1906, Tbk Periode Semester II Tahun 2023. Submission of the Business Plan Supervisory Report of PT Bank Woori Saudara Indonesia 1906, Tbk for the Second Semester of 2023.
002/BWS-DEKOM/OJK/II/2024	28 Agustus 2024 August 28, 2024	Penyampaian Laporan Pengawasan Rencana Bisnis PT Bank Woori Saudara Indonesia 1906, Tbk Periode Semester I Tahun 2024. Submission of the Business Plan Supervisory Report of PT Bank Woori Saudara Indonesia 1906, Tbk for the First Semester of 2024.

Penilaian Kinerja Komite di Bawah Dewan Komisaris Performance Assessment of Committees under the Board of Commissioners

Dewan Komisaris dibantu oleh berbagai Komite dalam menjalankan fungsi, tugas dan tanggung jawabnya, komite yang ada di bawah Dewan Komisaris antara lain Komite Audit, Komite Pemantau Risiko dan Komite Nominasi dan Remunerasi. Setiap tahun, Dewan Komisaris mengevaluasi kinerja dari setiap Komite, baik secara kolektif kolegal maupun individu.

The Board of Commissioners is assisted by various committees in carrying out its functions, duties, and responsibilities. The committees under the Board of Commissioners include the Audit Committee, the Risk Monitoring Committee, and the Nomination and Remuneration Committee. Every year, the Board of Commissioners evaluates the performance of each committee, both collectively and individually.

Tahun 2024, Dewan Komisaris memandang bahwa seluruh komite tersebut telah bekerja dengan menjunjung standar kompetensi dan kualitas yang baik. Adapun penilaian masing-masing komite adalah sebagai berikut:

The Board of Commissioners believes that in 2024, all of these committees performed their duties in accordance with high standards of competence and quality. The evaluation of each committee is as follows:

Komite Audit Audit Committee

Komite Audit bertanggung jawab untuk membantu Dewan Komisaris dalam menjalankan tugas dan fungsi pengawasan atas hal-hal yang terkait dengan kualitas informasi keuangan, sistem pengendalian internal, efektivitas pemeriksaan auditor eksternal dan internal, efektivitas pelaksanaan manajemen risiko serta kepatuhan terhadap Peraturan perundang-undangan yang berlaku.

The Audit Committee is responsible for assisting the Board of Commissioners in supervising matters related to the quality of financial information, internal control systems, the effectiveness of both external and internal audits, the effectiveness of risk management implementation, and compliance with applicable laws and regulations.

Di tahun 2024, Dewan Komisaris berpandangan bahwa Komite Audit telah menjalankan tugas dan tanggung jawabnya dengan baik. Sepanjang tahun 2024 Komite Audit telah mengadakan rapat sebanyak 12 (dua belas) kali.

The Board of Commissioners views that in 2024 the Audit Committee carried out its duties and responsibilities effectively. Throughout 2024, the Audit Committee held 12 (twelve) meetings.

Komite Pemantau Risiko Risk Monitoring Committee

Komite Pemantau Risiko bertanggung jawab dalam menjalankan pengawasan dan pemberian nasihat kepada Direksi untuk memperoleh keyakinan yang memadai agar penerapan manajemen risiko Bank tetap memenuhi unsur-unsur kecukupan prosedur dan metodologi pengelolaan risiko, sehingga kegiatan usaha Bank tetap dapat terkendali pada batas/limit yang dapat diterima dan menguntungkan bagi Bank.

Di tahun 2024, Dewan Komisaris berpandangan bahwa Komite Pemantau Risiko telah menjalankan tugas dan tanggung jawabnya dengan baik. Sepanjang tahun 2024, Komite Pemantau Risiko telah mengadakan rapat sebanyak 12 (dua belas) kali.

Komite Nominasi dan Remunerasi Nomination and Remuneration Committee

Komite Nominasi dan Remunerasi bertanggung jawab untuk membantu dalam melaksanakan fungsi dan tugasnya di bidang yang berkaitan dengan nominasi dan remunerasi terhadap anggota Direksi dan Dewan Komisaris.

Di tahun 2024, Dewan Komisaris berpandangan bahwa Komite Nominasi dan Remunerasi telah menjalankan tugas dan tanggung jawabnya dengan baik. Sepanjang tahun 2024, Komite Nominasi dan Remunerasi telah mengadakan rapat sebanyak 9 (sembilan) kali.

The Risk Monitoring Committee is responsible for overseeing and providing advice to the Board of Directors to ensure adequate assurance that the Bank's risk management practices continue to meet the necessary standards of risk management procedures and methodologies, so that the Bank's operations remain within acceptable and profitable limits.

The Board of Commissioners believes that in 2024 the Risk Monitoring Committee executed its duties and responsibilities effectively. Throughout 2024, the Risk Monitoring Committee held a total of 12 (twelve) meetings.

The Nomination and Remuneration Committee is responsible for assisting in the execution of its duties related to the nomination and remuneration of members of the Board of Directors and the Board of Commissioners.

The Board of Commissioners views that in 2024 the Nomination and Remuneration Committee carried out its duties and responsibilities effectively. Throughout 2024, the Nomination and Remuneration Committee held a total of 9 (nine) meetings.

Evaluasi dan Penilaian Kinerja Dewan Komisaris Evaluation and Performance Assessment of the Board of Commissioners

Evaluasi dilakukan oleh Pemegang Saham terkait kinerja Dewan Komisaris, berdasarkan kinerja yang telah dilakukan Dewan Komisaris dalam mengawasi jalannya pengelolaan Bank yang dilakukan Direksi. Secara umum, kinerja Dewan Komisaris ditentukan berdasarkan tugas dan kewajiban yang tercantum dalam peraturan perundang-undangan yang berlaku dan Anggaran Dasar maupun amanat Pemegang Saham. Kriteria evaluasi formal disampaikan secara terbuka kepada Anggota Dewan Komisaris sejak tanggal pengangkatannya.

Hasil evaluasi terhadap kinerja Dewan Komisaris secara keseluruhan dan kinerja masing-masing Anggota Dewan Komisaris secara individual merupakan bagian tak terpisahkan dalam skema kompensasi dan pemberian insentif bagi Anggota Dewan Komisaris.

The evaluation of the performance of the Board of Commissioners is conducted by the Shareholders, based on the Board of Commissioners' performance in supervising the management of the Bank carried out by the Board of Directors. Generally, the performance of the Board of Commissioners is determined based on the duties and responsibilities stipulated in applicable laws and regulations, the Articles of Association, and the mandate of the Shareholders. Formal evaluation criteria are communicated openly to the members of the Board of Commissioners from the date of their appointment.

The results of the evaluation of the performance of the Board of Commissioners as a whole, as well as the individual performance of each member of the Board of Commissioners, are an integral part of the compensation and incentive scheme for the members of the Board of Commissioners.

Penilaian kinerja Dewan Komisaris dan pelaksanaannya paling sedikit meliputi: The performance assessment of the Board of Commissioners shall, at a minimum, include the following:

- **Prosedur Pelaksanaan Penilaian Kinerja**
Prosedur pelaksanaan evaluasi atas kinerja Dewan Komisaris dilaksanakan sekali setiap tahun, dengan menggunakan indikator *Self Assessment*.
- **Kriteria yang digunakan dalam Penilaian Kinerja:**
 - Kontribusi dan dukungan Dewan Komisaris dalam mengimplementasikan visi dan misi Bank dalam program kerja di tahun berjalan, dengan tetap berpegang kepada nilai-nilai Bank.
 - *Monitoring* untuk terciptanya GCG.
- **Pihak yang melakukan Penilaian Kinerja**
Pihak-pihak yang melakukan penilaian terhadap kinerja Dewan Komisaris adalah Pemegang Saham. Penilaian terhadap pelaksanaan kinerja Dewan Komisaris dilaksanakan dalam RUPS. Dewan Komisaris akan mempertanggungjawabkan kinerja Dewan Komisaris selama periode 2024.
- **Procedure for Performance Assessment**
The performance assessment for the Board of Commissioners is conducted annually, using a *Self-Assessment* indicator.
- **Criteria Used in the Performance Assessment :**
 - The contribution and support of the Board of Commissioners in implementing the Bank's vision and mission within the work program for the current year, while adhering to the Bank's values.
 - Monitoring to ensure GCG implementation.
- **Party Responsible for Performance Assessment**
The parties responsible for evaluating the performance of the Board of Commissioners are the Shareholders. The evaluation of the Board of Commissioners' performance is carried out during the GMS. The Board of Commissioners will be held accountable for its performance during the 2024 period.



DIREKSI

Board of Directors

Sesuai dengan ketentuan anggaran dasar dan peraturan perundang-undangan yang berlaku, Direksi merupakan organ Tata Kelola yang berwenang dan bertanggung jawab penuh atas pengurusan Bank untuk kepentingan Bank, sesuai dengan maksud dan tujuan Bank serta mewakili Bank, baik di dalam maupun di luar pengadilan. Direksi memiliki tanggung jawab penuh secara kolegal atas pengelolaan Bank sesuai dengan ketentuan Anggaran Dasar Bank.

In accordance with the provisions of the Articles of Association and applicable laws and regulations, the Board of Directors is the governing body that is authorized and fully responsible for the management of the Bank for the benefit of the Bank, in line with the Bank's objectives and purposes, and represents the Bank both inside and outside of court. The Board of Directors has full collegial responsibility for managing the Bank in accordance with the provisions of the Bank's Articles of Association.

Dasar Hukum Legal Basis

- | | |
|---|--|
| <ol style="list-style-type: none"> 1. Undang Undang No. 40 Tahun 2007 tentang Perusahaan Terbatas. 2. Peraturan Otoritas Jasa Keuangan No. 12/POJK.03/2021 tentang Bank Umum. 3. Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum. 4. Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik. 5. Anggaran Dasar Bank. | <ol style="list-style-type: none"> 1. Law Number 40 of 2007 concerning Limited Liability Companies. 2. Financial Services Authority (OJK) Regulation Number 12/POJK.03/2021 on Commercial Banks. 3. Financial Services Authority (OJK) Regulation Number 17 of 2023 on Implementation of Governance for Commercial Banks. 4. Financial Services Authority (OJK) Regulation Number 33/POJK.04/2014 on Board of Directors and Board of Commissioners of Issuers or Public Companies. 5. Bank's Articles of Association. |
|---|--|

Pedoman Tata Tertib Kerja Direksi (Board Charter) Guidelines for the Board of Directors Work Procedures (Board Charter)

Direksi senantiasa merujuk pada Pedoman Kerja Dewan Komisaris dan Direksi dalam melakukan tugas dan kewajibannya, yang tertuang dalam Anggaran Dasar Bank dan dijabarkan pada Kebijakan Direksi No. 070/KEP-DIR/A-13/IX/20 tanggal 21 September 2020. Dalam kebijakan tersebut, dijelaskan mengenai tahapan aktivitas secara terstruktur, sistematis, mudah dipahami, dan dapat dijalankan dengan konsisten dalam melaksanakan tugasnya masing-masing untuk mencapai visi dan misi Bank, sehingga diharapkan akan tercapai standar kerja yang tinggi selaras dengan prinsip-prinsip GCG.

The Board of Directors always refers to the Work Guidelines for the Board of Commissioners and Board of Directors in performing their duties and responsibilities, which are stipulated in the Bank's Articles of Association and elaborated in the Policy of the Board of Directors Number 070/KEP-DIR/A-13/IX/20 dated September 21, 2020. This policy stipulates the stages of activities in a structured, systematic, easily understandable, and consistently executable manner for each member to fulfill their duties in achieving the Bank's vision and mission. This is expected to lead to the attainment of high work standards in alignment with the principles of Good Corporate Governance (GCG).

Komposisi Direksi Composition of the Board of Directors

Tahun 2024, komposisi Direksi BWS mengalami perubahan sesuai dengan keputusan Rapat Umum Pemegang Saham Tahunan yang diselenggarakan pada 7 Maret 2024. Seluruh anggota Direksi berdomisili di Indonesia telah sesuai dengan Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 di mana salah satu anggota Direksi membawahi fungsi kepatuhan.

In 2024, the composition of the Board of Directors of BWS underwent changes in accordance with the resolution of the Annual General Meeting of Shareholders held on March 7, 2024. All members of the Board of Directors, who are domiciled in Indonesia, are in compliance with the Financial Services Authority (OJK) Regulation Number 17 of 2023, in which one of the members of the Board of Directors is responsible for the compliance function.

Nama Name	Jabatan Position	Dasar Penunjukan Legal Basis of Appointment	Periode Period
Hwang Gyusoon*	Presiden Direktur President Director	Keputusan RUPS Tahunan Tahun Buku 2022 Tanggal 30 Maret 2023 Resolution of the Annual General Meeting of Shareholders for the fiscal year 2022 dated March 30, 2023	Sampai dengan ditutupnya RUPS Tahunan tahun buku 2023 yang diselenggarakan di 7 Maret 2024 As of the closing of the Annual GMS for the fiscal year 2026, which will be held in March 7, 2024

Nama Name	Jabatan Position	Dasar Penunjukan Legal Basis of Appointment	Periode Period
Kim Eungchul**	Presiden Direktur President Director	Keputusan RUPS Tahunan tahun buku 2023 tanggal 7 Maret 2024 <i>Resolution of the Annual General Meeting of Shareholders for the fiscal year 2023 dated March 7, 2024</i>	Sampai dengan ditutupnya RUPS Tahunan tahun buku 2026 yang diselenggarakan di tahun 2027, dengan tidak mengurangi hak RUPS untuk dapat memberhentikannya sewaktu-waktu. <i>As of the closing of the Annual GMS for the fiscal year 2026, which will be held in 2027, without prejudice to the rights of the AGMS to dismiss them at any time.</i>
Kang Bong Joo***	Direktur Korporat Corporate Director	Keputusan RUPST Nomor 14 Tanggal 7 Maret 2024 <i>Resolution of the AGMS Number 14 Dated March 7, 2024</i>	Menjabat sebagai Alt. Presiden Direktur sampai dengan Kim Eungchul yang diangkat selaku Presiden Direktur yang baru memperoleh persetujuan dari Otoritas Jasa Keuangan (OJK) atas penilaian kemampuan dan kepatutan (<i>fit and proper test</i>) dan telah memenuhi seluruh ketentuan peraturan perundang-undangan yang berlaku di Negara Republik Indonesia serta dituangkan dalam suatu Keputusan Direksi. <i>Served as Alt. President Director until Kim Eungchul was appointed as the new President Director who obtained approval from the Financial Services Authority (OJK) for the assessment of capability and propriety (fit and proper test) and has fulfilled all provisions of laws and regulations in force in the Republic of Indonesia and is stated in a Board of Directors Decree.</i>
Kim Wook Bae****	Direktur Korporat Corporate Director	Keputusan RUPSLB Nomor 50 tanggal 20 Juni 2024 <i>Resolution of the EGMS Number 50 dated June 20, 2024</i>	Sampai dengan ditutupnya RUPS Tahunan tahun buku 2025 yang diselenggarakan di tahun 2026, dengan tidak mengurangi hak RUPS untuk dapat memberhentikannya sewaktu-waktu. <i>As of the closing of the Annual GMS for the fiscal year 2025, which will be held in 2026, without prejudice to the rights of the AGMS to dismiss them at any time.</i>
Benny Sudarsono Tan	Direktur IT & Jaringan dan Operasi <i>IT & Network and Operation Director</i>		
Edwin Sulaeman	Direktur Business Support <i>Business Support Director</i>		
Wuryanto	Direktur Risiko dan Kepatuhan <i>Risk & Compliance Director</i>		
Abdurachman Hadi	Direktur Konsumer <i>Consumer Director</i>		

*efektif menjabat sebagai Presiden Direktur hingga tanggal 7 Maret 2024

*effectively serving as President Director until March 7, 2024

**efektif menjabat sebagai Presiden Direktur pada tanggal 29 Juni 2024

**effectively serving as President Director since June 29, 2024

***efektif menjabat sebagai Direktur Korporat hingga tanggal 28 Juni 2024

***effectively serving as Corporate Director until June 28, 2024

****efektif menjabat sebagai Direktur Korporat pada tanggal 12 Agustus 2024

****effectively serving as Corporate Director since August 12, 2024



Penilaian Kemampuan dan Kepatutan Direksi Board of Directors Fit and Proper Test

Seluruh calon anggota Direksi wajib dinyatakan lulus dalam Penilaian Kemampuan dan Kepatutan (Fit & Proper Test) yang dilakukan oleh Otoritas Jasa Keuangan. Adapun penjelasan status Penilaian Kemampuan dan Kepatutan Direksi yang menjabat pada periode tahun 2024 dapat dijelaskan pada tabel di bawah ini:

All candidates for the Board of Directors must pass the Fit and Proper Test conducted by the Financial Services Authority. The explanation of the status of the Fit and Proper Test of the Board of Directors who served in the 2024 period can be explained in the table below:

Nama Name	Jabatan Position	Status Status	Keterangan Uji Kemampuan dan Kepatutan Description of Fit and Proper Test
Hwang Gyusoon*	Presiden Direktur President Director	Lulus Passed	Telah dinyatakan memenuhi persyaratan dan disetujui untuk menjadi Presiden Direktur pada Bank berdasarkan Surat Keputusan Anggota Dewan Komisiner Otoritas Jasa Keuangan No. KEP-71/D.03/2021 tertanggal 19 Mei 2021 tentang Hasil Penilaian Kemampuan dan Kepatutan Sdr. Hwang Gyusoon Selaku Presiden Direktur PT Bank Woori Saudara Indonesia 1906, Tbk. <i>Declared to have met the requirements and to have been approved to serve as the President Director of the Bank based on the Decree of the Member of OJK Board of Commissioners Number KEP-71/D.03/2021 dated May 19, 2021, regarding Fit and Proper Test Results for Mr. Hwang Gyusoon as the President Director of PT Bank Woori Saudara Indonesia 1906, Tbk.</i>
Kim Eungchul**	Presiden Direktur President Director	Lulus Passed	Telah dinyatakan memenuhi persyaratan dan disetujui untuk menjadi Presiden Direktur pada Bank berdasarkan Surat Keputusan Anggota Dewan Komisiner Otoritas Jasa Keuangan No. KEPR-34/D.03/2024 tertanggal 6 Juni 2024 tentang Hasil Penilaian Kemampuan dan Kepatutan Sdr. Kim Eungchul Selaku Presiden Direktur PT Bank Woori Saudara Indonesia 1906, Tbk. <i>Declared to have met the requirements and to have been approved to serve as the President Director of the Bank based on the Decree of the Member of OJK Board of Commissioners Number KEPR-34/D.03/2024 dated June 6, 2024, regarding Fit and Proper Test Results for Mr. Kim Eungchul as the President Director of PT Bank Woori Saudara Indonesia 1906, Tbk.</i>
Kang Bong Joo***	Direktur Korporat Corporate Director	Lulus Passed	Telah dinyatakan memenuhi persyaratan dan disetujui untuk menjadi Direktur Korporat pada Bank berdasarkan Surat Keputusan Anggota Dewan Komisiner Otoritas Jasa Keuangan No. KEP-103/D.03/2020 tertanggal 7 Agustus 2020 tentang Hasil Penilaian Kemampuan dan Kepatutan Sdr. Kang Bong Joo Selaku Direktur Korporat PT Bank Woori Saudara Indonesia 1906, Tbk. <i>Declared to have met the requirements and to have approved to serve as the Corporate Director of the Bank based on the Decree of the Member of OJK Board of Commissioners Number KEP-103/D.03/2020 dated August 7, 2020, regarding Fit and Proper Test Results for Mr. Kang Bong Joo as the Corporate Director of PT Bank Woori Saudara Indonesia 1906, Tbk.</i>
Kim Wook Bae****	Direktur Korporat Corporate Director	Lulus Passed	Telah dinyatakan memenuhi persyaratan dan disetujui untuk menjadi Direktur Korporat pada Bank berdasarkan Surat Keputusan Anggota Dewan Komisiner Otoritas Jasa Keuangan No. KEPR-57/D.03/2024 tertanggal 17 Juli 2024 tentang Hasil Penilaian Kemampuan dan Kepatutan Sdr. Kim Wook Bae Selaku Direktur Korporat PT Bank Woori Saudara Indonesia 1906, Tbk. <i>Declared to have met the requirements and to have been approved to become the Corporate Director at the Bank based on Decree of the Member of OJK Board of Commissioners Number KEPR-57/D.03/2024 dated July 17, 2024, regarding Fit and Proper Test Results for Mr. Kim Wook Bae as the Corporate Director of PT Bank Woori Saudara Indonesia 1906, Tbk.</i>

Nama Name	Jabatan Position	Status Status	Keterangan Uji Kemampuan dan Kepatutan Description of Fit and Proper Test
Benny Sudarsono Tan	Direktur IT & Jaringan dan Operasi IT & Network and Operation Director	Lulus Passed	Telah dinyatakan memenuhi persyaratan dan disetujui untuk menjadi Direktur TI & Jaringan dan Operasi pada Bank berdasarkan Surat Keputusan Anggota Dewan Komisiner Otoritas Jasa Keuangan No. KEP-130/D.03/2019 tertanggal 25 Juli 2019 tentang Hasil Penilaian Kemampuan dan Kepatutan Sdr. Benny Sudarsono Tan selaku Direktur TI & Jaringan dan Operasi PT Bank Woori Saudara Indonesia 1906, Tbk. <i>Declared to have met the requirements and to have been approved to become the IT & Network and Operations Director at the Bank based on Decree of the Member of OJK Board of Commissioners Number KEP-130/D.03/2019 dated July 25, 2019, regarding Fit and Proper Test Results for Mr. Benny Sudarsono Tan as the IT & Network and Operations Director of PT Bank Woori Saudara Indonesia 1906, Tbk.</i>
Edwin Sulaeman	Direktur Business Support Business Support Director	Lulus Passed	Telah dinyatakan memenuhi persyaratan dan disetujui untuk menjadi Direktur Business Support pada Bank berdasarkan Surat Keputusan Anggota Dewan Komisiner Otoritas Jasa Keuangan No. KEP-102/D.03/2020 tertanggal 7 Agustus 2020 tentang Hasil Penilaian Kemampuan dan Kepatutan Sdr. Edwin Sulaeman selaku Direktur Business Support PT Bank Woori Saudara Indonesia 1906, Tbk. <i>Declared to have met the requirements and to have been approved to become the Business Support Director at the Bank based on Decree of the Member of OJK Board of Commissioners Number KEP-102/D.03/2020 dated August 7, 2020, regarding Fit and Proper Test Results for Mr. Edwin Sulaeman as the Business Support Director of PT Bank Woori Saudara Indonesia 1906, Tbk.</i>
Wuryanto	Direktur Risiko dan Kepatuhan Risk & Compliance Director	Lulus Passed	Telah dinyatakan memenuhi persyaratan dan disetujui untuk menjadi Direktur Risiko & Kepatuhan pada Bank berdasarkan Surat Keputusan Anggota Dewan Komisiner Otoritas Jasa Keuangan No. KEP-86/D.03/2022 tanggal 22 Juni 2022 tentang Hasil Penilaian Kemampuan dan Kepatutan atas Pengangkatan Pengurus PT Bank Woori Saudara Indonesia 1906, Tbk. <i>Declared to have met the requirements and to have been approved to become the Risk & Compliance Director at the Bank based on Decree of the Member of OJK Board of Commissioners Number KEP-86/D.03/2022 dated June 22, 2022, regarding Fit and Proper Test Results for the Appointment of Executives at PT Bank Woori Saudara Indonesia 1906, Tbk.</i>
Abdurachman Hadi	Direktur Konsumer Consumer Director	Lulus Passed	Telah dinyatakan memenuhi persyaratan dan disetujui untuk menjadi Direktur Konsumer pada Bank berdasarkan Surat Keputusan Anggota Dewan Komisiner Otoritas Jasa Keuangan No. KEPR-88/D.03/2023 tanggal 7 Agustus 2023 tentang Hasil Penilaian Kemampuan dan Kepatutan Sdr. Abdurachman Hadi selaku Direktur Konsumer PT Bank Woori Saudara Indonesia 1906, Tbk. <i>Declared to have met the requirements and to have been approved to become the Consumer Director at the Bank based on Decree of the Member of OJK Board of Commissioners Number KEPR-88/D.03/2023 dated August 7, 2023, regarding Fit and Proper Test Results for Mr. Abdurachman Hadi as the Consumer Director of PT Bank Woori Saudara Indonesia 1906, Tbk.</i>

*efektif menjabat sebagai Presiden Direktur hingga tanggal 7 Maret 2024

*effectively serving as President Director until March 7, 2024

**efektif menjabat sebagai Presiden Direktur pada tanggal 29 Juni 2024

**effectively serving as President Director since June 29, 2024

***efektif menjabat sebagai Direktur Korporat hingga tanggal 28 Juni 2024

***effectively serving as Corporate Director until June 28, 2024

****efektif menjabat sebagai Direktur Korporat pada tanggal 12 Agustus 2024

****effectively serving as Corporate Director since August 12, 2024



Tugas dan Tanggung Jawab Direksi *Duties and Responsibilities of the Board of Directors*

Secara umum, tugas dan tanggung jawab Direksi adalah sebagai berikut:

1. Direksi bertugas menjalankan dan bertanggung jawab atas pengelolaan Perseroan untuk kepentingan Perseroan sesuai dengan maksud dan tujuan Perseroan yang ditetapkan dalam anggaran dasar.
2. Direksi wajib menyelenggarakan RUPS tahunan dan RUPS lainnya sebagaimana diatur dalam peraturan perundang-undangan dan anggaran dasar.
3. Setiap anggota Direksi wajib melaksanakan tugas dan tanggung jawab dengan itikad baik, penuh tanggung jawab, dan kehati-hatian.
4. Direksi wajib melaksanakan prinsip-prinsip Good Corporate Governance dalam setiap kegiatan usaha Bank pada seluruh tingkatan atau jenjang organisasi di Bank.
5. Dalam rangka mendukung efektivitas pelaksanaan tugas dan tanggung jawab Direksi dapat membentuk komite.
6. Dalam hal dibentuk Komite sebagaimana disebutkan dalam rangka mendukung efektivitas pelaksanaan tugas dan tanggung jawab Direksi dapat membentuk komite, maka Direksi wajib melakukan evaluasi terhadap kinerja komite setiap akhir tahun buku.
7. Direksi bersama Dewan Komisaris wajib menyusun:
 - Pedoman yang mengikat setiap anggota Direksi dan anggota Dewan Komisaris sesuai dengan ketentuan peraturan perundang-undangan yang berlaku; dan
 - Kode etik berlaku bagi seluruh anggota Direksi dan anggota Dewan Komisaris, karyawan/pegawai, serta pendukung organ yang dimiliki Perseroan sesuai dengan ketentuan peraturan perundang-undangan yang berlaku.
8. Pedoman yang mengikat setiap anggota Direksi dan anggota Dewan Komisaris sesuai dengan ketentuan peraturan perundang-undangan yang berlaku paling kurang memuat:
 - a. Landasan hukum;
 - b. Deskripsi tugas, tanggung jawab dan wewenang;
 - c. Nilai-nilai;
 - d. Waktu kerja;
 - e. Kebijakan rapat, termasuk kebijakan kehadiran dalam rapat dan risalah rapat; dan
 - f. Pelaporan dan pertanggungjawaban.
9. Kode etik berlaku bagi seluruh anggota Direksi dan anggota Dewan Komisaris, karyawan/pegawai, serta pendukung organ yang dimiliki Perseroan sesuai dengan ketentuan peraturan perundang-undangan yang berlaku paling kurang memuat:
 - a. Prinsip pelaksanaan tugas Direksi, Dewan Komisaris, karyawan/pegawai dan/atau pendukung organ yang dimiliki Bank wajib dilakukan dengan itikad baik, penuh tanggung jawab, dan kehati-hatian; dan
 - b. Ketentuan mengenai sikap profesional Direksi, Dewan Komisaris, karyawan/pegawai dan/atau pendukung organ yang dimiliki Bank apabila terdapat benturan kepentingan dengan Bank.
10. Kode etik berlaku bagi seluruh anggota Direksi dan anggota Dewan Komisaris, karyawan/pegawai, serta pendukung organ yang dimiliki Perseroan sesuai dengan ketentuan peraturan perundang-undangan yang berlaku wajib disosialisasikan kepada seluruh Direksi dan karyawan/pegawai yang bekerja pada Bank.

In general, the duties and responsibilities of the Board of Directors are as follows:

1. The Board of Directors is responsible for managing and overseeing the company's operations in the best interest of the company, in accordance with the company's objectives and purposes stipulated in the Articles of Association.
2. The Board of Directors must hold an Annual General Meeting of Shareholders (AGMS) and other General Meetings of Shareholders (GMS) as stipulated in the regulations and the Articles of Association.
3. Each member of the Board of Directors must carry out their duties and responsibilities with good faith, full responsibility, and caution.
4. The Board of Directors must implement Good Corporate Governance principles in every business activity of the Bank at all levels of the organization.
5. To support the effectiveness of carrying out duties and responsibilities, the Board of Directors may form committees.
6. If committees are established to support the effectiveness of carrying out the duties and responsibilities of the Board of Directors, the Board must evaluate the performance of these committees at the end of each fiscal year.
7. The Board of Directors, together with the Board of Commissioners, must establish:
 - Guidelines binding all members of the Board of Directors and the Board of Commissioners in accordance with applicable laws and regulations; and
 - A code of conduct for all members of the Board of Directors, Board of Commissioners, employees, and supporting organs of the company, in accordance with applicable laws and regulations.
8. Guidelines that bind each member of the Board of Directors and members of the Board of Commissioners in accordance with the provisions of applicable laws and regulations at least contain:
 - a. Legal basis;
 - b. Description of duties, responsibilities, and authorities;
 - c. Values;
 - d. Working hours;
 - e. Meeting policies, including attendance policy and minutes of meetings; and
 - f. Reporting and accountability.
9. The code of ethics applies to all members of the Board of Directors and members of the Board of Commissioners, employees, and supporting organs owned by the Company in accordance with the provisions of the prevailing laws and regulations, at least containing:
 - a. Principles for the execution of duties of the Board of Directors, the Board of Commissioners, employees, and/or supporting organs must be performed with good faith, full responsibility, and caution; and
 - b. Provisions regarding the professional conduct of the Board of Directors, Board of Commissioners, employees, and/or supporting organs if there is a conflict of interest with the company.
10. The code of ethics applies to all members of the Board of Directors and members of the Board of Commissioners, employees/staff, and supporting organs owned by the Company in accordance with the provisions of applicable laws and regulations and must be disseminated to all Board of Directors and employees/staff working at the Bank.

Wewenang Direksi Authority of the Board of Directors

Direksi memiliki wewenang sebagai berikut:

1. Direksi berwenang menjalankan pengurusan Perseroan sesuai dengan kebijakan yang dipandang tepat, sesuai dengan maksud dan tujuan yang ditetapkan dalam anggaran dasar.
2. Direksi berwenang mewakili Perseroan di dalam dan di luar pengadilan tentang segala hal dan dalam segala kejadian, mengikat Perseroan dengan pihak lain dan pihak lain dengan Perseroan serta menjalankan segala tindakan, baik yang mengenai kepengurusan maupun kepemilikan.
3. Direksi harus terlebih dahulu mendapatkan persetujuan tertulis dari Dewan Komisaris untuk:
 - a. Meminjam atau meminjamkan uang atas nama perseroan (dalam hal ini tidak termasuk pengambilan uang dari kredit yang telah dibuka);
 - b. Mengikat Perseroan sebagai penanggung/penjamin dalam rangka melaksanakan kegiatan usaha Perseroan sehari-hari, antara lain memberikan Bank Garansi dengan jumlah dan nilai yang ditetapkan dari waktu ke waktu oleh Rapat Dewan Komisaris;
 - c. Melakukan pembelian alat-alat keperluan Perseroan;
 - d. Meminjam uang atau menerima fasilitas kredit atau fasilitas perbankan lainnya yang menyerupai atau mengakibatkan timbulnya pinjaman uang dari pihak lain, dalam hal:
 - i. Menerima pinjaman uang dari bank atau lembaga keuangan di dalam maupun di luar negeri, termasuk Pinjaman Komersial Luar Negeri (PKLN) yang diatur oleh Bank Indonesia atau badan pemerintah lainnya yang berwenang, baik dalam bentuk bilateral maupun sindikasi; atau
 - ii. Melakukan transaksi valuta asing dan derivatif yang berbentuk suku bunga atau valuta asing dengan Bank baik di dalam maupun di luar negeri;
 dengan jumlah dan nilai yang ditetapkan melalui Keputusan Dewan Komisaris;
 - e. Mengikat Perseroan sebagai penanggung/penjamin (*borgtocht*);
 - f. Membeli, menjual atau dengan cara lain mendapatkan atau melepaskan hak atas barang-barang tidak bergerak, termasuk bangunan-bangunan dan hak-hak atas tanah;
 - g. Menggadaikan atau membebaskan barang-barang kekayaan Perseroan;
 - h. Melepaskan hak-hak atas benda bergerak tidak berwujud, seperti hak paten dan/atau merek;
 - i. Menjual, memindahkan, menggadaikan ataupun dengan cara lain menjaminkan saham-saham milik Perseroan dalam perusahaan lain serta turut serta dalam perusahaan-perusahaan atau badan hukum lain; atau
 - j. Melakukan hapus buku atas tagihan milik Perseroan dan/atau melakukan hapus tagih.
4. Perbuatan hukum oleh Direksi meliputi:
 - a. Mengalihkan atau melepaskan hak; atau
 - b. Menjadikan jaminan utang seluruh atau sebagian besar harta Perseroan yang besaran nilainya diatur dalam anggaran dasar, harus mendapatkan persetujuan RUPS dengan syarat dan ketentuan yang diatur dalam anggaran dasar.
5. Direksi berwenang untuk melakukan perbuatan hukum dalam hal:
 - a. Pelaksanaan transaksi material, transaksi afiliasi dan transaksi benturan kepentingan sebagaimana diatur dalam peraturan perundang-undangan di bidang pasar modal; dan

The Board of Directors has the following authorities:

1. The Board of Directors has the authority to manage the Company in accordance with policies deemed appropriate, in line with the purposes and objectives stipulated in the Articles of Association.
2. The Board of Directors has the authority to represent the Company both inside and outside the court regarding all matters and in any event, binding the Company with third parties and third parties with the Company, as well as carrying out all actions concerning management and ownership.
3. The Board of Directors must first obtain written approval from the Board of Commissioners for the following matters:
 - a. Borrowing or lending money on behalf of the company (this excludes taking funds from already established credit facilities);
 - b. Binding the Company as a guarantor in connection with the Company's daily business activities, including issuing Bank Guarantees in amounts and values set from time to time by the Meeting of the Board of Commissioners;
 - c. Purchasing equipment or materials for the Company;
 - d. Borrowing money or receiving loans or other banking facilities that resemble or result in borrowing money from third parties, in the following cases:
 - i. Receiving loans from banks or financial institutions, both domestically and internationally, including Overseas Commercial Loans (PKLN) regulated by Bank Indonesia or other authorized government agencies, either bilaterally or in syndication; or
 - ii. Engaging in foreign exchange and derivative transactions involving interest rates or foreign currencies with banks, both domestically and internationally;
 with amounts and values set by the Decree of the Board of Commissioners;
 - e. Binding the Company as a guarantor (*borgtocht*);
 - f. Purchasing, selling, or in any other way acquiring or releasing rights over immovable property, including buildings and land rights;
 - g. Pledging or encumbering the Company's assets;
 - h. Releasing rights over intangible movable property, such as patents and/or trademarks;
 - i. Selling, transferring, pledging, or otherwise encumbering shares owned by the Company in other companies, as well as participating in other companies or legal entities; or
 - j. To write-off the Company's bills and/or perform write-offs.
4. Legal actions taken by the Board of Directors include:
 - a. Transferring or relinquishing rights; or
 - b. Using all or part of the Company's assets as collateral for debts, where the value is regulated in the Articles of Association, and must obtain approval from the General Meeting of Shareholders (GMS) under the terms and conditions stipulated in the Articles of Association.
5. The Board of Directors is authorized to carry out legal actions in the following cases:
 - a. The execution of material transactions, affiliated transactions, and conflicts of interest transactions as regulated in capital market laws and regulations; and



- b. Untuk transaksi yang memerlukan persetujuan dari RUPS dengan syarat-syarat sebagaimana diatur dalam peraturan perundang-undangan di bidang Pasar Modal.
6. Presiden Direktur berhak dan berwenang bertindak untuk dan atas nama Direksi serta sah mewakili perseroan.
7. Dalam hal Presiden Direktur tidak hadir atau berhalangan karena sebab apapun juga, hal mana tidak perlu dibuktikan kepada pihak ketiga, maka salah seorang Direksi berhak dan berwenang bertindak untuk dan atas nama Direksi serta sah mewakili perseroan.
8. Anggota Direksi tidak berwenang mewakili Perseroan apabila:
 - a. Terdapat perkara di pengadilan antara Perseroan dengan anggota Direksi yang bersangkutan; dan
 - b. Anggota Direksi yang bersangkutan mempunyai kepentingan yang berbenturan dengan kepentingan Perseroan.
9. Dalam hal terdapat keadaan anggota Direksi yang bersangkutan mempunyai kepentingan yang berbenturan dengan kepentingan Perseroan, maka yang berhak mewakili Perseroan adalah:
 - a. Anggota Direksi lainnya yang tidak mempunyai benturan kepentingan dengan Perseroan; atau
 - b. Dewan Komisaris dalam hal seluruh anggota Direksi mempunyai benturan kepentingan dengan Perseroan; atau
 - c. Pihak lain yang ditunjuk oleh RUPS dalam hal seluruh anggota Direksi atau Dewan Komisaris mempunyai benturan kepentingan dengan Perseroan.

- b. Transactions that require approval from the GMS in accordance with the conditions outlined in capital market laws and regulations.

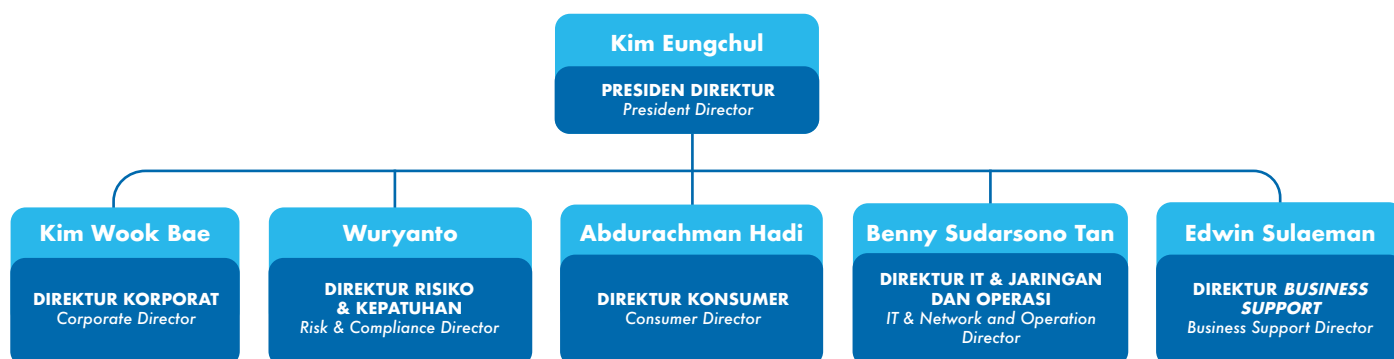
6. The President Director is entitled and authorized to act for and on behalf of the Board of Directors and legally represent the Company.
7. In the event the President Director is absent or unable to perform duties for any reason, which does not need to be proven to third parties, then one of the other members of the Board of Directors has the right and authority to act for and on behalf of the Board of Directors and is duly authorized to represent the Company.
8. A member of the Board of Directors is not authorized to represent the Company if:
 - a. There is a case in court between the Company and the respective member of the Board of Directors; or
 - b. The member of the Board of Directors has a conflict of interest with the Company.
9. In the event a member of the Board of Directors has a conflict of interest with the Company, the Company shall be represented by:
 - a. Another member of the Board of Directors who does not have a conflict of interest with the Company; or
 - b. The Board of Commissioners if all members of the Board of Directors have a conflict of interest with the Company; or
 - c. Another party designated by the GMS if all members of the Board of Directors or the Board of Commissioners have a conflict of interest with the Company.



Pembagian Tugas Antar Direksi Division of Duties Between the Board of Directors

Pembagian lingkup tugas Direksi diatur dalam Keputusan Direksi Nomor 016/KEP.DIR/HC.III/II/2024 tentang Struktur Organisasi Kantor Pusat sebagaimana diubah dalam Keputusan Direksi Nomor 044/KEP.DIR/HC.III/VIII/2024 tentang Perubahan Struktur Organisasi Direktorat Korporat, Direktorat Konsumer, Direktorat Business Support, Direktorat Risiko & Kepatuhan, Direktorat TI dan Jaringan & Operasi, yang dibagi menjadi sebagai berikut:

The division of the scope of duties of the Board of Directors is regulated in the Board of Directors Decree Number 016/KEP.DIR/HC.III/II/2024 concerning the Organizational Structure of the Head Office as amended in the Board of Directors Decree Number 044/KEP.DIR/HC.III/VIII/2024 concerning Changes to the Organizational Structure of the Corporate Directorate, Consumer Directorate, Business Support Directorate, Risk & Compliance Directorate, IT and Network & Operations Directorate, which is divided into the following:



Kim Eungchul, Presiden Direktur

- Audit Internal
- Perencanaan Strategi dan Keuangan

Kim Eungchul, President Director

- Internal Audit
- Strategic and Financial Planning

Kim Wook Bae, Direktur Korporat

- Pemasaran Korporat
- Pemasaran Korporat Global
- Corporate Investment Banking
- Corporate Business Support
- Manajemen Treasury
- Perbankan Internasional
- Asuransi
- UMKM

Abdurachman Hadi, Direktur Konsumer

- Produk dan Layanan
- Kredit Konsumer
- Unit Bisnis
- Digital Banking

Benny Sudarsono Tan, Direktur TI & Jaringan dan Operasi

- Strategi dan Manajemen IT
- Jaringan dan Operasi
- Keamanan IT

Edwin Sulaeman, Direktur Business Support

- Human Capital
- Remedial & Special Asset Management
- General Affairs & Tax
- Manajemen Kredit
- Learning & Development

Wuryanto, Direktur Risiko dan Kepatuhan

- Manajemen Risiko
- Kepatuhan
- Loan Review
- Corporate Secretary & Communications

Kim Wook Bae, Corporate Director

- Corporate Marketing
- Global Corporate Marketing
- Corporate Investment Banking
- Corporate Business Support
- Treasury Management
- International Banking
- Insurance
- MSME

Abdurachman Hadi, Consumer Director

- Products and Services
- Consumer Loan
- Business Unit
- Digital Banking

Benny Sudarsono Tan, Director of IT & Network and Operations

- Strategy and IT Management
- Network and Operations
- IT Security

Edwin Sulaeman, Business Support Director

- Human Capital
- Remedial & Special Asset Management
- General Affairs & Tax
- Credit Management
- Learning & Development

Wuryanto, Risk & Compliance Director

- Risk Management
- Compliance
- Loan Review
- Corporate Secretary & Communications

Rapat Direksi Meeting of the Board of Directors

Direksi wajib mengadakan rapat paling kurang 1 (satu) kali dalam 1 (satu) bulan sesuai Peraturan Otoritas Jasa Keuangan No. 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum. Selain itu, Direksi juga wajib mengadakan rapat bersama Direksi paling sedikit 1 (satu) kali dalam 4 (empat) bulan.

Namun demikian, Direksi dapat mengadakan rapat sewaktu-waktu atas permintaan 1 (satu) atau beberapa anggota Direksi atau permintaan Dewan Komisaris, dengan menyebutkan hal-hal yang akan dibicarakan. Dalam setiap rapat Direksi dibuatkan risalah rapat oleh Sekretaris Perusahaan dan ditandatangani oleh pimpinan rapat serta seluruh anggota Direksi yang hadir dalam rapat. Risalah rapat berisi hal-hal yang dibicarakan dan hal-hal yang diputuskan.

Sepanjang tahun 2024, Direksi telah memenuhi kriteria rapat yang dipersyaratkan, yang telah dilaksanakan sebanyak 20 (dua puluh) kali dan rapat bersama Dewan Komisaris sebanyak 3 (tiga) kali.

Adapun agenda dan rekapitulasi kehadiran Direksi dalam Rapat Direksi dan Rapat Bersama Dewan Komisaris di tahun 2024 adalah sebagai berikut:

The Board of Directors must hold a meeting at least 1 (one) time in 1 (one) month in accordance with OJK Regulation Number 17 of 2023 concerning the Implementation of Governance for Commercial Banks. In addition, the Board of Directors is also required to hold a joint meeting of the Board of Directors at least once in every 4 (four) months.

However, the Board of Directors may hold a meeting at any time upon the request of one (1) or more members of the Board of Directors or upon the request of the Board of Commissioners, specifying the topics to be discussed. For each meeting of the Board of Directors, minutes are prepared by the Corporate Secretary and signed by the meeting chairman and all members of the Board of Directors attending the meeting. The minutes contain the matters discussed and the decisions made.

Throughout 2024, the Board of Directors has fulfilled the required meeting criteria, which have been held 20 (twenty) times and held joint meetings with the Board of Commissioners 3 (three) times.

The agenda and attendance recapitulation of the meetings of Board of Directors and joint meetings with the Board of Commissioners in 2024 are as follows:



Rekapitulasi Kehadiran Direksi

Meeting Attendance Recapitulation of the Board of Directors

Nama Name	Jabatan Position	Rapat Direksi Board of Directors Meeting			Rapat Bersama Dewan Komisaris Meetings with the Board of Commissioners		
		Jumlah Rapat Total Meetings	Jumlah Kehadiran Total Attendance	% Kehadiran % Attendance	Jumlah Rapat Total Meetings	Jumlah Kehadiran Total Attendance	% Kehadiran % Attendance
Hwang Gyusoon*	Presiden Direktur President Director	3	1	33,3%	1	0	0.00%
Kim Eungchul**	Presiden Direktur President Director	10	10	100%	1	1	100%
Kang Bong Joo***	Direktur Korporat Corporate Director	10	9	90%	2	2	100%
Kim Wook Bae****	Direktur Korporat Corporate Director	8	7	87,5%	1	1	100%
Benny Sudarsono Tan	Direktur IT & Jaringan dan Operasi IT & Network and Operation Director	20	19	95%	3	3	100%
Edwin Sulaeman	Direktur Business Support Business Support Director	20	20	100%	3	2	66,66%
Wuryanto	Direktur Risiko dan Kepatuhan Risk & Compliance Director	20	19	95%	3	3	100%
Abdurachman Hadi	Direktur Konsumer Consumer Director	20	20	100.00%	3	3	100%

*efektif menjabat sebagai Presiden Direktur hingga tanggal 7 Maret 2024

*effectively serving as President Director until March 7, 2024

**efektif menjabat sebagai Presiden Direktur pada tanggal 29 Juni 2024

**effectively serving as President Director on June 29, 2024

***efektif menjabat sebagai Direktur Korporat hingga tanggal 28 Juni 2024

***effectively serving as Corporate Director until June 28, 2024

****efektif menjabat sebagai Direktur Korporat pada tanggal 12 Agustus 2024

****effectively serving as Corporate Director on August 12, 2024

Agenda Rapat Direksi

Meeting Agenda of the Board of Directors

No	Tanggal Date	Agenda Agenda	Kehadiran Attendance							
			HGS *	KE **	KBJ ***	KWB ****	BST	ES	WSY	AH
1	8 Januari 2024 January 8, 2024	1. Pinjaman yang Diharapkan dari Corporate <i>Expected Loan from Corporate</i>								
		2. Kinerja Kredit Konsumer <i>Consumer Loan Performance</i>								
		3. Pendekatan Konsumer terhadap Hyundai untuk Menjadi White Label <i>Consumer Approach to Hyundai for White Label Partnership</i>								
		4. Fokus Operasional pada Otomatisasi dan Digitalisasi Dokumen <i>Operational Focus on Document Automation and Digitalization</i>								
		5. Fokus TI pada Relokasi Data Center <i>IT Focus on Data Center Relocation</i>	1	0	1	0	1	1	1	1
		6. Presentasi Struktur Organisasi kepada OJK dalam Rapat RBB <i>Presentation of Organizational Structure to OJK in the RBB Meeting</i>								
		7. Masalah terkait Corporate Investment Banking (CIB) dan Pinjaman Corporate pada Tahun 2024 <i>Issues Related to Corporate Investment Banking (CIB) and Corporate Loans in 2024</i>								
2	6 Februari 2024 February 6, 2024	1. Peningkatan Pinjaman Korporat <i>Increase in Corporate Loans</i>								
		2. Target Kredit Pemilikan Kendaraan Bermotor (KPKB) untuk Tahun 2024 <i>Target for Motor Vehicle Ownership Credit (KPKB) in 2024</i>								
		3. Usulan Konsumer untuk Memisahkan Fungsi RO KUPEN dan KUPEG (Reguler dan Fronting Agent) <i>Consumer Proposal to Separate the RO KUPEN and KUPEG Functions (Regular and Fronting Agent)</i>	0	0	1	0	1	1	1	1



No	Tanggal Date	Agenda Agenda	Kehadiran Attendance							
			HGS *	KE **	KBJ ***	KWB ****	BST	ES	WSY	AH
		4. Operasional Akan Menutup Akun Dormant dan Memperbarui Asuransi yang Terkait dengan Operasional <i>Operations to Close Dormant Accounts and Update Insurance Related to Operations</i>								
		5. Saran agar Funding Officer Menindaklanjuti Pelanggan dengan Akun Dormant <i>Recommendation for Funding Officers to Follow Up with Customers with Dormant Accounts</i>								
3	27 Februari 2024 February 27, 2024	1. Diskusi atas Rencana & Detail Lebih Lanjut dengan OK Asset Indonesia untuk Permintaan Pembiayaan Baru Mereka <i>Discussion on Plan & Further Details with OK Asset Indonesia for Their New Financing Request</i>								
		2. Pembahasan Penambahan RO Kredit Konsumer yang bertujuan untuk meningkatkan keuntungan <i>Discussion on Addition of Consumer Credit RO aimed at increasing profit</i>	0	0	1	0	1	1	1	1
		3. Rencana Penggantian Vendor untuk Data Center dan Menunggu Update dari Konsultan ke BoD <i>Vendor Replacement Plan for Data Center and Waiting for Update from Consultant to BoD</i>								
		4. Pemeriksaan Permasalahan yang Berkaitan dengan Nasabah. <i>Examination of Customer Related Issues.</i>								

No	Tanggal Date	Agenda Agenda	Kehadiran Attendance							
			HGS *	KE **	KBJ ***	KWB ****	BST	ES	WSY	AH
4	19 Maret 2024 March 19, 2024	1. Pinjaman Baru yang Diharapkan dari Corporate <i>Expected New Loan from Corporate</i>								
		2. Usulan Konsumer untuk Penyerdehanaan Dokumen Aplikasi Kredit <i>Consumer Proposal for Simplifying Credit Application Documents</i>								
		3. MoU antara BWS dan (Badan Zakat Nasional) Baznas telah selesai, dan Fasilitas Pembayaran Zakat Akan Ditambahkan pada Mobile Banking <i>MoU between BWS and the National Zakat Agency (Baznas) is finalized, and Zakat Payment Facility will be added to Mobile Banking</i>								
		4. Penyelesaian case Yonzikon oleh Developer Baru Akan Mengambil Alih 66% dari Total Kewajiban Pokok <i>Resolution of the Yonzikon case, with a new developer set to take over 66% of the total principal obligations</i>	0	0	1	0	1	1	1	1
		5. Relokasi Data Center IT <i>IT Data Center Relocation</i>								
		6. Menambah Dukungan Pemasaran di Cabang untuk Mendukung Pemeriksaan Dokumen <i>Increase Marketing Support at Branches to Assist with Document Verification</i>								
		7. Target Digitalisasi Dokumen <i>Document Digitalization Plan</i>								
		8. Penunjukkan Deloitte untuk Transaksi Derivatif <i>Appointment of Deloitte for Derivative Transactions</i>								
		9. Proyeksi Penurunan Laba karena Masalah Rehabilitasi <i>Profit Decline Projection Due to Rehabilitation Issues</i>								



No	Tanggal Date	Agenda Agenda	Kehadiran Attendance							
			HGS *	KE **	KBJ ***	KWB ****	BST	ES	WSY	AH
5	2 April 2024 April 2, 2024	1. Usulan Direktur Konsumer untuk Membentuk Task Force Team (TFT) <i>Consumer Director's Proposal to Form a Task Force Team (TFT)</i>								
		2. Rencana Operasional untuk Memindahkan Verifikasi Level 1 dari Departemen DCRM ke Cabang Secara Bertahap <i>Operational Plan to Gradually Transfer Level 1 Verification from the DCRM Department to Branches</i>	0	0	1	0	1	1	1	1
		3. Kinerja Konsumer <i>Consumer Performance</i>								
		4. Pengelolaan Kondisi Rehabilitasi <i>Management of Rehabilitation Conditions</i>								
6	19 April 2024 April 19, 2024	1. Perpanjangan program dan mulai berlakunya program baru untuk RO dan nasabah <i>Program renewal and start of new programs for ROs and customers</i>								
		2. Relokasi KC Denpasar <i>Relocation of Denpasar Branch Office</i>								
		3. Peningkatan keamanan Internet Banking dan Mobile Banking (IBMB) <i>Improved Internet Banking and Mobile Banking (IBMB) security</i>	0	0	0	0	1	1	1	1
		4. Fokus menjaga NPL tetap di bawah 1,5% pada akhir tahun 2023 <i>Focus on keeping NPL below 1.5% by the end of 2023</i>								
7	30 April 2024 April 30, 2024	1. Permasalahan Pinjaman Corporate terkait Beberapa Debitur yang Tidak Membayar Bunga <i>Corporate Loan Issues Related to Several Debtors Not Paying Interest</i>								
		2. Kendala Kredit Konsumer terkait KUPEN <i>Consumer Loan Challenges Related to KUPEN</i>	0	0	1	0	1	1	1	1
		3. Rencana Divisi Konsumer untuk Melakukan Sosialisasi di Tingkat Unit <i>Consumer Divisions Plan to Conduct socialization at the Unit Level</i>								

No	Tanggal Date	Agenda Agenda	Kehadiran Attendance							
			HGS *	KE **	KBJ ***	KWB ****	BST	ES	WSY	AH
		4. Tantangan Operasional terkait Keterlambatan dalam pembayaran Pensiunan TASPEN dan ASABRI <i>Operational Challenges Related to Delays in Pension Payments for TASPEN and ASABRI</i> 5. Dampak dari Skema Rehabilitasi KUPEN terhadap Pendapatan <i>Impact of the KUPEN Rehabilitation Scheme on Revenue</i>								
8	14 Mei 2024 May 14, 2024	1. Kinerja Corporate dan Pinjaman Baru yang Diharapkan <i>Corporate Performance and Expected New Loans</i> 2. Kinerja Konsumer dan Pencapaian Target 2024 <i>Consumer Performance and Target Achievements in 2024</i> 3. Rapat Task Force Team (TFT) dengan Konsultan Direksi mengenai Redesain Proses Alur Dokumen di Cabang <i>Task Force Team (TFT) Meeting with the Board of Directors (BOD) Consultant Regarding the Redesign of Document Flow Processes at Branches</i> 4. Persiapan Uji Kelayakan dan Kepatutan (Fit & Proper Test) CEO Baru oleh OJK <i>Preparation for the Fit & Proper Test of the New CEO by OJK</i> 5. Pengujian Aplikasi WGSS dan DCRM yang Telah Dilakukan, untuk Memetakan dan Mengurangi Potensi Risiko Eksposur <i>Testing of WGSS and DCRM Applications Conducted to Map and Reduce Potential Exposure Risks</i>	0	0	1	0	1	1	1	1
9	28 Mei 2024 May 28, 2024	1. Kinerja Corporate <i>Corporate Performance</i> 2. Masalah Konsumer terkait Pembayaran Klaim Jasindo <i>Consumer Issues Related to Jasindo Claim Payments</i> 3. Rencana Operasional untuk Merekrut Branch Operational Head <i>Operational Plan to Recruit Branch Operational Head</i>	0	0	1	0	1	1	1	1



No	Tanggal Date	Agenda Agenda	Kehadiran Attendance							
			HGS *	KE **	KBJ ***	KWB ****	BST	ES	WSY	AH
		4. Uji Kelayakan dan Kematangan (Fit & Proper Test) untuk CEO Baru dan Direktur Korporat Baru <i>Fit & Proper Test for the New CEO and New Corporate Director</i>								
		5. Masalah terkait Perubahan Fungsi Kantor Cabang Pembantu (KCP) B <i>Issues Related to the Change in Function of the Sub-Branch Office (KCP) B</i>								
10	11 Juni 2024 June 11, 2024	1. Pinjaman Kredit Korporat Baru yang Diharapkan <i>Expected New Corporate Loans</i>								
		2. Usulan Divisi Konsumer untuk Memulai Bisnis Baru di Sorong, Papua dengan Merekrut Warga Lokal dan Bekerja Secara Remote Tanpa Cabang <i>Consumer Division's Proposal to Start a New Business in Sorong, Papua by Recruiting Locals and Working Remotely without Branches</i>								
		3. Undang-Undang Pelindungan Data Pribadi, Persiapan Task Force Team (TFT) yang Dipimpin oleh IT Security dan Melibatkan Konsultan untuk Membantu Implementasi Personal Data Protection Law, Preparation of Task Force Team (TFT) Led by IT Security and Engaging Consultants to Assist Implementation	0	0	1	0	1	1	1	1
		4. Tinjauan Woori Bank Korea (WBK) terkait Relokasi Pusat Data Woori Bank Korea (WBK) Review on Data Center Relocation								
		5. Usulan Perlakuan Khusus untuk Personel Tentara <i>Proposed Special Treatment for Army Personnel</i>								
		6. Relokasi Kantor Cabang Denpasar <i>Relocation of Denpasar Branch Office</i>								
		7. Peningkatan Proses Keamanan Pasca-Pencairan Peningkatan Proses Verifikasi Pengajuan Dokumen Aplikasi Kredit Konsumer <i>Improved Verification Process of Consumer Credit Application Document Submission</i>								

No	Tanggal Date	Agenda Agenda	Kehadiran Attendance							
			HGS *	KE **	KBJ ***	KWB ****	BST	ES	WSY	AH
11	16 Juli 2024 July 16, 2024	1. Kinerja Kredit Corporate Corporate Loan Performance								
		2. Kinerja Kredit Konsumer Consumer Loan Performance								
		3. Permasalahan Internet Banking & Mobile Banking Internet Banking & Mobile Banking Issues								
		4. Relokasi Pusat Data (DC) Data Center (DC) Relocation								
		5. Sertifikasi Manajemen Risiko Risk Management Certification	0	1	0	1	1	1	0	1
		6. Evaluasi Laporan SLIK Evaluation of SLIK Report								
		7. Peningkatan Fungsi Pengendalian Kualitas Pinjaman Enhancement of Credit Quality Control Function								
		8. Tindakanlanjut Temuan OJK Follow-up on OJK Findings								
12	30 Juli 2024 July 30, 2024	1. Kinerja Kredit Corporate Corporate Loan Performance								
		2. Kolaborasi sebagai Level-1 Institutional MPPE Collaboration as Level-1 Institutional MPPE								
		3. Rencana Implementasi Firm Banking Firm Banking Implementation Plan								
		4. Pelatihan dan Sertifikasi Training and Certification	0	1	0	0	1	1	1	1
		5. Relokasi Kantor Cabang Branch Office Relocation								
		6. Peningkatan Pengendalian Internal Enhancement of Internal Controls								
		7. Pengujian Lokasi Business Continuity Plan (BCP) Testing of Business Continuity Plan (BCP) Location								



No	Tanggal Date	Agenda Agenda	Kehadiran Attendance							
			HGS *	KE **	KBJ ***	KWB ****	BST	ES	WSY	AH
13	13 Agustus 2024 August 13, 2024	1. Kinerja Kredit Corporate Corporate Loan Performance								
		2. Kolaborasi Pemasaran antara Tim Corporate dengan Tim Konsumer Marketing Collaboration Between the Corporate Team and the Consumer Team								
		3. Suku Bunga Baru untuk KUPEN Fronting Agent New Interest Rate for KUPEN Fronting Agent								
		4. Kerjasama Keuangan dengan Woori Finance Financial Cooperation with Woori Finance	0	1	0	1	1	1	1	1
		5. Relokasi Data Center Data Center Relocation								
		6. Undang-Undang Pelindungan Data Pribadi Personal Data Protection Law								
		7. Peningkatan Data Laporan SLIK Improvement of SLIK Report Data								
		8. Pemeriksaan OJK 2024 OJK Inspection 2024								
14	27 Agustus 2024 August 27, 2024	1. Divisi Promosi Sinergi Synergy Promotion Division	0	1	0	0	1	1	1	1
		2. Struktur Funding Funding Structure								
15	17 September 2024 September 17, 2024	1. Kinerja Kredit Corporate Corporate Loan Performance								
		2. Rencana untuk Mengajukan Lisensi ke OJK terkait Kolaborasi antara BWS dan Kiwoom Plan to Submit a License Request to OJK Regarding Collaboration Between BWS and Kiwoom								
		3. QRIS Cross Border QRIS Cross Border								
		4. QRIS Customer Presented Mode (CPM) QRIS Customer Presented Mode (CPM)	0	1	0	1	0	0	0	0
		5. Masalah TI IT Issues								
		6. Undang-Undang Pelindungan Data Pribadi Personal Data Protection Law								
		7. Kesadaran Keamanan Siber dan Ketahanan Cybersecurity Awareness and Resilience								
		8. Progres Pemenuhan Komitmen Audit OJK 2023 Progress on Fulfilling OJK 2023 Audit Commitments								



No	Tanggal Date	Agenda Agenda	Kehadiran Attendance							
			HGS *	KE **	KBJ ***	KWB ****	BST	ES	WSY	AH
16	1 Oktober 2024 October 1, 2024	1. Kinerja Kredit Corporate Corporate Loan Performance								
		2. Peluncuran Penjualan Obligasi Pemerintah ORI 026 Launch of Government Bond Sale ORI 026								
		3. Standardisasi Layanan Cabang 2024 Branch Service Standardization 2024								
		4. Peningkatan Mobile Banking Mobile Banking Enhancement								
		5. Permasalahan BI-Fast BI-Fast Issues	0	1	0	1	1	1	1	1
		6. Penyegaran Prosedur Treasury, Remittance, dan Operasional Refresh of Treasury, Remittance, and Operational Procedures								
		7. Pemeriksaan OJK 2024 OJK Inspection 2024								
		8. Produk Sinergi Pembiayaan Bersama dengan Woori Finance Indonesia Synergy Financing Products in Collaboration with Woori Finance Indonesia								
17	15 Oktober 2024 October 15, 2024	1. Kinerja Kredit Corporate Corporate Loan Performance								
		2. Program Pendanaan Baru New Funding Program								
		3. Peningkatan Operasional Operational Enhancement								
		4. Masalah TI IT Issues								
		5. Implementasi Undang- Undang Pelindungan Data Pribadi Implementation of the Personal Data Protection Law	0	1	0	1	1	1	1	1
		6. Implementasi Keamanan Siber dan Ketahanan Implementation of Cybersecurity and Resilience								
		7. Implementasi Sistem Aplikasi Risiko Operasional Implementation of Operational Risk Application System								
		8. Progres Pemeriksaan OJK 2024 Progress on OJK 2024 Inspection								



No	Tanggal Date	Agenda Agenda	Kehadiran Attendance							
			HGS*	KE**	KBJ***	KWB****	BST	ES	WSY	AH
18	7 November 2024 November 7, 2024	1. Kinerja Corporate Corporate Performance								
		2. Persiapan Peluncuran MPPE Level 1 Preparation for Launch of MPPE Level 1								
		3. Pengembangan Aplikasi SPRINT Development of the SPRINT Application								
		4. Relokasi Pusat Data Data Center Relocation								
		5. Keamanan TI IT Security								
		6. Program Pelatihan Karyawan Employee Training Program	0	1	0	1	1	1	1	1
		7. Persiapan Rencana Bisnis Bank Preparation of the Bank's Business Plan								
		8. Lokasi Cadangan Aktivitas Treasury Backup Location for Treasury Activities								
		9. Program Restrukturisasi Perbankan untuk Kewajiban Pembayaran Premi Banking Restructuring Program for Premium Payment Obligations								
19	19 November 2024 November 19, 2024	1. Kinerja Corporate Corporate Performance								
		2. Strategi Bisnis Corporate Corporate Business Strategy								
		3. Peningkatan Beberapa Aplikasi Improvement of Several Applications								
		4. Program Pemasaran untuk Kolaborasi dengan Kiwoom Sekuritas Marketing Program for Collaboration with Kiwoom Securities								
		5. Transfer SWIFT SWIFT Transfers	0	1	0	1	1	1	1	1
		6. Program Pelatihan Karyawan Employee Training Program								
		7. Tindak Lanjut Temuan OJK Follow-up on OJK Findings								
		8. Uji Phishing Phishing Testing								
		9. Implementasi Penilaian Risiko Negara Implementation of Country Risk Assessment								

No	Tanggal Date	Agenda Agenda	Kehadiran Attendance							
			HGS *	KE **	KBJ ***	KWB ****	BST	ES	WSY	AH
20	16 Desember 2024 December 16, 2024	1. Kinerja Kredit Corporate Corporate Loan Performance								
		2. Pembaruan Syarat dan Ketentuan Baru KUPEN Updated KUPEN Terms and Conditions								
		3. Strategi Brand Awareness Brand Awareness Strategy								
		4. Rencana Proyek Tahunan TI Annual IT Project Plan								
		5. Keamanan TI IT Security								
		6. Pendirian Kantor Regional Establishment of Regional Office	0	1	0	1	0	1	1	1
		7. Peningkatan Proses Penggajian Payroll Process Enhancement								
		8. Kesadaran Risiko Keamanan TI IT Security Risk Awareness								
		9. Kesiapan Lokasi Business Continuity Plan (BCP) Business Continuity Plan (BCP) Location Readiness								
		10. Pemenuhan terkait Regulasi Baru Compliance with New Regulations								

Kehadiran Rapat Bersama Dewan Komisaris

Meeting Attendance with the Board of Commissioners

No	Tanggal Date	Kehadiran Attendance							
		HGS *	KE **	KBJ ***	KWB ****	BST	ES	WSY	AH
1	21 Februari 2024 February 21, 2024	0	0	1	0	1	1	1	1
2	26 Juni 2024 June 26, 2024	0	0	1	0	1	1	1	1
3	23 Oktober 2024 October 23, 2024	0	1	0	1	1	0	1	1

*efektif menjabat sebagai Presiden Direktur hingga tanggal 7 Maret 2024

*effectively serving as President Director until March 7, 2024

**efektif menjabat sebagai Presiden Direktur pada tanggal 29 Juni 2024

**effectively serving as President Director since June 29, 2024

***efektif menjabat sebagai Direktur Korporat hingga tanggal 28 Juni 2024

***effectively serving as Corporate Director until June 28, 2024

****efektif menjabat sebagai Direktur Korporat pada tanggal 12 Agustus 2024

****effectively serving as Corporate Director since August 12, 2024



Program Peningkatan Kompetensi Direksi Competency Development Program of the Board of Directors

Untuk meningkatkan kinerja Direksi, Bank memberikan kesempatan kepada Direksi untuk dapat mengembangkan dan meningkatkan kompetensi diri melalui pelatihan dan sertifikasi, maupun program peningkatan kompetensi lainnya seperti seminar dan workshop.

Berikut disampaikan pelatihan pendidikan dan/atau peningkatan kompetensi yang diikuti Direksi di sepanjang tahun 2024.

To improve the performance of the Board of Directors, the Bank provides opportunities for the Directors to develop and enhance their competencies through training and certification, as well as other competency development programs such as seminars and workshops.

The following is a list of the training, education, and/or competency development programs attended by the Board of Directors throughout 2024.

Nama dan Jabatan Name and Position	Jenis Pelatihan Types of Training	Materi Pendidikan dan Pelatihan Education and Training Materials	Lokasi & Waktu Date & Location	Penyelenggara Organizer
Kim Eungchul* Presiden Direktur President Director	Eksternal External	Risk Management Certification: Level 7 (Training Program)	Treasury Tower 4-5 Maret 2024 March 4-5, 2024	Efektifpro
	Eksternal External	Risk Management Certification: Level 7 (Exam)	Menara IBI IBI Tower 25 Maret 2024 March 25, 2024	Lembaga Sertifikasi Profesional Perbankan (LSPP)
	Eksternal External	Bahasa Indonesia Bagi Penutur Asing (BIPA) Indonesian for Foreign Speakers (BIPA)	Treasury Tower 6 Agustus - 25 Oktober 2024 August 6 - October 25, 2024	Universitas Negeri Jakarta Jakarta State University
	Eksternal External	Sosialisasi Implementasi Undang-Undang Perlindungan Data Pribadi Socialization of Personal Data Protection Law Implementation	Treasury Tower 4 Oktober 2024 October 4, 2024	Deloitte Indonesia
	Eksternal External	Business Post Finance Forum Forum Keuangan Pasca Bisnis	Hotel Mulia 15 Oktober 2024 October 15, 2024	Business Post
Hwang Gyunsoon** Presiden Direktur President Director		NIHIL NIL		
Kim Wook Bae*** Direktur Korporat Corporate Director	Eksternal External	Risk Management Certification: Level 7 (Training Program)	Treasury Tower 24-25 April 2024 April 24-25, 2024	Efektifpro
	Eksternal External	Risk Management Certification: Level 7 (Exam)	Menara IBI IBI Tower 15 Mei 2024 May 15, 2024	Lembaga Sertifikasi Profesional Perbankan (LSPP)
	Eksternal External	Treasury Certification: Level 7 (Training Program)	Treasury Tower 27 Agustus 2024 August 27, 2024	Asosiasi Pasar Uang dan Valuta Asing Indonesia Indonesian Money Market and Foreign Exchange Association
	Eksternal External	Sosialisasi Implementasi Undang-Undang Perlindungan Data Pribadi Socialization of Personal Data Protection Law Implementation	Treasury Tower 4 Oktober 2024 October 4, 2024	Deloitte Indonesia
	Eksternal External	High Level Meeting BI dan APUVINDO High Level Meeting between BI and APUVINDO	Hotel Four Season 9 Oktober 2024 October 9, 2024	Bank Indonesia

Nama dan Jabatan Name and Position	Jenis Pelatihan Types of Training	Materi Pendidikan dan Pelatihan Education and Training Materials	Lokasi & Waktu Date & Location	Penyelenggara Organizer
Kang Bong Joo * * * * Direktur Korporat Corporate Director	Eksternal External	Bahasa Indonesia Bagi Penutur Asing (BIPA) Indonesian for Foreign Speakers (BIPA)	Treasury Tower 4 Desember - Sekarang December 4, 2024 - Present	Universitas LIA LIA University
		NIHIL NIL		
Benny Sudarsono Tan (Direktur TI & Jaringan dan Operasi) (Director of IT & Network and Operations)	Eksternal External	Strategi Mencegah Serangan Siber Strategies to Prevent Cyber Attacks	Virtual 29 Februari 2024 February 29, 2024	Otoritas Jasa Keuangan
	Eksternal External	Sertifikasi Manajemen Risiko: Jenjang 7 (Resertifikasi) Risk Management Certification: Level 7 (Re-certification)	LSPP 2 April 2024 April 2, 2024	Lembaga Sertifikasi Profesional Perbankan (LSPP)
	Eksternal External	Peluang & Tantangan Open Finance di Indonesia Opportunities & Challenges of Open Finance in Indonesia	Virtual 25 April 2024 April 25, 2024	Otoritas Jasa Keuangan
	Eksternal External	Pertemuan Tim Kerja Analisis Kolaboratif Terkait Pemilu dan Pilkada Collaborative Analysis Working Team Meeting Related to Elections and Regional Head Elections	Hotel Shangri-La Jakarta 7 Mei 2024 May 7, 2024	Pusat Pelaporan dan Analisis Transaksi Keuangan Financial Transaction Reports and Analysis Center
	Eksternal External	Penyelarasan Manajemen Risiko Risk Management Alignment	Ruang Asmat Mandiri Club Asmat Mandiri Club Room 5-6 Juni 2024 June 5-6, 2024	Banker Association for Risk Management
	Eksternal External	Sosialisasi Implementasi Undang-Undang Perlindungan Data Pribadi Socialization of Personal Data Protection Law Implementation	Treasury Tower 4 Oktober 2024 October 4, 2024	Deloitte Indonesia
	Eksternal External	Enterprise AI Readiness in Asia Pacific	Hotel Fairmont 24 Oktober 2024 October 24, 2024	International Data Corporation
Edwin Sulaeman (Direktur Business Support) (Director of Business Support)	Eksternal External	Outlook Ekonomi & Keuangan Tahun 2024 Economic & Financial Outlook 2024	Virtual 22 Februari 2024 February 22, 2024	Otoritas Jasa Keuangan
	Eksternal External	Menangkap Peluang di Tengah Perlambatan Ekonomi Global Capturing Opportunities Amidst Global Economic Slowdown	Virtual 23 Februari 2024 February 23, 2024	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
	Eksternal External	Sertifikasi Manajemen Risiko: Jenjang 7 (Resertifikasi) Risk Management Certification: Level 7 (Re-certification)	Menara IBI IBI Tower 2 April 2024 April 2, 2024	Lembaga Sertifikasi Profesional Perbankan (LSPP)
	Eksternal External	Seminar Penyelarasan Sertifikat Manajemen Risiko Risk Management Certificate Alignment Seminar	Ruang Asmat Mandiri Club Asmat Mandiri Club Room 7-8 Mei 2024 May 7-8, 2024	Banker Association for Risk Management



Nama dan Jabatan Name and Position	Jenis Pelatihan Types of Training	Materi Pendidikan dan Pelatihan Education and Training Materials	Lokasi & Waktu Date & Location	Penyelenggara Organizer
Wuryanto (Direktur Risiko & Kepatuhan) (Risk & Compliance Director)	Eksternal External	Sosialisasi Implementasi Undang-Undang Perlindungan Data Pribadi Socialization of Personal Data Protection Law Implementation	Treasury Tower 4 Oktober 2024 October 4, 2024	Deloitte Indonesia
	Eksternal External	Indonesia Human Capital & Beyond Summit 2024 Indonesia Human Capital & Beyond Summit 2024	JIEXPO 13-15 November 2024 November 13-15, 2024	Forum Human Capital Perbankan Indonesia (FHCPI)
	Eksternal External	Outlook Ekonomi & Keuangan Tahun 2024 Economic & Financial Outlook 2024	Virtual 22 Februari 2024 February 22, 2024	Otoritas Jasa Keuangan
	Eksternal External	Menangkap Peluang di Tengah Perlambatan Ekonomi Global Capturing Opportunities Amidst Global Economic Slowdown	Virtual 23 Februari 2024 February 23, 2024	Lembaga Pengembangan Perbankan Indonesia Indonesian Banking Development Institute
	Eksternal External	Sertifikasi Manajemen Risiko: Jenjang 7 (Resertifikasi) Risk Management Certification: Level 7 (Re-certification)	Menara IBI IBI Tower 1 Maret 2024 March 1, 2024	Lembaga Sertifikasi Profesional Perbankan (LSPP)
	Eksternal External	Indonesian Banking Road to Net Zero Emission Indonesia's Banking Road to Zero Emissions	St. Regis Hotel, Astor Ballroom 4 Maret 2024 March 4, 2024	Otoritas Jasa Keuangan
	Eksternal External	Seminar Penyelarasan Sertifikat Manajemen Risiko Risk Management Certificate Alignment Seminar	Ruang Asmat Mandiri Club Asmat Mandiri Club Room 7-8 Mei 2024 May 7-8, 2024	Banker Association for Risk Management
	Eksternal External	Rembuk Nasional National Consultation	Gedung Building PPATK, Auditorium Yunus Husein 6 Juni 2024 June 6, 2024	Pusat Pelaporan dan Analisis Transaksi Keuangan Financial Transaction Reports and Analysis Center
	Eksternal External	Diskusi pelaksanaan penanganan kejahatan ekonomi terutama perjudian daring Discussion on the implementation of handling economic crimes, especially online gambling	Gedung Building Menara Radius Prawiro, Jakarta 8 Juli 2024 July 8, 2024	Otoritas Jasa Keuangan
	Eksternal External	Meningkatkan Layanan Perbankan dengan Mengadaptasi peran AI dan Machine Learning serta Memperkokoh Keamanan Siber Improving Banking Services by Adapting the Role of AI and Machine Learning and Strengthening Cybersecurity	Hotel Ayana Mid Plaza, Jakarta 25 Juli 2024 July 25, 2024	Perhimpunan Bank Nasional (PERBANAS)

Nama dan Jabatan Name and Position	Jenis Pelatihan Types of Training	Materi Pendidikan dan Pelatihan Education and Training Materials	Lokasi & Waktu Date & Location	Penyelenggara Organizer
	Eksternal External	Sosialisasi Implementasi Undang-Undang Perlindungan Data Pribadi <i>Socialization of the Implementation of the Personal Data Protection Law</i>	Virtual 4 Oktober 2024 October 4, 2024	Deloitte Indonesia
	Eksternal External	FGD Persamaan Persepsi Perizinan Penilaian Kemampuan dan Kepatuhan (PKK) Kepengurusan dan Kepemilikan Bank Umum <i>FGD on Common Perception of Licensing of Capability and Compliance Assessment (PKK) of Management and Ownership of Commercial Banks</i>	Hotel Kempinski 8 Oktober 2024 October 8, 2024	Otoritas Jasa Keuangan
	Eksternal External	Business Post Finance Forum	Hotel Mulia 15 Oktober 2024 October 15, 2024	Business Post
	Eksternal External	Memperkuat Integritas Keuangan Strategi & Inovasi Canggih Dalam Anti-Fraud <i>Strengthening Financial Integrity Advanced Strategies & Innovations In Anti-Fraud</i>	Virtual 21 November 2024 November 21, 2024	Otoritas Jasa Keuangan
	Eksternal External	Teguhkan Komitmen Berantas Korupsi Untuk Indonesia Maju <i>Firm Commitment to Eradicate Corruption for Advanced Indonesia</i>	Virtual 17 Desember 2024 December 17, 2024	Otoritas Jasa Keuangan
Abdurachman Hadi (Direktur Konsumer) (Consumer Director)	Eksternal External	Risk Management Certification: Level 7 (Exam)	Menara IBI IBI Tower 16 Februari 2024 February 16, 2024	Lembaga Sertifikasi Profesional Perbankan <i>Banking Professional Certification Institute</i>
	Eksternal External	Outlook Ekonomi & Keuangan Tahun 2024 <i>Economic & Financial Outlook 2024</i>	Virtual 22 Februari 2024 February 22, 2024	Otoritas Jasa Keuangan



Nama dan Jabatan Name and Position	Jenis Pelatihan Types of Training	Materi Pendidikan dan Pelatihan Education and Training Materials	Lokasi & Waktu Date & Location	Penyelenggara Organizer
	Eksternal External	Menangkap Peluang di Tengah Perlambatan Ekonomi Global <i>Capturing Opportunities in the Midst of Global Economic Slowdown</i>	Virtual 23 Februari 2024 <i>February 23, 2024</i>	Lembaga Pengembangan Perbankan Indonesia <i>Banking Professional Certification Institute</i>
	Eksternal External	Peluang Pertumbuhan Kredit Pasca Berakhirnya Kebijakan Restrukturisasi Kredit <i>Credit Growth Opportunities After the End of Credit Restructuring Policy</i>	Virtual 22 Mei 2024 <i>May 22, 2024</i>	Otoritas Jasa Keuangan
	Eksternal External	Penyelarasan Manajemen Risiko <i>Risk Management Alignment</i>	Ruang Asmat Mandiri Club <i>Asmat Mandiri Club Room</i> 5-6 Juni 2024 <i>June 5-6, 2024</i>	Banker Association for Risk Management
	Eksternal External	Sosialisasi Implementasi Undang-Undang Perlindungan Data Pribadi <i>Socialization of the Implementation of the Personal Data Protection Law</i>	Treasury Tower 4 Oktober 2024 <i>October 4, 2024</i>	Deloitte Indonesia
	Eksternal External	Outlook Ekonomi 2025 Menyikapi Geopolitik Baru <i>Economic Outlook 2025 Addressing the New Geopolitics</i>	Virtual 10 Desember 2024 <i>December 10, 2024</i>	One Point

* efektif menjabat sebagai Presiden Direktur hingga tanggal 7 Maret 2024

*effectively serving as President Director until March 7, 2024

** efektif menjabat sebagai Presiden Direktur pada tanggal 29 Juni 2024

**effectively serving as President Director since June 29, 2024

*** efektif menjabat sebagai Direktur Korporat hingga tanggal 28 Juni 2024

***effectively serving as Corporate Director until June 28, 2024

**** efektif menjabat sebagai Direktur Korporat pada tanggal 12 Agustus 2024

****effectively serving as Corporate Director since August 12, 2024

Program Orientasi bagi Direksi Baru

Orientation Program for New Board of Directors

Program orientasi bagi Direksi baru diselenggarakan oleh Bank dengan tujuan agar Direksi baru dapat menjalankan tugas dan tanggung jawabnya dengan sebaik-baiknya, serta memberikan gambaran atas aktivitas bisnis, rencana Bank ke depan, pedoman kerja serta hal lainnya yang menjadi tanggung jawab Direksi.

Materi program orientasi bagi Direksi baru meliputi Visi dan Misi Bank; Kode Etik & Pedoman Perilaku Bank; Struktur Organisasi Bank; Anggaran Dasar Bank; Kebijakan Pokok Perusahaan; Kebijakan dan Pedoman Direksi; Pedoman Komite di bawah Direksi; Peraturan terkait Perbankan dan Pasar Modal yang berlaku; Laporan Tahunan Bank; serta Rencana Bisnis Bank.

The orientation program for new Directors is held by the Bank with the aim that new Directors can carry out their duties and responsibilities as well as provide an overview of business activities, the Bank's future plans, work guidelines and other matters that are the responsibility of the Board of Directors.

The orientation program materials for new Directors include the Bank's Vision and Mission; the Bank's Code of Ethics & Guidelines for Conduct; the Bank's Organizational Structure; the Bank's Articles of Association; the Company's Main Policies; the Board of Directors' Policies and Guidelines; Guidelines for Committees under the Board of Directors; applicable Banking and Capital Market Regulations; the Bank's Annual Report; and the Bank's Business Plan.

Laporan Singkat Pelaksanaan Tugas dan Tanggung Jawab Direksi Tahun 2024

Brief Report on the Implementation of Duties and Responsibilities of the Board of Directors in 2024

Sepanjang tahun 2024, Direksi telah menjalankan tugas dan tanggung jawabnya sesuai dengan peraturan perundang-undangan dan Kebijakan Direksi. Pelaksanaan tugas Direksi salah satunya tercermin dari Surat Keputusan yang diterbitkan Direksi.

Sepanjang tahun 2024, Direksi telah mengeluarkan berbagai keputusan baik di bidang operasional, keuangan, maupun beberapa penunjang usaha melalui perangkat kebijakan berupa Keputusan, sebagai berikut:

Throughout 2024, the Board of Directors carried out its duties and responsibilities in accordance with the applicable laws and the Board of Directors' Policies. The implementation of the Board's duties is demonstrated in the Decrees issued by the Board of Directors.

Throughout 2024, the Board of Directors issued various decisions in operational, financial, and other business-supporting areas through policy instruments in the form of Decrees, as follows:

Nomor Surat Letter Number	Tanggal Date	Perihal Regarding
001/KEP.DIR/HC.III/I/2024	4 Januari 2024 January 4, 2024	Surat Keputusan Pembentukan Task Force Team Pengendalian Overdue & Kolektibilitas (DPK) Kredit Konsumer Decree on Establishment of the Task Force Team for Overdue & Collectibility Control (TPF) of Consumer Loans
002/KEP.DIR/HC.III/I/2024	5 Januari 2024 January 5, 2024	Surat Keputusan Struktur Organisasi Direktorat Presiden Direktur Decree on Organizational Structure of the President Director Directorate
003/KEP.DIR/HC.III/I/2024	2 Januari 2024 January 2, 2024	Tunjangan Jabatan Chief of Head Office Position Allowance for Chief of Head Office
004/KEP.DIR/HC.III/I/2024	8 Januari 2024 January 8, 2024	Surat Keputusan Struktur Organisasi Kantor Pusat Decree on Organizational Structure of the Head Office
005/KEP.DIR/HC.III/I/2024	8 Januari 2024 January 8, 2024	Surat Keputusan Penunjukan Chief of Head Office Decree on Appointment of the Chief of Head Office
007A/KEP.DIR/HC.I/I/2024	19 Januari 2024 January 19, 2024	Surat Keputusan Pembentukan Task Force Team Pengembangan Sistem Tresuri Decree on Establishment of the Task Force Team for Treasury System Development
013/KEP.DIR/HC.III/I/2024	29 Januari 2024 January 29, 2024	Perubahan Penunjukan Karyawan dan Karyawati PT Bank Woori Saudara Indonesia 1906, Tbk., Sebagai Tenaga Pendamping Atas Pemanfaatan Tenaga Kerja Asing Change in the Appointment of Employees of PT Bank Woori Saudara Indonesia 1906, Tbk., as Supporting Personnel for the Utilization of Foreign Workers



Nomor Surat Letter Number	Tanggal Date	Perihal Regarding
013.A/KEP.DIR/HC.III/I/2024	26 Januari 2024 January 26, 2024	Surat Keputusan Perubahan Nama Unit Kerja Divisi Strategi & Manajemen IT Decree on Name Change of the Strategy & IT Management Division
001/KEP-DIR/A-07/I/24	31 Januari 2024 January 31, 2024	Limit Kewenangan Memutus Kredit Bidang Perkreditan dan Pengelolaan Kredit Bermasalah Authority Limit for Loan Decision-Making in the Loan and Non-Performing Loan Management Areas
015/KEP.DIR/HC.I/II/2024	20 Februari 2024 February 20, 2024	Keanggotaan Komite Dibawah Dewan Komisaris PT Bank Woori Saudara Indonesia 1906, Tbk Membership of Committees under the Board of Commissioners of PT Bank Woori Saudara Indonesia 1906, Tbk
016/KEP.DIR/HC.III/II/2024	20 Februari 2024 February 20, 2024	Surat Keputusan Struktur Organisasi Direktorat Presiden Direktur Decree on Organizational Structure of the President Director Directorate
002/KEP-DIR/A-05/III/24	6 Maret 2024 March 6, 2024	Kebijakan Manajemen Risiko Keamanan dan Ketahanan Siber Cybersecurity Risk Management and Resilience Policy
019/KEP.DIR/HC.III/III/2024	20 Maret 2024 March 20, 2024	Surat Keputusan Tunjangan Hari Raya 2024 Decree on the 2024 Holiday Allowance
003/KEP-DIR/A-10/III/24	27 Maret 2024 March 27, 2024	Kebijakan Umum Keamanan Informasi General Policy on Information Security
004/KEP-DIR/A-03/III/24	28 Maret 2024 March 28, 2024	Kebijakan Umum Investasi Dalam Surat Berharga General Policy on Investment in Securities
021/KEP.DIR/HC.III/III/2024	4 April 2024 April 4, 2024	Surat Keputusan Penetapan PA Semester 1 tahun 2023 Decree on Establishment of PA for the First Semester of 2023
022/KEP.DIR/HC.III/IV/2024	5 April 2024 April 5, 2024	Surat Keputusan Penyesuaian Gaji 2024 Decree on Salary Adjustment for 2024
023/KEP.DIR/HC.III/IV/2024	5 April 2024 April 5, 2024	Surat Keputusan Insentif kinerja Semester II 2023 Decree on Performance Incentives for the Second Semester of 2023
024/KEP.DIR/HC.III/IV/2024	5 April 2024 April 5, 2024	Surat Keputusan Penyesuaian Tunjangan Kemahalan 2024 Decree on Adjustment of Cost of Living Allowance for 2024
025/KEP.DIR/HC.III/IV/2024	5 April 2024 April 5, 2024	Surat Keputusan Insentif Pemimpin Unit Bisnis Decree on Business Unit Leader Incentives
026/KEP.DIR/HC.III/IV/2024	22 April 2024 April 22, 2024	Surat Keputusan Perubahan Supervisi Unit Kerja PT Bank Woori Saudara Indonesia 1906, Tbk Decree on Change of Work Unit Supervision at PT Bank Woori Saudara Indonesia 1906, Tbk
027/KEP.DIR/HC.III/IV/2024	17 April 2024 April 17, 2024	Surat Keputusan Penyesuaian Gaji dan Skala Gaji 2024 Decree on Salary Adjustment and Salary Scale for 2024
007/KEP-DIR/A-11/V/24	31 Mei 2024 May 31, 2024	Kebijakan Umum Pengelolaan Ketentuan Internal Bank General Policy on the Management of the Bank's Internal Provisions
006/KEP-DIR/A-11/V/24	31 Mei 2024 May 31, 2024	Kebijakan Kepatuhan Compliance Policy
028/KEP.DIR/HC.III/VI/2024	6 Juni 2024 June 6, 2024	Surat Keputusan Perubahan Supervisi Unit Kerja Divisi Perbankan Internasional Decree on Change of Work Unit Supervision in the International Banking Division
029/KEP.DIR/HC.III/VI/2024	20 Juni 2024 June 20, 2024	Surat Keputusan Perubahan Nama Unit Kerja PT Bank Woori Saudara Indonesia 1906, Tbk Decree on Unit Name Change at PT Bank Woori Saudara Indonesia 1906, Tbk

Nomor Surat Letter Number	Tanggal Date	Perihal Regarding
030/KEP.DIR/HC.I/VI/2024	21 Juni 2024 June 21, 2024	Keanggotaan Komite Dibawah Dewan Komisaris PT Bank Woori Saudara Indonesia 1906, Tbk Membership of Committees under the Board of Commissioners of PT Bank Woori Saudara Indonesia 1906, Tbk
031.A/KEP.DIR/HC.I/VI/2024	27 Juni 2024 June 27, 2024	Surat Keputusan Penambahan Anggota Task Force Team Pengembangan Sistem Tresuri Decree on New Members of the Treasury System Development Task Force Team
031.B/KEP.DIR/HC.I/VI/2024	24 Juni 2024 June 24, 2024	Surat Keputusan Pembentukan Task Force Team Implementasi Undang-Undang Perlindungan Data Pribadi Decree on Establishment of the Task Force Team for the Implementation of the Personal Data Protection Law
011/KEP.DIR/A-07/VI/24	25 Juni 2024 June 25, 2024	Kebijakan Penghapusan Tagihan Klaim Asuransi Policy on the Write-off of Insurance Claim Receivables
009/KEP.DIR/A-07/VI/24	25 Juni 2024 June 25, 2024	Kebijakan dan Pedoman Batas Maksimum Pemberian Kredit Policy and Guidelines on the Maximum Limit for Credit Provision
010/KEP.DIR/A-07/VI/24	25 Juni 2024 June 25, 2024	Kebijakan Hapus Buku dan Hapus Tagih Kredit Policy on Write-off and Loan Charge-off
014/KEP-DEKOM/A-13/VI/24	25 Juni 2024 June 25, 2024	Pedoman dan Tata Tertib Kerja Komite Pemantau Risiko Guidelines and Work Procedures of the Risk Monitoring Committee
015/KEP-DEKOM/A-13/VI/24	25 Juni 2024 June 25, 2024	Pedoman dan Tata Tertib Kerja Komite Audit Guidelines and Work Procedures of the Audit Committee
013/KEP-DEKOM/A-13/VI/24	25 Juni 2024 June 25, 2024	Pedoman dan Tata Tertib Kerja Komite Nominasi dan Remunerasi Guidelines and Work Procedures of the Nomination and Remuneration Committee
012/KEP-DEKOM/A-01/VI/24	25 Juni 2024 June 25, 2024	Kode Etik Komite Audit Code of Conduct for the Audit Committee
036/KEP.DIR/HC.III/VII/2024	1 Juli 2024 July 1, 2024	Perubahan Penunjukan Karyawan Dan Karyawati PT Bank Woori Saudara Indonesia 1906, Tbk., Sebagai Tenaga Pendamping Atas Pemanfaatan Tenaga Kerja Asing Change in Appointment of Employees of PT Bank Woori Saudara Indonesia 1906, Tbk., as Supporting Staff for the Utilization of Foreign Workers
044/KEP.DIR/HC.III/VIII/2024	1 Agustus 2024 August 1, 2024	Perubahan Struktur Organisasi Kantor Pusat Changes to the Headquarters Organizational Structure
047/KEP.DIR/HC.III/VIII/2024	9 Agustus 2024 August 9, 2024	Pembentukan Task Force Team Re-Engginingr Bisnis & Asuransi Kredit Establishment of the Task Force Team for Business Re-Engineering & Credit Insurance
051/KEP.DIR/HC.III/VIII/2024	28 Agustus 2024 August 28, 2024	Penetapan Job Descriptions Kantor Pusat Establishment of Job Descriptions for Head Office
017/KEP.DIR/A-11/VIII/24	30 Agustus 2024 August 30, 2024	Kode Etik Kepatuhan Code of Conduct for Compliance
016/KEP.DIR/A-08/VIII/24	30 Agustus 2024 August 30, 2024	Kebijakan Pelindungan Konsumen Consumer Protection Policy
018/KEP.DIR/A-16/IX/24	25 September 2024 September 25, 2024	Kebijakan dan Pedoman Pengelolaan Kewajiban Pajak Policy and Guidelines on Tax Liability Management
057/KEP.DIR/HC.II/IX/2024	30 September 2024 September 30, 2024	Memo penetapan Nilai PA Tahun 2024 Semester I Memo on the Determination of PA Value for the First Semester of 2024
059/KEP.DIR/HC.III/X/2024	7 Oktober 2024 October 7, 2024	Insentif Kinerja Semester I 2024 Performance Incentives for the First Semester of 2024
062/KEP.DIR/HC.I/X/2024	2 Oktober 2024 October 2, 2024	Surat Keputusan Pembentukan Task Force Team Local Currency Transaction Indonesia dan Korea Selatan Decree on Establishment of the Task Force Team for Local Currency Transactions between Indonesia and South Korea



Nomor Surat Letter Number	Tanggal Date	Perihal Regarding
0062/KEP.DIR/HC.III/X/2024	4 Oktober 2024 October 4, 2024	Perubahan Penunjukan Karyawan Dan Karyawati PT Bank Woori Saudara Indonesia 1906, Tbk., Sebagai Tenaga Pendamping atas Pemanfaatan Tenaga Kerja Asing Change in Appointment of Employees of PT Bank Woori Saudara Indonesia 1906, Tbk., as Supporting Staff for the Utilization of Foreign Workers
019/KEP-DIR/A-11/X/24	16 Oktober 2024 October 16, 2024	Kebijakan Pelindungan Data Pribadi Personal Data Protection Policy
021/KEP-DIR/A-13/X/24	30 Oktober 2024 October 30, 2024	Pembentukan Gugus Tugas Anti-Fraud Establishment of the Anti-Fraud Task Force
022/KEP-DIR/A-07/X/24	31 Oktober 2024 October 31, 2024	Kebijakan Perkreditan Bank Bank Credit Policy
023/KEP-DEKOM/A-13/X/24	31 Oktober 2024 October 31, 2024	Kebijakan dan Pedoman Dewan Komisaris Policy and Guidelines for the Board of Commissioners
026/KEP-DIR/A-13/X/24	11 November 2024 November 11, 2024	Strategi Anti-Fraud Anti-Fraud Strategy
025/KEP-DIR/A-09/XI/24	13 November 2024 November 13, 2024	Limit Persetujuan pada Sistem Core Banking serta Wewenang Penandatanganan pada Warkat Bank Approval Limits in the Core Banking System and Authorization for Signing Bank Documents
027/KEP-DIR/A-10/XI/24	20 November 2024 November 20, 2024	Kebijakan Umum Jaringan Komunikasi General Policy on Communication Networks
028/KEP-DIR/A-05/XII/23	24 Desember 2024 December 24, 2024	Kebijakan Pengendalian Internal Proses Pelaporan Keuangan Internal Control Policy for Financial Reporting Processes
033/KEP-DIR/A-11/XII/24	30 Desember 2024 December 30, 2024	Kebijakan Dasar Risk Appetite dan Risk Tolerance Fundamental Policy on Risk Appetite and Risk Tolerance
031/KEP-DIR/A-05/XII/24	30 Desember 2024 December 30, 2024	Kebijakan Transaksi Derivatif untuk Middle Office Derivative Transaction Policy for Middle Office
030/KEP-DIR/A-07/XII/24	30 Desember 2024 December 30, 2024	Kebijakan Transaksi Derivatif untuk Front Office Derivative Transaction Policy for Front Office
029/KEP-DIR/A-07/XII/23	30 Desember 2024 December 30, 2024	Limit Wewenang Derivatif dan Tabel Delegasi Derivative Authority Limit and Delegation Table
032/KEP-DIR/A-09/XII/24	30 Desember 2024 December 30, 2024	Kebijakan Transaksi Derivatif untuk Back Office Derivative Transaction Policy for Back Office
034/KEP-DIR/A-05/XII/24	30 Desember 2024 December 30, 2024	Pedoman dan Tata Tertib Kerja Komite Manajemen Risiko Guidelines and Work Procedures of the Risk Management Committee
035/KEP-DIR/A-10/XII/24	31 Desember 2024 December 31, 2024	Penunjukan Tim Kelangsungan Layanan Teknologi Informasi Appointment of the Information Technology Service Continuity Team

Penilaian Kinerja Komite di Bawah Direksi *Performance Assessment of Committees Under the Board of Directors*

Direksi dapat membentuk Komite yang membantu Direksi dalam menjalankan tugas dan tanggung jawab pengurusan Bank, sesuai dengan peraturan perundang-undangan. Hingga akhir tahun 2024, Direksi BWS telah membentuk Komite Kode Etik, Komite Manajemen Risiko, Komite Asset Liability Management (ALMA), Komite Pengarah Teknologi Informasi, Komite Kebijakan Kredit, Komite Kredit, Komite Pembelian Barang dan Jasa, Komite Anti Pencucian Uang & Pencegahan Pendanaan Terorisme dan Gugus Tugas Anti-Fraud.

Sepanjang tahun 2024, Direksi menilai komite tersebut telah menjalankan tugas dan tanggung jawabnya dengan baik.

Komite Kode Etik *Code of Ethics Committee*

Komite Kode Etik adalah komite yang dibentuk oleh Direksi dan bertanggung jawab langsung kepada Direksi dalam rangka melakukan kajian atas suatu Pelanggaran Peraturan.

Sepanjang tahun 2024, Komite Kode Etik telah melaksanakan 11 (sebelas) kali rapat dan telah melaksanakan tugasnya dengan baik.

Komite Manajemen Risiko *Risk Management Committee*

Komite Manajemen Risiko adalah komite yang dibentuk oleh Direksi yang bertugas untuk membantu Direksi dalam memberikan informasi tentang risiko yang dihadapi Bank melalui laporan profil risiko agar Direksi dapat menentukan mitigasi risiko yang dapat diterapkan, hal lain yang dibahas adalah pengajuan produk dan aktivitas baru.

Sepanjang tahun 2024, kinerja Komite Manajemen Risiko telah melaksanakan 6 (enam) kali rapat dan telah melaksanakan tugasnya dengan baik.

Komite Asset Liability Management (ALMA) *Asset Liability Management Committee (ALMA)*

Komite Asset Liability Management (ALMA) bertugas untuk membantu Direksi dalam menjalankan fungsi penetapan strategi pengelolaan aset dan liabilitas, penetapan suku bunga dan likuiditas, serta hal-hal lain yang terkait dengan pengelolaan aset dan liabilitas Bank.

Sepanjang tahun 2024, Komite ALMA telah melaksanakan 12 (dua belas) kali rapat dan telah melaksanakan tugasnya dengan baik.

Komite Pengarah Teknologi Informasi *Information Technology Steering Committee*

Komite Pengarah Teknologi Informasi merupakan komite yang bertugas untuk membantu Direksi dalam proses pengambilan keputusan terkait kebijakan pengelolaan operasional BWS pada bidang Teknologi Informasi.

Sepanjang tahun 2024, Komite Pengarah Teknologi Informasi telah melaksanakan 4 (empat) kali rapat pembahasan teknologi informasi Bank dan telah melaksanakan tugasnya dengan baik.

The Board of Directors may establish Committees to assist the Board in executing its duties and responsibilities in managing the Bank, in accordance with applicable regulations. By the end of 2024, BWS Board of Directors formed several Committees, namely Code of Conduct Committee, Risk Management Committee, Asset Liability Management (ALMA) Committee, IT Steering Committee, Credit Policy Committee, Credit Committee, Procurement Committee, Anti-Money Laundering and Combating the Financing of Terrorism Committee, and Anti-Fraud Task Force.

The Board of Directors views that throughout 2024 these committees carried out their duties and responsibilities well.

The Code of Conduct Committee is a committee established by the Board of Directors, which is directly responsible to the Board of Directors for reviewing any regulatory violations.

Throughout 2024, the Code of Conduct Committee held 11 (eleven) meetings and performed its duties well.

The Risk Management Committee is a committee formed by the Board of Directors to assist the Board in providing information on the risks faced by the Bank through risk profile reports, enabling the Board to determine risk mitigation strategies. Other discussions included proposals for new products and activities.

Throughout 2024, the Risk Management Committee held 6 (six) meetings and performed its duties well.

The Asset Liability Management (ALMA) Committee is responsible for assisting the Board of Directors in setting strategies for asset and liability management, determining interest rates, liquidity, and other matters related to managing the Bank's assets and liabilities.

Throughout 2024, the ALMA Committee held 12 (twelve) meetings and performed its duties well.

The IT Steering Committee is responsible for assisting the Board of Directors in decision-making related to operational management policies in the IT field.

Throughout 2024, the IT Steering Committee held 4 (four) meetings discussing the Bank's IT matters and performed its duties well.



Komite Kebijakan Perkreditan

Credit Policy Committee

Komite Kebijakan Perkreditan merupakan komite yang membantu Direksi dalam merumuskan kebijakan, mengawasi pelaksanaan kebijakan, memantau perkembangan dan kondisi portofolio perkreditan serta memberikan saran atau langkah perbaikan.

Sepanjang tahun 2024, Komite Kebijakan Perkreditan telah melaksanakan 1 (satu) kali rapat dan telah melaksanakan tugasnya dengan baik.

The Credit Policy Committee is a committee that assists the Board of Directors formulate policies, supervise their implementation, monitor developments and conditions in the credit portfolio, and provide recommendations or corrective actions.

Throughout 2024, the Credit Policy Committee held 1 (one) meeting and effectively executed its duties.

Komite Kredit

Credit Committee

Komite Kredit merupakan komite yang bertugas untuk membantu Direksi dalam proses pengambilan keputusan atas persetujuan pemberian kredit.

Sepanjang tahun 2024, Komite Kredit telah melaksanakan proses pengambilan keputusan atas persetujuan pemberian kredit dengan menerapkan prinsip kehati-hatian dan tata kelola yang baik.

The Credit Committee is a committee responsible for assisting the Board of Directors in the decision-making process regarding credit approvals.

Throughout 2024, the Credit Committee made decisions regarding credit approvals, applying the principles of prudence and good governance.

Komite Pembelian Barang dan Jasa

Procurement Committee

Komite Pembelian Barang dan Jasa dibentuk oleh dan bertanggung jawab kepada Direksi dengan tujuan untuk membantu Direksi dalam pengelolaan kegiatan Pembelian Barang dan Jasa; memastikan efektivitas atas aktivitas kegiatan Pembelian Barang dan Jasa; dan memastikan pelaksanaan kegiatan Pembelian Barang dan Jasa sesuai dengan Kebijakan dan Prosedur yang berlaku di Bank Woori Saudara.

Sepanjang tahun 2024, Komite Pembelian Barang dan Jasa telah memberikan rekomendasi atas penetapan pihak ketiga vendor, khususnya terkait pembelian barang dan jasa yang memerlukan persetujuan dari Direktur.

The Procurement Committee is established by and is responsible to the Board of Directors, with the objective of assisting the Board in managing procurement activities. The committee ensures the effectiveness of procurement activities and that they comply with the Bank's Policies and Procedures.

Throughout 2024, the Procurement Committee provided recommendations on the appointment of third-party vendors, particularly related to the procurement of goods and services requiring Director approval.

Komite Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU & PPT)

Committee for Anti-Money Laundering and Combating the Financing of Terrorism (AML & CFT)

Komite Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme bertugas untuk membantu Direksi dalam rangka pelaksanaan evaluasi atas penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU & PPT) di lingkup BWS, termasuk dalam hal ini evaluasi atas kebijakan, prosedur dan standar.

Sepanjang tahun 2024, Komite Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme telah melaksanakan 4 (empat) kali rapat dan telah melaksanakan tugasnya dengan baik.

The AML & CFT Committee assists the Board of Directors in evaluating the implementation of the Anti-Money Laundering and Combating the Financing of Terrorism Program (AML & CFT) within BWS, including the evaluation of policies, procedures, and standards.

Throughout 2024, the Anti-Money Laundering and Countering the Financing of Terrorism Committee has held 4 (four) meetings and has performed its duties well.

Gugus Tugas Anti-Fraud

Anti-Fraud Task Force

Gugus Tugas Anti-Fraud bertanggung jawab langsung kepada Presiden Direktur dan memiliki hubungan komunikasi dan pelaporan secara langsung kepada Dewan Komisaris dalam penanganan penerapan strategi Anti-Fraud. Gugus Tugas Anti-Fraud telah melaksanakan 4 (empat) kali rapat dan telah melaksanakan tugasnya dengan baik.

The Anti-Fraud Task Force is directly accountable to the President Director and has direct communication and reporting links to the Board of Commissioners regarding the implementation of anti-fraud strategies. The Anti-Fraud Task Force conducted 4 (four) meetings and effectively fulfilled its responsibilities.

Evaluasi dan Penilaian Kinerja Direksi *Evaluation and Performance Assessment of the Board of Directors*

Pelaksanaan evaluasi kinerja dilakukan secara komprehensif, berjenjang, dan berkala. Penilaian kinerja Direksi adalah sebagai berikut:

- Dewan Komisaris meminta Komite Nominasi dan Remunerasi untuk melakukan kajian terhadap sistem penilaian kinerja Direksi.
- Komite Nominasi dan Remunerasi melakukan koordinasi dengan *Human Capital Division* dan unit kerja terkait dalam rangka menyusun usulan rekomendasi tentang sistem penilaian kinerja Direksi.
- Komite Nominasi dan Remunerasi menyusun rekomendasi penilaian kinerja Direksi dan kemudian disampaikan kepada Dewan Komisaris.
- Dewan Komisaris membahas rekomendasi Komite Nominasi dan Remunerasi tentang penilaian kinerja Direksi dan kemudian memberikan penilaian terhadap kinerja Direksi untuk dapat disampaikan dalam RUPS.
- Dewan Komisaris dan Direksi menyampaikan usulan persetujuan atas pencapaian kinerja Direksi dalam RUPS dan RUPS akan memberikan pelunasan dan pembebasan tanggung jawab sepenuhnya kepada para anggota Direksi atas pengurusan yang telah dijalankan selama tahun buku yang lalu, sejauh tindakan tersebut tercermin dalam Laporan Tahunan dan Laporan Keuangan kecuali perbuatan penggelapan, penipuan dan tindakan pidana lainnya.

The performance evaluation is carried out comprehensively, hierarchically, and periodically. The performance assessment of the Board of Directors is as follows:

- *The Board of Commissioners requests the Nomination and Remuneration Committee to review the performance assessment system for the Board of Directors.*
- *The Nomination and Remuneration Committee coordinates with the Human Capital Division and relevant units to prepare recommendations for the performance assessment system of the Board of Directors.*
- *The Nomination and Remuneration Committee prepares the performance evaluation recommendations and submits them to the Board of Commissioners.*
- *The Board of Commissioners discusses the recommendations from the Nomination and Remuneration Committee regarding the performance evaluation of the Board of Directors and provides an assessment of the Board's performance to be presented at the GMS.*
- *The Board of Commissioners and the Board of Directors submit a proposal for approval of the Board's performance achievements at the GMS, and the GMS will grant full discharge and release of liability to the members of the Board of Directors for the management carried out in the previous fiscal year, provided the actions are reflected in the Annual Report and Financial Statements, except in cases of embezzlement, fraud, and other criminal actions.*

INDEPENDENSI DAN TRANSPARANSI INFORMASI DEWAN KOMISARIS DAN DIREKSI

Independence and Information Transparency of the Board of Commissioners and Board of Directors

Anggota Dewan Komisaris dan Direksi Bank wajib menjaga independensi dan menghindari segala bentuk benturan kepentingan dalam menjalankan fungsi, tugas dan tanggung jawabnya, baik untuk kepentingan pribadi, kelompok dan golongan tertentu.

Members of the Board of Commissioners and the Board of Directors of the Bank must maintain independence and avoid any conflicts of interest in carrying out their functions, duties, and responsibilities, whether for personal, group, or specific interests.



Kepemilikan Saham Dewan Komisaris dan Direksi

Share Ownership of the Board of Commissioners and Board of Directors

Setiap anggota Dewan Komisaris dan Direksi BWS (dan anggota keluarga) berkewajiban untuk melaporkan kepemilikan saham, baik di Bank maupun di perusahaan terbuka lainnya.

Each member of the Board of Commissioners and the Board of Directors of BWS (and their family members) is required to report their share ownership in the Bank and in other public companies.

Berikut disampaikan transparansi kepemilikan saham oleh Dewan Komisaris dan Direksi yang telah dilaporkan Bank kepada regulator per 31 Desember 2024.

The following is the transparency of share ownership by the Board of Commissioners and the Board of Directors, as reported by the Bank to the regulator as of December 31, 2024.

Nama dan Jabatan Name and Position	Kepemilikan Saham BWS (kode saham: SDRA BWS Share Ownership (stock code: SDRA)	Persentase Kepemilikan Saham: BWS Percentage of BWS Share Ownership	Kepemilikan Saham Perusahaan Lain yang Lebih dari 5% Ownership of Shares in Other Companies with More Than 5%
Arief Budiman Presiden Komisaris President Commissioner	2.310.700	0,02	-
Ahmad Fajarprana Komisaris Independen Independent Commissioner	-	-	-
Adi Haryadi Komisaris Independen Independent Commissioner	-	-	-
Kim Eungchul Direktur Utama President Director	-	-	-
Kim Wook Bae Direktur Korporat Corporate Director	-	-	-
Benny Sudarsono Tan Direktur IT & Jaringan dan Operasi IT & Network and Operations Director	120.200	0,00	-
Edwin Sulaeman Direktur Business Support Business Support Director	97.000	0,00	-
Wuryanto Direktur Risiko dan Kepatuhan Risk & Compliance Director	47.400	0,00	-
Abdurachman Hadi Direktur Konsumer Consumer Director	12.500	0,00	-

Setiap anggota Dewan Komisaris dan Direksi diwajibkan untuk menyampaikan informasi kepada Bank mengenai kepemilikan dan setiap perubahan kepemilikannya atas saham Bank paling lambat 3 (tiga) hari kerja setelah terjadinya transaksi, sesuai dengan Peraturan Otoritas Jasa Keuangan Nomor 11/POJK.04/2017 tentang Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka. Selanjutnya, Bank wajib menyampaikan laporan kepada Otoritas Jasa Keuangan atas transaksi tersebut selambat-lambatnya 10 (sepuluh) hari sejak terjadinya transaksi.

Each member of the Board of Commissioners and the Board of Directors is required to provide the Bank with information regarding their ownership and any changes in ownership of the Bank's shares no later than 3 (three) business days after the transaction occurs, in accordance with OJK Regulation Number 11/POJK.04/2017 regarding Report of Ownership or Any Changes in Shares Ownership of Public Companies. Subsequently, the Bank is required to submit a report to OJK regarding the transaction no later than 10 (ten) days after the transaction.

Berkenaan dengan hal tersebut, di sepanjang tahun 2024, Bank telah melaporkan 5 (lima) kali transaksi pembelian dan/atau penjualan saham BWS yang dilakukan oleh Direksi dan Dewan Komisaris, dengan rincian sebagai berikut:

In this regard, throughout 2024, the Bank reported 5 (five) transactions of the purchase and/or sale of BWS shares carried out by the Board of Directors and the Board of Commissioners, with the following details:



Nama dan Jabatan Name and Position	Transaksi Transaction	Jumlah Saham Sebelum Transaksi Number of Shares Before Transaction	Jumlah Pembelian/ Penjualan Number of Purchases/ Sales	Harga Saham Stock price	Jumlah Saham Setelah Transaksi Number of Shares After Transaction	Tanggal Transaksi Transaction Date	Tujuan Transaksi Name and Position	Pelaporan Reporting
Arief Budiman Presiden Komisaris President Commissioner	Pembelian Purchase	2.307.600	3,100	500	2.310.700	3 Mei 2024 May 3, 2024	Dalam rangka memenuhi Peraturan Otoritas Jasa Keuangan No. 45/POJK.03/2015 tanggal 23 Desember 2015 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum In order to comply with Financial Services Authority Regulation Number 45/POJK.03/2015 dated December 23, 2015 concerning the Implementation of Governance in the Provision of Remuneration for Commercial Banks	Pembelian Purchase
Ahmad Fajarprana Komisaris Independen Independent Commissioner	-	-	-	-	-	-	-	-
Adi Haryadi Komisaris Independen Independent Commissioner	-	-	-	-	-	-	-	-
Kim Eungchul Direktur Utama President Director	-	-	-	-	-	-	-	-
Kim Wook Bae Direktur Korporat Corporate Director	-	-	-	-	-	-	-	-
Benny Sudarsono Tan Direktur IT & Jaringan dan Operasi IT & Network and Operations Director	Pembelian Purchase	84.900	35.300	500	120.200	3 Mei 2024 May 3, 2024	Dalam rangka memenuhi Peraturan Otoritas Jasa Keuangan No. 45/POJK.03/2015 tanggal 23 Desember 2015 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum In order to comply with Financial Services Authority Regulation Number 45/POJK.03/2015 dated December 23, 2015 concerning the Implementation of Governance in the Provision of Remuneration for Commercial Banks	Pembelian Purchase



Nama dan Jabatan Name and Position	Transaksi Transaction	Jumlah Saham Sebelum Transaksi Number of Shares Before Transaction	Jumlah Pembelian/ Penjualan Number of Purchases/ Sales	Harga Saham Stock price	Jumlah Saham Setelah Transaksi Number of Shares After Transaction	Tanggal Transaksi Transaction Date	Tujuan Transaksi Name and Position	Pelaporan Reporting
Edwin Sulaeman Direktur Business Support Business Support Director	Pembelian Purchase	62.200	34.800	500	97.000	3 Mei 2024 May 3, 2024	Dalam rangka memenuhi Peraturan Otoritas Jasa Keuangan No. 45/POJK.03/2015 tanggal 23 Desember 2015 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum In order to comply with Financial Services Authority Regulation Number 45/POJK.03/2015 dated December 23, 2015 concerning the Implementation of Governance in the Provision of Remuneration for Commercial Banks	Pembelian Purchase
Wuryanto Direktur Risiko dan Kepatuhan Risk & Compliance Director	Pembelian Purchase	14.600	32.800	500	47.400	3 Mei 2024 May 3, 2024	Dalam rangka memenuhi Peraturan Otoritas Jasa Keuangan No. 45/POJK.03/2015 tanggal 23 Desember 2015 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum In order to comply with Financial Services Authority Regulation Number. 45/POJK.03/2015 dated December 23, 2015 concerning the Implementation of Governance in the Provision of Remuneration for Commercial Banks	Pembelian Purchase
Abdurachman Hadi Direktur Konsumer Consumer Director	Pembelian Purchase	0	12.500	500	12.500	3 Mei 2024 May 3, 2024	Dalam rangka memenuhi Peraturan Otoritas Jasa Keuangan No. 45/POJK.03/2015 tanggal 23 Desember 2015 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi Bagi Bank Umum In order to comply with Financial Services Authority Regulation Number 45/POJK.03/2015 dated December 23, 2015 concerning the Implementation of Governance in the Provision of Remuneration for Commercial Banks	Pembelian Purchase

Rangkap Jabatan Dewan Komisaris dan Direksi

Concurrent Positions of the Board of Commissioners and the Board of Directors

Sepanjang tahun 2024, BWS telah memastikan bahwa anggota Dewan Komisaris dan anggota Direksi telah mematuhi ketentuan terkait rangkap jabatan sebagaimana diatur dalam Peraturan OJK No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik dan Peraturan OJK No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum.

Anggota Dewan Komisaris dan anggota Direksi BWS tidak ada yang melakukan rangkap jabatan, kecuali rangkap jabatan salah satu anggota Komisaris Independen yang merangkap sebagai Ketua Komite di BWS.

Pengungkapan rangkap jabatan anggota Dewan Komisaris dan Direksi BWS tahun 2024 sebagai berikut:

Throughout 2024, BWS ensured that the members of the Board of Commissioners and the Board of Directors complied with the regulations regarding concurrent positions, as stipulated in the Financial Services Authority (OJK) Regulation Number 33/POJK.04/2014 concerning Board of Directors and Board of Commissioners of Issuers or Public Companies, and OJK Regulation Number 17 of 2023 concerning Implementation of Governance for Commercial Banks.

There were no members of the Board of Commissioners or the Board of Directors of BWS holding concurrent positions, except for one Independent Commissioner serving as the Chairman of a Committee at BWS.

Concurrent positions held by members of the Board of Commissioners and the Board of Directors of BWS in 2024 is disclosed as follows:

Nama dan Jabatan Name and Position	Rangkap Jabatan Sebagai Concurrent Positions		
	Dewan Komisaris Board of Commissioners	Direksi Board of Directors	Komite Committee
Arief Budiman Presiden Komisaris President Commissioner	-	-	-
Ahmad Fajarprana Komisaris Independen Independent Commissioner	-	-	Merangkap jabatan sebagai Ketua Komite Audit dan Komite Nominasi dan Remunerasi. Holding concurrent positions as the Chairman of the Audit Committee and the Nomination and Remuneration Committee.
Adi Haryadi Komisaris Independen Independent Commissioner	-	-	-
Kim Eungchul Direktur Utama President Director	-	-	-
Kim Wook Bae Direktur Korporat Corporate Director	-	-	-
Benny Sudarsono Tan Direktur IT & Jaringan dan Operasi IT & Network and Operations Director	-	-	-
Edwin Sulaeman Direktur Business Support Business Support Director	-	-	-
Wuryanto Direktur Risiko dan Kepatuhan Risk & Compliance Director	-	-	-
Abdurachman Hadi Direktur Konsumer Consumer Director	-	-	-



Hubungan Afiliasi Dewan Komisaris, Direksi dan Pemegang Saham Pengendali Affiliation Relations of the Board of Commissioners, Board of Directors, and Controlling Shareholders

Mengenai hubungan afiliasi Dewan Komisaris dan Direksi juga telah diatur dalam Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum pasal 32 huruf b dan c mengenai Aspek Transparansi Direksi, dalam pemenuhan pelaksanaan tata kelola, anggota Direksi mengungkapkan:

- Hubungan keuangan dengan anggota Direksi lain, anggota Dewan Komisaris, dan/atau pemegang saham pengendali Bank; dan
- Hubungan keluarga sampai derajat kedua dengan anggota Direksi lain, anggota Dewan Komisaris, dan/atau pemegang saham pengendali Bank.

Tahun 2024, seluruh anggota Dewan Komisaris dan Direksi BWS tidak memiliki hubungan keluarga dan keuangan dengan anggota Dewan Komisaris lainnya, anggota Direksi lainnya dan dengan Pemegang Saham Pengendali.

Affiliation of the Board of Commissioners and the Board of Directors have been stipulated under Financial Services Authority (OJK) Regulation Number 17 of 2023 concerning Implementation of Governance for Commercial Banks, specifically in Article 32, letters b and c, concerning Transparency Aspect of the Board of Directors. In accordance with governance implementation, members of the Board of Directors must disclose the following:

- Financial relationships with other members of the Board of Directors, members of the Board of Commissioners, and/or the controlling shareholders of the Bank; and
- Family relationships up to the second degree with other members of the Board of Directors, members of the Board of Commissioners, and/or the controlling shareholders of the Bank.

As of 2024, all members of the Board of Commissioners and the Board of Directors of BWS did not have family or financial relationships with other members of the Board of Commissioners, other members of the Board of Directors, or with the Controlling Shareholders.

Hubungan Keuangan dan Keluarga Dewan Komisaris dan Direksi Financial and Family Relations of the Board of Commissioners and the Board of Directors

Nama Name	Hubungan Keuangan Dengan Financial Relations with						Hubungan Keluarga Dengan Family Relations with					
	Komisaris Board of Commissioners		Direksi Board of Directors		Pemegang Saham Pengendali Major/Controlling Shareholders		Komisaris Board of Commissioners		Direksi Board of Directors		Pemegang Saham Pengendali Major/Controlling 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
Dewan Komisaris Board of Commissioners												
Arief Budiman Presiden Komisaris President Commissioner		✓		✓		✓		✓		✓		✓
Ahmad Fajarprana Komisaris Independen Independent Commissioner		✓		✓		✓		✓		✓		✓
Adi Haryadi Komisaris Independen Independent Commissioner		✓		✓		✓		✓		✓		✓

Nama Name	Hubungan Keuangan Dengan Financial Relations with						Hubungan Keluarga Dengan Family Relations with					
	Komisaris Board of Commissioners		Direksi Board of Directors		Pemegang Saham Pengendali Major/Controlling Shareholders		Komisaris Board of Commissioners		Direksi Board of Directors		Pemegang Saham Pengendali Major/Controlling 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
Direksi Board of Directors												
Kim Eungchul Direktur Utama President Director		✓		✓		✓		✓		✓		✓
Kim Wook Bae Direktur Korporat Corporate Director		✓		✓		✓		✓		✓		✓
Benny Sudarsono Tan Direktur IT & Jaringan dan Operasi IT & Network and Operations Director		✓		✓		✓		✓		✓		✓
Edwin Sulaeman Direktur Business Support Business Support Director		✓		✓		✓		✓		✓		✓
Wuryanto Direktur Risiko dan Kepatuhan Risk & Compliance Director		✓		✓		✓		✓		✓		✓
Abdurachman Hadi Direktur Konsumer Consumer Director		✓		✓		✓		✓		✓		✓

Kebijakan Keberagaman Dewan Komisaris dan Direksi Diversity Policy for the Board of Commissioners and Board of Directors

Keberagaman komposisi Dewan Komisaris dan Direksi telah diatur dalam Lampiran Surat Edaran Otoritas Jasa Keuangan Nomor 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka dinyatakan komposisi anggota Dewan Komisaris dan Direksi memperhatikan keberagaman komposisi anggota Dewan Komisaris.

Bank memiliki kebijakan dan ketentuan tentang keberagaman komposisi Dewan Komisaris dan Direksi yang dimuat dalam Kebijakan Dewan Komisaris dan Kebijakan Direksi, yaitu:

- Hal-hal yang terkait dengan komposisi Dewan Komisaris diatur sebagai berikut:
 - Komposisi Dewan Komisaris sedemikian rupa sehingga memungkinkan pengambilan keputusan yang efektif tepat dan cepat serta dapat bertindak secara independen.
 - Jumlah Anggota Dewan Komisaris paling sedikit 3 (tiga) orang yang dipimpin oleh Presiden Komisaris atau Komisaris Utama dan paling banyak sama dengan jumlah Direksi.
 - Paling sedikit 50% (lima puluh persen) dari anggota Dewan Komisaris adalah Komisaris Independen.
 - Sekurang-kurangnya 1 (satu) orang anggota Dewan Komisaris wajib berdomisili di Indonesia.

The diversity of the composition of the Board of Commissioners and the Board of Directors is regulated in the Attachment of OJK Circular Letter Number 32/SEOJK.04/2015 concerning Guidelines for Good Corporate Governance of Public Companies, which states that the composition of the members of the Board of Commissioners and the Board of Directors should consider the diversity of the Board of Commissioners' composition.

The Bank has a policy and provisions on the diversity of the composition of the Board of Commissioners and the Board of Directors as stipulated in Policies of the Board of Commissioners and the Board of Directors, as follows:

- Matters related to the composition of the Board of Commissioners are regulated as follows:
 - The composition of the Board of Commissioners is structured in such a way as to allow effective, accurate, and quick decision-making and to enable them to act independently.
 - The number of members of the Board of Commissioners is at least 3 (three) people, led by the President Commissioner, and no more than the number of members of the Board of Directors.
 - At least 50% (fifty percent) of the members of the Board of Commissioners must be Independent Commissioners.
 - At least one (1) member of the Board of Commissioners must be domiciled in Indonesia.



2. Hal-hal yang terkait dengan komposisi Direksi diatur sebagai berikut:

- Komposisi Direksi sedemikian rupa sehingga memungkinkan pengambilan keputusan yang efektif, tepat dan cepat serta dapat bertindak secara independen dalam arti tidak mempunyai kepentingan yang dapat mengganggu kemampuannya untuk melaksanakan tugasnya secara mandiri dan kritis.
- Direksi terdiri atas setidaknya 4 (empat) orang anggota Direksi yang dipimpin oleh Presiden Direktur
- Mayoritas anggota Direksi paling kurang memiliki pengalaman di bidang operasional sebagai Pejabat Eksekutif Bank.
- Salah seorang anggota Direksi harus menjabat sebagai Direktur Kepatuhan sesuai dengan ketentuan Bank Indonesia.
- Memiliki pengalaman dan keahlian di bidang perbankan dan atau lembaga keuangan antara lain adalah keahlian di bidang operasional, pemasaran, pembukuan, pendanaan, perkreditan, pasar uang, pasar modal, dan hukum perundang-undangan, yang berkaitan dengan bidang perbankan dan/atau lembaga keuangan.

2. Matters related to the composition of the Board of Directors are regulated as follows:

- The composition of the Board of Directors is structured in such a way as to allow effective, accurate, and quick decision-making and to enable them to act independently, meaning that they do not have interests that could interfere with their ability to perform their duties independently and critically.
- The Board of Directors consists of at least 4 (four) directors, led by the President Director.
- The majority of the members of the Board of Directors must have experience in operational areas as an Executive Officer of a Bank.
- One member of the Board of Directors must hold the position of Compliance Director in accordance with Bank Indonesia regulations.
- The members must have experience and expertise in banking and/or financial institutions, including areas such as operations, marketing, bookkeeping, funding, lending, money markets, capital markets, and laws and regulations related to banking and/or financial institutions.

Berikut disampaikan keberagaman Dewan Komisaris dan Direksi tahun 2024

The following conveys the diversity of the Board of Commissioners and Board of Directors in 2024

Nama dan Jabatan Name and Position	Usia (tahun) Age (years)	Jenis Kelamin Gender	Pendidikan Terakhir Last Education	Pengalaman Kerja (tahun) Work Experience (years)
Dewan Komisaris Board of Commissioners				
Arief Budiman Presiden Komisaris President Commissioner	68	L	S1	39
Ahmad Fajarprana Komisaris Independen Independent Commissioner	66	L	S2	40
Adi Haryadi Komisaris Independen Independent Commissioner	61	L	S2	35
Direksi Board of Directors				
Kim Eungchul Direktur Utama President Director	58	L	S1	33
Kim Wook Bae Direktur Korporat Corporate Director	56	L	S1	30
Benny Sudarsono Tan Direktur IT & Jaringan dan Operasi IT & Network and Operations Director	54	L	S2	31
Edwin Sulaeman Direktur Business Support Business Support Director	56	L	S1	34
Wuryanto Direktur Risiko dan Kepatuhan Risk & Compliance Director	47	L	S1	26
Abdurachman Hadi Direktur Konsumer Consumer Director	49	L	S1	24

Komposisi Dewan Komisaris dan Direksi Bank tahun 2024 seluruhnya berjenis kelamin laki-laki.

The composition of the Bank's Board of Commissioners and Directors in 2024 will be entirely male.

NOMINASI DAN REMUNERASI DEWAN KOMISARIS DAN DIREKSI

Nomination and Remuneration of The Board of Commissioners and Board of Directors

Mekanisme RUPS memberikan pemegang saham wewenang untuk mengangkat anggota Dewan Komisaris dan Direksi serta menetapkan remunerasi untuk anggota Dewan Komisaris dan Direksi.

The GMS grants shareholders the authority to appoint members of the Board of Commissioners and Board of Directors, as well as to determine their remuneration.

Prosedur dan Mekanisme Nominasi Anggota Dewan Komisaris dan Direksi *Procedures and Mechanisms for the Nomination of Members of the Board of Commissioners and Board of Directors*

RUPS memiliki wewenang untuk mengangkat dan memberhentikan Dewan Komisaris dan Direksi. Pemegang Saham Pengendali dapat mengusulkan nama-nama calon anggota Dewan Komisaris dan Direksi Bank untuk kemudian dilakukan pembahasan oleh Komite Nominasi dan Remunerasi. Selain itu, calon anggota Dewan Komisaris dan Direksi Bank juga dapat berasal dari sumber lainnya.

The GMS has the authority to appoint and dismiss members of the Board of Commissioners and Board of Directors. The controlling shareholders may propose names for the candidates for the Board of Commissioners and Board of Directors, which will then be discussed by the Nomination and Remuneration Committee. In addition, candidates for the Board of Commissioners and Board of Directors may also come from other sources.

Nama-nama yang diusulkan sebagai calon anggota Dewan Komisaris dan Direksi Bank harus memenuhi kriteria yang ditetapkan dalam Board Charter Dewan Komisaris dan Direksi, yaitu:

The names proposed as candidates for the Board of Commissioners and Board of Directors must meet the criteria set forth in the Board Charter for the Board of Commissioners and Board of Directors, which are as follows:

Kriteria Dewan Komisaris

Criteria for the Board of Commissioners

Anggota Dewan Komisaris adalah orang perseorangan yang diputuskan sesuai dengan kebutuhan serta memenuhi persyaratan pada saat diangkat dan selama menjabat, antara lain:

A member of the Board of Commissioners is an individual who is appointed based on the needs of the company and must meet the following requirements at the time of appointment and during their tenure:

1. Mempunyai akhlak, moral, dan integritas yang baik.
2. Capak melakukan perbuatan hukum.
3. Dalam 5 (lima) tahun sebelum pengangkatan dan selama menjabat:
 - a. Tidak pernah dinyatakan pailit.
 - b. Tidak pernah menjadi anggota Direksi dan/atau anggota Dewan Komisaris yang dinyatakan bersalah menyebabkan suatu perusahaan dinyatakan pailit.
 - c. Tidak pernah dihukum karena melakukan tindak pidana yang merugikan keuangan negara dan/atau yang berkaitan dengan sektor keuangan.
 - d. Tidak pernah menjadi anggota Direksi dan/atau anggota Dewan Komisaris yang selama menjabat:
 - Pernah tidak menyelenggarakan RUPS tahunan.
 - Pertanggungjawabannya sebagai anggota Direksi dan/atau anggota Dewan Komisaris pernah tidak diterima oleh RUPS atau pernah tidak memberikan pertanggungjawaban sebagai anggota Direksi dan/atau anggota Dewan Komisaris kepada RUPS.
 - Pernah menyebabkan perusahaan yang memperoleh izin, persetujuan, atau pendaftaran dari Otoritas Jasa Keuangan tidak memenuhi kewajiban menyampaikan laporan tahunan dan/atau laporan keuangan kepada Otoritas Jasa Keuangan.
4. Tidak pernah dihukum karena melakukan tindak pidana yang merugikan keuangan negara dan/atau yang berkaitan dengan sektor keuangan dengan persyaratan sebagai berikut:
 - a. Dalam 20 (dua puluh) tahun sebelum dicalonkan.
 - b. Selama menjabat sebagai Dewan Komisaris.
5. Memiliki komitmen untuk mematuhi peraturan perundang-undangan.

1. *Has good morals, ethics, and integrity.*
2. *Capable of performing legal actions.*
3. *Within 5 (five) years prior to their appointment and during their tenure:*
 - a. *Has never been declared bankrupt.*
 - b. *Has never been a member of the Board of Directors and/or Board of Commissioners found guilty of causing a company to be declared bankrupt.*
 - c. *Has never been convicted of committing a criminal offense that caused harm to the state's finances and/or related to the financial sector.*
 - d. *Has never been a member of the Board of Directors and/or Board of Commissioners who, during their tenure:*
 - *Failed to hold the Annual GMS.*
 - *Had their responsibility as a member of the Board of Directors and/or Board of Commissioners rejected by the GMS or failed to provide accountability to the GMS.*
- *Caused a company with approval, consent, or registration from the Financial Services Authority (OJK) to fail in fulfilling the obligation to submit the annual report and/or financial statements to the OJK.*
4. *Has never been convicted of committing a criminal offense that harms the state's finances and/or related to the financial sector under the following conditions:*
 - a. *In the 20 (twenty) years prior to being nominated.*
 - b. *During their tenure as a member of the Board of Commissioners.*
5. *Has the commitment to comply with applicable regulations.*



6. Memiliki komitmen terhadap pengembangan Bank yang sehat.
7. Memiliki pengetahuan dan/atau keahlian dan pengalaman di bidang Perbankan dan bidang Keuangan.
8. Anggota Dewan Komisaris harus memenuhi persyaratan penilaian kemampuan dan kepatutan sesuai Peraturan Otoritas Jasa Keuangan.
9. Tidak termasuk dalam pihak yang dilarang untuk menjadi anggota Dewan Komisaris.
10. Wajib memiliki Sertifikat Manajemen Risiko Jenjang 6 (enam).
11. Tidak memiliki kredit bermasalah.

Kriteria Direksi *Board of Directors Criteria*

Yang dapat diangkat sebagai anggota Direksi adalah orang perseorangan yang memenuhi persyaratan pada saat diangkat dan selama menjabat:

1. Mempunyai akhlak, moral, dan integritas yang baik.
2. Cakap melakukan perbuatan hukum.
3. Dalam 5 (lima) tahun sebelum pengangkatan dan selama menjabat:
 - a. Tidak pernah dinyatakan pailit.
 - b. Tidak pernah menjadi anggota Direksi dan/atau anggota Dewan Komisaris yang dinyatakan bersalah menyebabkan suatu perusahaan dinyatakan pailit.
 - c. Tidak pernah dihukum karena melakukan tindak pidana yang merugikan keuangan negara dan/atau yang berkaitan dengan sektor keuangan.
 - d. Tidak pernah menjadi anggota Direksi dan/atau anggota Dewan Komisaris yang selama menjabat:
 - Pernah tidak menyelenggarakan RUPS tahunan.
 - Pertanggungjawabannya sebagai anggota Direksi dan/atau anggota Dewan Komisaris pernah tidak diterima oleh RUPS atau pernah tidak memberikan pertanggungjawaban sebagai anggota Direksi dan/atau anggota Dewan Komisaris kepada RUPS.
 - Pernah menyebabkan perusahaan yang memperoleh izin, persetujuan, atau pendaftaran dari Otoritas Jasa Keuangan tidak memenuhi kewajiban menyampaikan laporan tahunan dan/atau laporan keuangan kepada Otoritas Jasa Keuangan.
4. Tidak pernah dihukum karena melakukan tindak pidana yang merugikan keuangan negara dan/atau yang berkaitan dengan sektor keuangan dengan persyaratan sebagai berikut:
 - a. Dalam 20 (dua puluh) tahun sebelum dicalonkan.
 - b. Selama menjabat sebagai Direksi.
5. Memiliki komitmen untuk mematuhi peraturan perundang-undangan.
6. Memiliki komitmen terhadap pengembangan Bank yang sehat
7. Memiliki pengetahuan dan/atau keahlian di bidang yang dibutuhkan Emiten atau perusahaan publik.
8. Mayoritas anggota direksi paling kurang memiliki pengalaman 5 (lima) tahun di bidang operasional sebagai pejabat eksekutif bank.
9. Setiap anggota direksi harus memenuhi persyaratan penilaian kemampuan dan kepatutan sesuai peraturan otoritas jasa keuangan.
10. Tidak termasuk dalam pihak yang dilarang untuk menjadi direksi.
11. Wajib memiliki sertifikat manajemen risiko Jenjang 7 (tujuh).
12. Tidak memiliki kredit bermasalah.

6. Has the commitment to support the development of a healthy Bank.
7. Has knowledge and/or expertise and experience in the banking and financial sectors.
8. Members of the Board of Commissioners must meet the fit and proper criteria in accordance with the regulations of the Financial Services Authority (OJK).
9. Is not listed as an individual prohibited from serving as a member of the Board of Commissioners.
10. Must hold a Risk Management Certification Level 6 (six).
11. Has no outstanding or problematic credit.

To be eligible for appointment as a member of the Board of Directors, an individual must meet the following criteria at the time of appointment and throughout their tenure:

1. Has good morals, ethics, and integrity.
2. Capable of performing legal actions.
3. Within 5 (five) years prior to their appointment and during their tenure:
 - a. Has never been declared bankrupt.
 - b. Has never served as a member of the Board of Directors and/or Board of Commissioners found guilty of causing a company to be declared bankrupt.
 - c. Has never been convicted of a crime that harms the financial interests of the state and/or is related to the financial sector.
 - d. Has never been a member of the Board of Directors and/or Board of Commissioners who, during their tenure:
 - Failed to hold the AGMS.
 - Had their accountability as a member of the Board of Directors and/or Board of Commissioners rejected by the AGMS or failed to provide the required accountability to the AGMS.
 - Caused a company with approval or registration from the Financial Services Authority (OJK) to fail in meeting its obligation to submit annual reports and/or financial statements to OJK.
4. Has never been convicted of a crime that harms the financial interests of the state and/or is related to the financial sector, under the following conditions:
 - a. Within 20 years prior to the nomination.
 - b. During their tenure as a member of the Board of Directors.
5. Has a commitment to Complying with Laws and Regulations.
6. Has a commitment to the Development of a Healthy Bank.
7. Has knowledge and/or expertise in the relevant fields for the Public Company or Issuer.
8. The majority of members of the Board of Directors must have at least 5 years of experience in operational roles as executive officers in the banking industry.
9. Every member of the Board of Directors must meet the competency and fit-and-proper test requirements according to Financial Services Authority (OJK) regulations.
10. Is not listed as an individual prohibited from serving as a Board of Director.
11. Must hold a Risk Management Certification Level 7 (seven).
12. Has no outstanding or non-performing loans.





Kebijakan Suksesi Dewan Komisaris dan Direksi *Succession Policy for the Board of Commissioners and Board of Directors*

Komite Nominasi dan Remunerasi memiliki peran khusus terkait suksesi Dewan Komisaris dan Direksi, sebagaimana terlihat pada bagan di bawah ini:

The Nomination and Remuneration Committee plays a key role in the succession process for both the Board of Commissioners and the Board of Directors, as illustrated in the diagram below:

1

Pemegang Saham Pengendali *Controlling Shareholders*

Menyampaikan calon anggota Direksi dan Dewan Komisaris kepada Dewan Komisaris
Conveying prospective members of the Board of Directors and Board of Commissioners to the Board of Commissioners

2

Dewan Komisaris *Board of Commissioners*

Dewan Komisaris meminta Komite Nominasi dan Remunerasi untuk mengkaji, mengevaluasi, dan memberikan rekomendasi atas calon anggota Direksi dan Dewan Komisaris

The Board of Commissioners may request the Nomination and Remuneration Committee to review, evaluate and provide recommendation on prospective members of the Board of Director and Board of Commissioners

3

Komite Nominasi dan Remunerasi *Nomination and Remuneration Committee*

- **Melakukan Kajian dan Penilaian Internal terhadap calon anggota Direksi dan Dewan Komisaris dan memberikan rekomendasi kepada Dewan Komisaris**
Conducting Internal Review and Assessment to prospective members of the Board of Directors and Board of Commissioners and providing recommendations to the Board of Commissioners
- **Melakukan *interview* kepada calon Direksi dan Dewan Komisaris jika diperlukan**
Conduct interviews to prospective Board of Directors and Board of Commissioners if necessary

4

Dewan Komisaris *Board of Commissioners*

- **Mengkaji dan mengevaluasi hasil rekomendasi Komite Nominasi dan Remunerasi**
Reviewing and evaluating the recommendations of the Nomination and Remuneration Committee
- **Memberikan rekomendasi kepada Pemegang Saham melalui Rapat Umum Pemegang Saham**
Provide recommendation to Shareholders through the General Meeting of Shareholders

5

Rapat Umum Pemegang Saham *General Meeting of Shareholder*

Menetapkan anggota Direksi dan Dewan Komisaris dengan catatan akan efektif setelah lulus Uji Kemampuan dan Kepatutan (*Fit & Proper Test*) yang diselenggarakan oleh Otoritas Jasa Keuangan
Determining members of the Board of Directors and Board of Commissioners with a notification will be effective after passing the Fit & Proper Test conducted by the Financial Services Authority (OJK)

Prosedur Pengangkatan, Pengunduran Diri serta Pemberhentian Dewan Komisaris

Procedures for Appointment, Resignation, and Dismissal of the Board of Commissioners

Dewan Komisaris diangkat untuk masa jabatan tertentu dan dapat diangkat kembali, sesuai dengan Anggaran Dasar Bank. Dalam satu periode masa jabatan Dewan Komisaris adalah tiga tahun atau sampai dengan penutupan RUPS Tahunan pada akhir satu periode masa jabatan, tanpa mengurangi hak Rapat Umum Pemegang Saham untuk sewaktu-waktu memberhentikan anggota Dewan Komisaris yang sedang menjabat.

Pengangkatan dan pemberhentian anggota Dewan Komisaris ditetapkan oleh RUPS dengan memperhatikan visi, misi, dan rencana strategis Bank untuk memungkinkan pengambilan keputusan yang efektif, cepat, tepat, dan independen.

Tata cara pengunduran diri dan pemberhentian Anggota Dewan Komisaris yang diatur dalam Kebijakan Bank tentang Dewan Komisaris yang telah disesuaikan dengan Peraturan Perundang-undangan yang berlaku, yaitu sebagai berikut:

A. Pengunduran Diri

1. Anggota Dewan Komisaris berhak mengundurkan diri dari jabatannya sebelum masa jabatannya berakhir dengan memberitahukan secara tertulis mengenai maksudnya tersebut kepada Bank.
2. Bank wajib menyelenggarakan RUPS untuk memutuskan permohonan pengunduran diri anggota Dewan Komisaris paling lambat 90 (sembilan puluh) hari setelah diterimanya permohonan pengunduran diri.
3. Sesuai dengan Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola bagi bank Umum, dijelaskan bahwa pengunduran diri Komisaris Independen sebelum periode masa jabatan berakhir wajib mendapatkan persetujuan terlebih dahulu dari Otoritas Jasa Keuangan sebelum diputuskan dalam RUPS.
4. Bank wajib melakukan keterbukaan informasi kepada masyarakat dan menyampaikan kepada Otoritas Jasa Keuangan paling lambat 2 (dua) hari kerja setelah:
 - a. Diterimanya permohonan pengunduran diri anggota Dewan Komisaris; dan
 - b. Hasil penyelenggaraan RUPS terkait permohonan pengunduran diri anggota Dewan Komisaris.
5. Sebelum pengunduran diri berlaku efektif, anggota Dewan Komisaris yang bersangkutan tetap berkewajiban menyelesaikan tugas dan tanggung jawabnya sesuai dengan ketentuan dalam Anggaran Dasar Bank dan peraturan perundang-undangan yang berlaku.
6. Terhadap anggota Dewan Komisaris yang mengundurkan diri tersebut tetap dapat dimintakan pertanggungjawabannya sebagai anggota Dewan Komisaris sejak tanggal pengangkatannya hingga tanggal disetujuinya pengunduran dirinya dalam RUPS. Pembebasan tanggung jawab anggota Dewan Komisaris yang mengundurkan diri diberikan setelah RUPS membebaskannya.
7. Masa Jabatan anggota Dewan Komisaris dengan sendirinya berakhir apabila anggota Dewan Komisaris tersebut:
 - a. Meninggal dunia.
 - b. Ditaruh dibawah pengampuan berdasarkan suatu putusan pengadilan.
 - c. Diberhentikan karena keputusan RUPS.
 - d. Tidak lagi memenuhi persyaratan perundang-undangan yang berlaku.

Members of the Board of Commissioners are appointed for a specified term and may be reappointed in accordance with the Bank's Articles of Association. The term of office of the Board of Commissioners is three years, or until the closing of the AGMS at the end of the term, without limiting the GMS the right to dismiss any member of the Board of Commissioners at any time during their term.

The appointment and dismissal of members of the Board of Commissioners are determined by the GMS, taking into account the Bank's vision, mission, and strategic plans to ensure effective, quick, accurate and independent decision-making.

The procedures for resignation and dismissal of members of the Board of Commissioners are stipulated in the Bank's policy on the Board of Commissioners, which has been adjusted to comply with applicable regulations as follows:

A. Resignation

1. A member of the Board of Commissioners has the right to resign from their position before the end of their term by submitting written notice to the Bank.
2. The Bank is required to hold a GMS to decide on the resignation request no later than 90 (ninety) days after receiving the resignation request.
3. According to the Financial Services Authority (OJK) Regulation Number 17 of 2023 regarding Governance for Commercial Banks, an Independent Commissioner's resignation before the end of their term must first be approved by the OJK before being decided in the GMS.
4. The Bank is required to disclose information to the public and notify the OJK no later than 2 (two) working days after:
 - a. Receiving the resignation request from the member of the Board of Commissioners; and
 - b. The GMS resolution regarding the resignation request of the Board of Commissioners member.
5. Until the resignation becomes effective, the resigning member of the Board of Commissioners remains responsible for fulfilling their duties and obligations in accordance with the Bank's Articles of Association and applicable regulations.
6. A member of the Board of Commissioners who resigns may still be held accountable for their duties and responsibilities from the date of their appointment until the date their resignation is approved in the GMS. The release of responsibility for the resigning member will be granted once the GMS formally approves it.
7. The term of office of a member of the Board of Commissioners automatically ends if the member:
 - a. Passes away.
 - b. Is placed under legal guardianship by a court ruling.
 - c. Is dismissed by a GMS resolution.
 - d. No longer meets the applicable legal requirements.



B. Pemberhentian Anggota Dewan Komisaris

1. Anggota Dewan Komisaris dapat diberhentikan sewaktu-waktu berdasarkan keputusan RUPS dengan menyebutkan alasannya. Alasan pemberhentian anggota Dewan Komisaris tersebut dilakukan apabila anggota Dewan Komisaris yang bersangkutan tidak lagi memenuhi persyaratan sebagai anggota Dewan Komisaris yang antara lain melakukan tindakan yang merugikan Bank atau karena alasan lainnya yang dinilai tepat oleh RUPS. Keputusan pemberhentian anggota Dewan Komisaris tersebut diambil setelah yang bersangkutan diberi kesempatan untuk membela diri dalam RUPS, namun pemberian kesempatan untuk membela diri tersebut tidak diperlukan dalam hal yang bersangkutan tidak keberatan atas pemberhentian tersebut.
2. Sesuai dengan Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola bagi bank Umum, dijelaskan bahwa pemberhentian Komisaris Independen sebelum periode masa jabatan berakhir wajib mendapatkan persetujuan terlebih dahulu dari Otoritas Jasa Keuangan sebelum diputuskan dalam RUPS.
3. Pemberhentian anggota Dewan Komisaris sebagaimana dimaksud dalam ketentuan angka 1 (satu) di atas berlaku sejak ditutupnya RUPS atau tanggal lain yang ditetapkan dalam keputusan RUPS.
4. Setiap pengangkatan, pemberhentian dan/atau penggantian anggota Dewan Komisaris sebagaimana tercantum dalam Ringkasan Risalah RUPS wajib diumumkan kepada masyarakat paling kurang melalui:
 - a. Situs web penyedia e-RUPS
 - b. Situs web Bursa Efek
 - c. Situs web Bank
 dalam Bahasa Indonesia dan bahasa asing, dengan ketentuan bahasa asing yang digunakan paling kurang bahasa Inggris.

B. Dismissal of Members of the Board of Commissioners

1. A member of the Board of Commissioners may be dismissed at any time by a GMS decision, with the reasons for the dismissal stated. Dismissal occurs if the member no longer meets the qualifications required, such as actions detrimental to the Bank or any other reason deemed appropriate by the GMS. The resolution to dismiss the member is made after they are given the opportunity to defend themselves in the GMS; however, this right to defend is not required if the member does not object to the dismissal.
2. According to Financial Services Authority (OJK) Regulation Number 17 of 2023 on Governance of Commercial Banks, the dismissal of an Independent Commissioner before the end of their term requires prior approval from the Financial Services Authority (OJK) before being decided in the GMS.
3. The dismissal of a member of the Board of Commissioners, as stated in point 1 above, takes effect as soon as the GMS is concluded or on another date as specified in the GMS resolution.
4. Every appointment, dismissal, and/or replacement of members of the Board of Commissioners, as recorded in the GMS minutes, must be disclosed to the public at least through the following platforms:
 - a. e-GMS provider website
 - b. Stock Exchange website
 - c. Bank's website
 the announcement must be made in both Indonesian and a foreign language, with English being the minimum requirement used for the foreign language.

Prosedur Pengangkatan dan Pemberhentian Direksi *Procedures for Appointment and Dismissal of the Board of Directors*

Para anggota Direksi diangkat oleh RUPS sesuai dengan ketentuan yang berlaku, masing-masing untuk jangka waktu terhitung sejak tanggal yang ditentukan saat RUPS yang mengangkat mereka sampai penutupan RUPS tahunan yang ketiga setelah tanggal pengangkatan mereka, dengan tidak mengurangi hak RUPS untuk memberhentikan mereka sewaktu-waktu dengan menyebutkan alasannya setelah anggota Direksi yang bersangkutan diberi kesempatan untuk membela diri dalam Rapat tersebut. Pemberhentian demikian berlaku sejak penutupan Rapat yang memutuskan pemberhentiannya, kecuali bila tanggal pemberhentian yang lain ditentukan oleh Rapat tersebut. Anggota Direksi yang masa jabatannya telah berakhir dapat diangkat kembali sesuai dengan keputusan RUPS.

Tata cara pengunduran diri diatur dalam Kebijakan Direksi yang mengacu kepada Undang-undang No. 40 Tahun 2007, Peraturan Otoritas Jasa Keuangan No. 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik serta Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum:

- Anggota Direksi berhak mengundurkan diri dari jabatannya sebelum masa jabatannya berakhir dengan memberitahukan secara tertulis mengenai maksudnya tersebut kepada Bank.
- Bank wajib menyelenggarakan RUPS untuk memutuskan permohonan pengunduran diri anggota Direksi paling lambat 90 (sembilan puluh) hari setelah diterimanya permohonan pengunduran diri.

Members of the Board of Directors are appointed by the GMS in accordance with applicable regulations, each for a term starting from the date specified at the GMS that appoints them until the closing of the third annual GMS following their appointment, without prejudice to the GMS's right to dismiss them at any time, with reasons, after the concerned Director has been given an opportunity to defend themselves in the meeting. Such dismissal becomes effective from the closing of the meeting that approves the dismissal, unless another date for dismissal is specified in the meeting resolution. A Director whose term has ended may be reappointed in accordance with the GMS resolution.

The procedure for resignation is stipulated in the Board of Directors Policy, referring to Law Number 40 of 2007, Financial Services Authority (OJK) Regulation Number 33/POJK.04/2014 on Board of Directors and Board of Commissioners of Issuers or Public Companies, and Financial Services Authority (OJK) Regulation Number 17 of 2023 on Implementation of Governance for Commercial Banks, as follows:

- A Director has the right to resign from their position before the end of their term by submitting a written notice to the Bank regarding their intention.
- The Bank is required to hold a GMS to decide on the Director's resignation request no later than 90 (ninety) days after receiving the resignation request.

- Pemberhentian atau penggantian presiden direktur dan/atau direktur yang membawahkan fungsi kepatuhan sebelum periode masa jabatan berakhir wajib mendapatkan persetujuan terlebih dahulu dari Otoritas Jasa Keuangan sebelum diputuskan dalam RUPS.
- Sebelum pengunduran diri berlaku efektif, anggota Direksi yang bersangkutan tetap berkewajiban menyelesaikan tugas dan tanggung jawabnya sesuai dengan ketentuan dalam Anggaran Dasar Bank dan Peraturan Perundang-undangan yang berlaku.
- Terhadap anggota Direksi yang mengundurkan diri tersebut tetap dapat dimintakan pertanggungjawabannya sebagai anggota Direksi sejak tanggal pengangkatannya hingga tanggal disetujuinya pengunduran dirinya dalam RUPS.
- Setiap pengangkatan, pemberhentian dan/atau penggantian anggota Direksi sebagaimana tercantum dalam Ringkasan Risalah RUPS wajib diumumkan kepada masyarakat paling kurang melalui:
 - Situs web penyedia e-RUPS
 - Situs web Bursa Efek
 - Situs web Bank
 dalam Bahasa Indonesia dan bahasa asing, dengan ketentuan bahasa asing yang digunakan paling kurang bahasa Inggris.

- The dismissal or replacement of the President Director and/or the Director in charge the compliance function before the end of the term must first obtain approval from the Financial Services Authority (OJK) before being approved at the GMS.
- Before the resignation becomes effective, the concerned Director remains responsible for completing their duties and responsibilities according to the Bank's Articles of Association and applicable laws and regulations.
- A resigning Director may still be held accountable for their actions as a Director from the date of their appointment until the date the GMS approves their resignation.
- Any appointment, dismissal, and/or replacement of a Director, as recorded in the summary of the GMS minutes, must be publicly disclosed at least through:
 - e-GMS provider website
 - Stock Exchange website
 - Bank's website
 The announcement must be made in both Indonesian and a foreign language, with English being the minimum requirement used for the foreign language.

Prosedur dan Mekanisme Penetapan Remunerasi Dewan Komisaris dan Direksi *Procedures and Mechanisms for Determining Remuneration for the Board of Commissioners and Board of Directors*

RUPS Tahunan berhak menetapkan besaran remunerasi serta fasilitas yang diberikan bagi Dewan Komisaris dan Direksi dengan memperhatikan rekomendasi dari pihak Komite Remunerasi dan Nominasi.

The Annual GMS has the authority to determine the amount of remuneration and benefits provided to the Board of Commissioners and Board of Directors, considering the recommendations from the Remuneration and Nomination Committee.

Dasar Kebijakan Remunerasi Bagi Dewan Komisaris dan Direksi *Basic Remuneration Policy for the Board of Commissioners and Board of Directors*

Remunerasi adalah imbalan yang ditetapkan dan diberikan kepada anggota Direksi, anggota Dewan Komisaris dan/atau Karyawan/wati BWS baik yang bersifat tetap maupun variabel dalam bentuk tunai maupun tidak tunai sesuai dengan tugas, wewenang, dan tanggung jawabnya. BWS telah menerapkan kebijakan remunerasi berdasarkan Peraturan Otoritas Jasa Keuangan No. 45/POJK.03/2015 dan Surat Edaran Otoritas Jasa Keuangan No. 40/SEOJK.03/2016 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi Bagi Bank Umum. Penerapan tata kelola dalam pemberian Remunerasi bertujuan untuk mendorong dilakukannya *prudent risk taking* sehingga kelangsungan usaha Bank dapat tetap terjaga.

Remuneration is compensation set and provided to members of the Board of Directors, members of the Board of Commissioners, and/or employees of BWS, whether fixed or variable, in the form of cash or non-cash benefits, in accordance with their duties, authorities, and responsibilities. BWS has implemented a remuneration policy based on Financial Services Authority (OJK) Regulation Number 45/POJK.03/2015 and Financial Services Authority (OJK) Circular Letter Number 40/SEOJK.03/2016 on Implementation of Governance in Providing Remuneration for Commercial Banks. The implementation of governance in remuneration aims to encourage prudent risk-taking to ensure the sustainability of the Bank's business.

Kebijakan Remunerasi Dewan Komisaris dan Direksi *Remuneration Policy for the Board of Commissioners and Board of Directors*

Dewan Komisaris dan Direksi mendapatkan sejumlah remunerasi dan fasilitas lainnya dalam menjalankan tugas dan tanggung jawabnya. Kebijakan pemberian remunerasi dan fasilitas lainnya bagi Dewan Komisaris dan Direksi mengacu kepada keputusan dari Pemegang Saham sebagaimana ditetapkan dalam RUPS dengan memperhatikan hasil kajian yang dilakukan oleh Bank.

The Board of Commissioners and Board of Directors receive remuneration and other facilities to carry out their duties and responsibilities. The policy for delegating remuneration and other facilities to the Board of Commissioners and Board of Directors refers to the decisions made by the Shareholders, as specified in the GMS, taking into account the assessments conducted by the Bank.



Proses Penyusunan Kebijakan Remunerasi

Remuneration Policy Formulation Process

Kebijakan remunerasi merupakan salah satu faktor penting untuk mendapatkan dan/atau mempertahankan karyawan, pejabat eksekutif, Direksi dan Dewan Komisaris yang kompeten serta berkualitas. Kebijakan remunerasi merupakan strategi BWS dalam memberikan imbalan yang disesuaikan dengan kemampuan Bank agar dapat mengakomodir perubahan demografi karyawan, pengelolaan biaya tenaga kerja, dan dalam rangka mendorong pencapaian tujuan bisnis Bank.

Remunerasi BWS disusun dengan tujuan untuk dapat menarik, mempertahankan, memotivasi, dan meningkatkan keterikatan karyawan agar dapat secara terus-menerus memberikan kinerja yang optimal, mendukung visi, misi, dan strategi Bank.

The remuneration policy is a crucial factor in attracting and/or retaining competent and high-quality employees, executive officers, the Board of Directors, and the Board of Commissioners. It is part of BWS's strategy in providing rewards that are aligned with the Bank's financial capacity, allowing it to accommodate changes in employee demographics, manage labor costs, and drive the achievement of the Bank's business objectives.

The remuneration policy at BWS is structured to attract, retain, and motivate employees, while also enhancing their engagement. This approach ensures that employees consistently deliver high performance, contributing to the achievement of the Bank's vision, mission, and strategic objectives.

Bagan Prosedur Penetapan Remunerasi Dewan Komisaris dan Direksi

Chart of Remuneration Determination Procedures for the Board of Commissioners and Board of Directors



Cakupan Kebijakan Remunerasi

Scope of Remuneration Policy

Sehubungan dengan berlakunya Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum, Peraturan Otoritas Jasa Keuangan Nomor 45/POJK.03/2015 dan Surat Edaran Otoritas Jasa Keuangan Nomor 40/SEOJK.03/2016 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi Bagi Bank Umum, BWS telah memiliki Kebijakan Remunerasi yang ditetapkan berdasarkan Keputusan Direksi Nomor 008/KEP-DIR/A-04/VI/24 tanggal 25 Juni 2024. Kebijakan Remunerasi BWS berisi mengenai pemberian remunerasi kepada Dewan Komisaris, Direksi dan Karyawan, termasuk dalam hal ini penetapan material risk taker untuk beberapa posisi tertentu. Penetapan material risk taker dilakukan melalui pendekatan kualitatif dan pendekatan kuantitatif.

In connection with the enactment of the Financial Services Authority Regulation Number 17 of 2023 concerning the Implementation of Governance for Commercial Banks, the Financial Services Authority Regulation Number 45/POJK.03/2015 and the Financial Services Authority Circular Letter Number 40/SEOJK.03/2016 concerning the Implementation of Governance in the Provision of Remuneration for Commercial Banks, BWS has a Remuneration Policy established based on the Decree of the Board of Directors Number 008/KEP-DIR/A-04/VI/24 dated June 25, 2024. The BWS Remuneration Policy contains the provision of remuneration to the Board of Commissioners, Directors and Employees, including the determination of material risk takers for certain positions. The determination of material risk takers is carried out through a qualitative approach and a quantitative approach.

Dalam melakukan menetapkan remunerasi yang bersifat tetap, BWS memperhatikan hal-hal sebagai berikut:

1. Skala usaha
2. Kompleksitas usaha
3. Peer group
4. Tingkat inflasi
5. Kondisi dan kemampuan keuangan
6. Tidak bertentangan dengan peraturan perundang-undangan
7. Perbedaan (gap) remunerasi antar tingkat jabatan sehingga dapat mengurangi potensi terjadinya konflik internal dan risiko operasional seperti fraud atau risiko operasional lain

Sedangkan dalam menetapkan remunerasi yang bersifat variabel, selain pertimbangan sebagaimana dijelaskan dalam poin 1 sampai dengan 7 di atas, BWS juga mempertimbangkan pelaksanaan *prudent risk taking*.

- **Remunerasi yang Dikaitkan dengan Risiko**
Dalam memberikan remunerasi BWS memperhatikan prinsip-prinsip kehati-hatian yang bertujuan untuk mendorong dilakukannya *prudent risk taking* dalam rangka menjaga kelangsungan usaha BWS, menentukan metode pengukuran kinerja dan jenis risiko dalam menetapkan pemberian Remunerasi yang Bersifat Variabel sesuai skala dan kompleksitas kegiatan usaha BWS. Dalam menetapkan kebijakan remunerasi BWS memperhatikan jenis, kriteria, dampak serta perubahan penentuan jenis risiko utama dalam menetapkan remunerasi.
- **Pengukuran Kinerja Dikaitkan dengan Remunerasi**
Dalam memberikan remunerasi, BWS melakukan pengukuran kinerja yang dikaitkan dengan remunerasi, meliputi kebijakan remunerasi yang dikaitkan dengan penilaian kinerja, metode dalam mengaitkan Remunerasi individu dengan kinerja BWS dan kinerja unit kerja serta metode yang digunakan BWS sesuai dengan Key Performance Indicator yang telah disepakati. Penerapan strategi remunerasi juga dilaksanakan dengan memperhatikan kinerja dari tiap-tiap individu pegawai (*based on performance*), kinerja unit kerja dan kinerja BWS secara keseluruhan, namun tetap dalam anggaran yang ditetapkan.
- **Penentuan Remunerasi**
Dikaitkan dengan Kinerja dan Risiko BWS memberikan remunerasi yang bersifat variabel yakni remunerasi yang dikaitkan dengan kinerja dan risiko, antara lain Bonus, tantiem/insentif kinerja atau bentuk lainnya dipersamakan dengan itu. Remunerasi yang berupa bonus, tantiem, insentif dapat diberikan dalam bentuk tunai, saham atau instrumen yang berbasis saham yang diterbitkan oleh BWS. Berdasarkan Peraturan Otoritas Jasa Keuangan Nomor 45/POJK.03/2015 tentang Penerapan Tata Kelola Dalam Pemberian Remunerasi bagi Bank Umum, remunerasi yang bersifat variabel dalam bentuk saham atau instrumen yang berbasis saham, khusus bagi Komisaris Independen dikonversi dan diberikan dalam bentuk tunai.
- **Jasa Konsultan Eksternal**
Di tahun 2024, BWS tidak menggunakan konsultan eksternal dalam merumuskan kebijakan terkait remunerasi bagi Dewan Komisaris, Direksi maupun karyawan.

In determining permanent remuneration, BWS considers the following factors:

1. Business scale
2. Business complexity
3. Peer group
4. Inflation rate
5. Financial condition and capability
6. Compliance with applicable laws and regulations
7. The disparity (gap) in remuneration between different job levels to mitigate the potential for internal conflicts and operational risks such as fraud or other operational risks

When determining variable remuneration, BWS also considers prudent risk-taking practices, in addition to the factors outlined in points 1 to 7 above.

- **Risk-Linked Remuneration**
BWS adopts a cautious approach to remuneration, aiming to promote prudent risk-taking that protects the Bank's ongoing operations. The performance measurement methods and the types of risks considered are in line with the scale and complexity of BWS's business. In formulating its remuneration policy, BWS takes into account the nature, criteria, impact, and any changes in the primary risk types that affect remuneration decisions.
- **Performance Measurement Linked to Remuneration**
In determining remuneration, BWS evaluates performance based on a remuneration policy that is linked to performance assessments, including the method of aligning individual remuneration with BWS's overall performance and the performance of specific work units. The strategy ensures that remuneration is in line with the performance of each individual employee, the performance of the work unit, and the performance of BWS as a whole, while remaining within the approved budget.
- **Remuneration Determination**
BWS provides variable remuneration, such as bonuses, performance incentives, or similar forms, which are directly linked to performance and risk. This can be granted in cash, stock, or stock-based instruments issued by BWS. In accordance with OJK Regulation Number 45/POJK.03/2015 subject the Implementation of Corporate Governance in Remuneration for Commercial Banks, any stocks-based remuneration granted to independent commissioners must be converted into cash
- **External Consultant Services**
In 2024, BWS did not utilize external consultants to formulate remuneration policies for the Board of Commissioners, Board of Directors, or employees.



Remunerasi dan Fasilitas Dewan Komisaris dan Direksi Tahun 2024

Remuneration and Facilities for the Board of Commissioners and Board of Directors in 2024

Paket remunerasi dan fasilitas yang diterima oleh Direksi dan Dewan Komisaris mencakup struktur remunerasi dan rincian jumlah nominal, sebagaimana dalam tabel di bawah ini:

The remuneration and facilities package received by the Board of Directors and the Board of Commissioners includes the remuneration structure and detailed nominal amounts, as shown in the table below:

Jenis Remunerasi dan Fasilitas Lain Types of Remuneration and Other Facilities	Jumlah yang Diterima Direksi dalam 1 Tahun Amount Received by the Board of Directors in 1 Year				Jumlah yang Diterima Dewan Komisaris dalam 1 Tahun Amount Received by the Board of Directors in 1 Year			
	2024		2023		2024		2023	
	Orang Person	(Rp-juta) (IDR-million)	Orang Person	(Rp-juta) (IDR-million)	Orang Person	(Rp-juta) (IDR-million)	Orang Person	(Rp-juta) (IDR-million)
Gaji, bonus, tunjangan, rutin, tantiem, dan fasilitas lainnya dalam bentuk non natura Salary, bonus, allowance, routine, tandem, and other facilities in-kind	8*)	15.441,59	7**)	16.149,32	4	3.758,91	4	3.515,96
Fasilitas lain dalam bentuk natura (perumahan, asuransi, kesehatan, dan sebagainya) Other facilities in kind (housing, insurance, health, etc.)	8*)	13.860,58	7**)	15.345,74	4	2.536,11	4	1.993,14
Jumlah Total	8*)	29.302,17		31.495,06	4	6.295,02		5.509,10

*) Terdapat remunerasi Kang Bong Joo, Hwang Gyusoon yang dibayarkan pada tahun 2024

**) Terdapat remunerasi Bapak M Tri Budiono yang dibayarkan pada tahun 2023

*) There is remuneration for Kang Bong Joo, Hwang Gyusoon paid in 2024

**) There is remuneration for Mr. M Tri Budiono paid in 2023

Jumlah Remunerasi Total of Remuneration	Jumlah Direksi Number of Board of Directors		Jumlah Dewan Komisaris Number of Board of Commissioners	
	2024	2023	2024	2023
Di atas Rp2 miliar Above IDR2 billion	7	6	1	-
Di atas Rp1 miliar sampai dengan Rp2 miliar Above IDR1 billion to IDR2 billion	1	-	3	3
Di atas Rp500 juta sampai dengan Rp1 miliar Above IDR500 million to IDR1 billion	-	1	-	1
Rp500 juta ke bawah IDR500 million and below	-	-	-	-

Remunerasi yang Bersifat Variabel:

1. Bentuk remunerasi yang bersifat variabel Remunerasi bersifat variabel diberikan dengan berbasis kinerja dalam bentuk tunai dan saham, implementasi pemberian remunerasi bersifat variabel dalam bentuk saham tertuang dalam Keputusan Direksi Nomor 23/KEP.DIR/HC.III/III/19.
2. Terdapat perbedaan pemberian remunerasi bersifat variabel dengan penjelasan sebagai berikut:

Variable Remuneration:

1. Variable form of remuneration
Variable remuneration is given on a performance basis in cash and shares. The implementation of variable remuneration in the form of shares is stated in Decree of the Board of Directors Number 23/KEP.DIR/HC.III/III/19.
2. There are differences in the provision of variable remuneration with the following explanation:

Jabatan Position	Dasar Remunerasi Variabel Variable Remuneration Basis	Pertimbangan Consideration
Direksi Board of Directors	Berdasarkan pencapaian nilai KPI (Key Performance Indicator), dikalikan gaji selama 1 tahun. Based on the achievement of the KPI (Key Performance Indicator) value, it is multiplied by the salary for 1 year.	Direksi memiliki fungsi untuk mengelola Bank dan bertanggung jawab terhadap pencapaian Rencana Bisnis Bank. The Board of Directors has a function to manage the Bank and is responsible for achieving the Bank's Business Plan
Dewan Komisaris Board of Commissioners	Maksimal 1 (satu) kali gaji sebulan. Maximum 1 (one) time monthly salary.	Dewan Komisaris memiliki fungsi pengawasan terhadap pelaksanaan tugas dan tanggung jawab Direksi. Dewan Komisaris tidak terlibat dalam operasional bank. The Board of Commissioners has a supervisory function on the implementation of the duties and responsibilities of the Board of Directors. The Board of Commissioners is not involved in bank operations.
Pegawai Employee	Berdasarkan pencapaian KPI Individu dan KPI Bank, sehingga ditetapkan besaran persentase masing-masing remunerasi variabel. The percentage of each variable remuneration is determined based on the achievement of Individual KPIs and Bank KPIs.	Bertanggung jawab secara keseluruhan sesuai dengan uraian pekerjaan masing-masing. Responsible as a whole following their respective job descriptions.

Jumlah Direksi, Dewan Komisaris dan Pegawai yang Menerima Remunerasi yang Bersifat Variabel

Number of the Board of Directors, Board of Commissioners and Employees Receiving Variable Remuneration

2024		2023	
Orang Person	Jumlah (Rp-Juta) Total (IDR-Million)	Orang Person	Jumlah (Rp-Juta) Total (IDR-Million)
1.639	26.274,60	1.625	24.157,72

Jabatan dan Jumlah Pihak yang Menjadi Material Risk Taker

Position and Number of Parties who Become Material Risk Takers

Jabatan Position	2024 (orang) 2024 (person)	2023 (orang) 2023 (person)
Presiden Direktur President Director	1	1
Direktur Board of Directors	5	5
Jumlah Total	6	6

Tidak terdapat opsi saham untuk Direksi, Dewan Komisaris dan/atau Pejabat Eksekutif selama tahun 2024.

There were no stock options for the Board of Directors, Board of Commissioners, and/or Executive Officers in 2024.

Rasio Gaji

Salary Ratio

Berikut disampaikan rasio gaji yang berlaku di BWS:

The following is the salary ratio that applies to BWS:

Perbandingan Position	Rasio Ratio	
	2024	2023
Karyawan Tertinggi dengan Karyawan Terendah Highest Employee with Lowest Employee	34,4 : 1	27,6 : 1
Presiden Direktur dengan Direktur President Director with Director	2,3 : 1	2,9 : 1



Perbandingan Position	Rasio Ratio	
	2024	2023
Komisaris Utama dengan Anggota Komisaris <i>President Commissioner with Member of Commissioners</i>	1,3 : 1	1,3 : 1
Direksi Tertinggi dengan Karyawan Tertinggi <i>Highest Board of Directors with Highest Employees</i>	1,6 : 1	2,2 : 1

Yang dimaksud karyawan tertinggi adalah karyawan yang secara struktur organisasi berada di bawah jajaran direksi yang memperoleh penghasilan tertinggi dalam 1 (satu) tahun, sedangkan karyawan terendah adalah karyawan yang secara struktur organisasi berada di bawah jajaran direksi yang memperoleh penghasilan terendah dalam 1 (satu) tahun.

The highest-paid employee refers to the employee who, within the organizational structure, is below the executive level and receives the highest income in one (1) year. Conversely, the lowest-paid employee is the one who, within the organizational structure, is below the executive level and receives the lowest income in one (1) year.

Jumlah Penerima dan Total Remunerasi yang Dijamin Tanpa Syarat

Number of Beneficiaries and Total Unconditionally Guaranteed Remuneration

Selama tahun 2024 tidak terdapat penerima remunerasi yang dijamin tanpa syarat.

In 2024 there will be no recipients of unconditionally guaranteed remuneration.

Jumlah Pegawai yang Terkena PHK dan Total Nominal Pesangon yang Dibayarkan

Number of Employees Affected by Termination and Total Severance Pay

Jumlah pegawai yang terkena pemutusan hubungan kerja dan total nominal pesangon yang dibayarkan dalam tabel di bawah ini:

The number of employees affected by termination of employment and the total severance paid are listed in the table below:

Jumlah Nominal Pesangon yang Dibayarkan Orang dalam 1 (Satu) Tahun

Nominal Amount of Severance Paid by People in 1 (One) Year

Rentang Range	Jumlah Pegawai Total Employees	
	2024	2023
Di atas Rp1 miliar sampai dengan Rp2 miliar <i>Above IDR1 billion to IDR2 billion</i>	-	-
Di atas Rp500 juta sampai dengan Rp1 miliar <i>Above IDR500 million to IDR1 billion</i>	-	-
Rp500 juta ke bawah <i>IDR500 million and below</i>	-	-

Jumlah Total Remunerasi yang bersifat Variabel yang Ditangguhkan

Total Amount of Deferred Variable Remuneration

Jumlah total Remunerasi yang bersifat variabel yang ditangguhkan, yang terdiri dari tunai dan/atau saham atau instrumen yang berbasis saham yang diterbitkan BWS adalah sebesar Rp1.456.405.759 di mana terdiri dari uang tunai sebesar Rp539.635.917 dan saham sebesar Rp916.769.842.

The total amount of deferred variable remuneration, which consists of cash and/or shares or equity-based instruments issued by BWS, is IDR1,456,405,759. This comprises cash of IDR539,635,917 and shares amounting to IDR916,769,842.

Jumlah Total Remunerasi yang Bersifat Variabel yang Ditangguhkan yang Dibayarkan Selama Satu Tahun

Total Amount of Deferred Variable Remuneration Paid During One Year

Jumlah total Remunerasi yang bersifat variabel yang ditangguhkan yang dibayarkan selama 1 (satu) tahun adalah Rp271.308.869.

The total deferred variable remuneration paid during one (1) year is IDR271,308,869.

Rincian jumlah Remunerasi yang Diberikan dalam Satu Tahun

Details of the amount of Remuneration Provided in One Year

Rincian jumlah Remunerasi yang diberikan dalam 1 (satu) tahun (dalam jutaan Rupiah) meliputi:

The remuneration provided in one (1) year (in million Rupiah) consists of:

Remunerasi yang Bersifat Tetap Fixed Remuneration	2024	2023
Tunai Cash	23.289,17	25,233.06
Saham/instrumen yang berbasis saham yang diterbitkan Bank Shares/share-based instruments issued by the Bank	-	-

Remunerasi yang Bersifat Variabel Variable Remuneration	2024		2023	
	Tidak Ditangguhkan Not Suspended	Ditangguhkan Suspended	Tidak Ditangguhkan Not Suspended	Ditangguhkan Suspended
Tunai Cash	5.713	120	5,949	125
Saham/instrumen yang berbasis saham yang diterbitkan Bank Shares/share-based instruments issued by the Bank	-	180	-	188

*) Hanya untuk MRT (Material Risk Taker) diungkapkan dalam jutaan Rupiah

*) Only for MRT (Material Risk Taker) is disclosed in million Rupiah

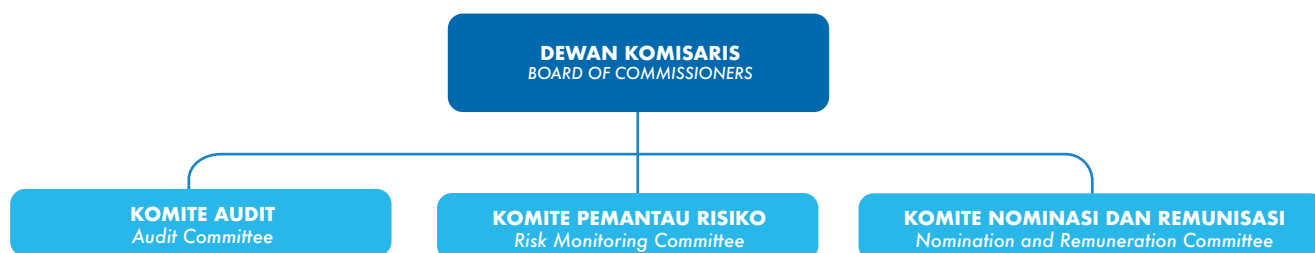
Informasi Kuantitatif Quantitative Information

- Total sisa remunerasi yang masih ditangguhkan baik yang terekspos penyesuaian implisit maupun eksplisit adalah sebesar Rp751.578.263.
- Total pengurangan remunerasi yang disebabkan karena penyesuaian eksplisit selama periode laporan.
- Total pengurangan remunerasi yang disebabkan karena penyesuaian implisit selama periode laporan.
- The total suspended remuneration, both exposed to implicit and explicit adjustments, amounts to IDR751,578,263.
- The total reduction in remuneration due to explicit adjustments during the reporting period.
- The total reduction in remuneration due to implicit adjustments during the reporting period.

ORGAN PENDUKUNG DEWAN KOMISARIS SUPPORTING ORGANS OF THE BOARD OF COMMISSIONERS

Sesuai peraturan perundang-undangan, Dewan Komisaris dapat membentuk organ di bawah Dewan Komisaris untuk meningkatkan efektivitas pengawasan yang dijalankan. Hingga akhir tahun 2024, Dewan Komisaris BWS telah membentuk 3 (tiga) Komite dengan bidang pengawasan yang berbeda untuk membantu pelaksanaan tugas Dewan Komisaris, yaitu Komite Audit, Komite Nominasi dan Remunerasi, dan Komite Pemantau Risiko.

In accordance with the laws and regulations, the Board of Commissioners may establish organs under the Board of Commissioners to enhance the effectiveness of its supervisory functions. By the end of 2024, the Board of Commissioners of BWS established 3 (three) committees with different areas of supervision to assist in the performance of the Board's duties, namely the Audit Committee, the Nomination and Remuneration Committee, and the Risk Monitoring Committee.





KOMITE AUDIT Audit Committee

Komite Audit merupakan Komite yang dibentuk dan bertanggung jawab kepada Dewan Komisaris untuk membantu tugas dan fungsi Dewan Komisaris terkait dengan pelaksanaan audit. Pelaksanaan tugas Komite Audit dilakukan dengan memberikan opini secara independen mengenai hal-hal yang memerlukan perhatian Dewan Komisaris sesuai dengan prinsip-prinsip Tata Kelola dan peraturan perundang-undangan yang berlaku.

The Audit Committee is a committee established and accountable to the Board of Commissioners to assist in the Board's duties related to the audit process. The committee's tasks are carried out by providing independent opinions on matters that require the attention of the Board of Commissioners, in accordance with governance principles and applicable laws and regulations.



Dasar Hukum Legal Basis

- Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum.
- Surat Edaran Otoritas Jasa Keuangan Nomor 13/SEOJK.03/2017 tentang Penerapan Tata Kelola bagi Bank Umum.
- Peraturan Otoritas Jasa Keuangan Nomor 55/POJK.04/2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit.
- Financial Services Authority (OJK) Regulation Number 17 of 2023 on Implementation of Governance for Commercial Banks.
- Financial Services Authority (OJK) Circular Letter Number 13/SEOJK.03/2017 on Implementation of Governance for Commercial Banks.
- Financial Services Authority (OJK) Regulation Number 55/POJK.04/2015 on Establishment and Guidelines for the Implementation of the Audit Committee.



Pedoman dan Tata Tertib Kerja Komite Audit Audit Committee Guidelines and Work Procedure

Agar pelaksanaan tugas Komite Audit berjalan optimal, Bank mengesahkan Pedoman dan Tata Tertib Kerja Komite Audit yang merupakan acuan pelaksanaan tugas Komite Audit. Piagam Komite Audit ditetapkan oleh Dewan Komisaris dan di evaluasi secara berkala dan, apabila diperlukan, dilakukan amandemen untuk memastikan kepatuhan Bank terhadap ketentuan Otoritas Jasa Keuangan dan peraturan terkait lainnya. Bank memiliki pedoman dan tata tertib komite yang ditetapkan dalam Surat Keputusan Dewan Komisaris Nomor 015/KEP-DEKOM/A-13/VI/24 tanggal 25 Juni 2024 tentang Pedoman dan Tata Tertib Kerja Komite Audit.

To ensure the effective execution of the Audit Committee's duties, the Bank has approved the Guidelines and Work Procedures for the Audit Committee, which serve as a reference for carrying out the committee's responsibilities. The Audit Committee Charter is established by the Board of Commissioners and is regularly evaluated. If necessary, amendments are made to ensure the Bank's compliance with OJK regulations and other relevant regulations. The Bank's guidelines and work procedures for the committee were set in Decree of the Board of Commissioners Number 015/KEP-DEKOM/A-13/VI/24 dated June 25, 2024, regarding Guidelines and Work Procedures of the Audit Committee.

Pedoman dan Tata Tertib Komite merupakan dokumen tertulis yang mengatur terutama mengenai kedudukan, kewenangan, tugas, dan tanggung jawab Komite Audit. Pedoman ini juga memberikan batasan dan mengatur tata hubungan kerja antara Komite Audit dengan Dewan Komisaris, Direksi, Auditor Internal, dan Auditor Eksternal.

These Guidelines and Work Procedures are written documents that primarily govern the position, authorities, duties, and responsibilities of the Audit Committee. They also define the framework for the working relationships between the Audit Committee, the Board of Commissioners, the Board of Directors, Internal Auditors and External Auditors.



Struktur, Keanggotaan, dan Keahlian Komite Audit Structure, Membership and Expertise of the Audit Committee

Struktur dan keanggotaan Komite Audit adalah sebagai berikut:

1. Komite Audit Bank sekurang-kurangnya terdiri dari 3 (tiga) orang anggota yang berasal dari Komisaris Independen dan Pihak Independen.
2. Komposisi keanggotaan Komite Audit paling kurang 1 (satu) orang Komisaris Independen sebagai Ketua merangkap anggota, 1 (satu) orang Pihak Independen yang memiliki keahlian di bidang keuangan atau akuntansi dan 1 (satu) orang Pihak Independen yang memiliki keahlian di bidang hukum atau perbankan.
3. Wajib memiliki paling sedikit 1 (satu) anggota yang berlatar belakang pendidikan dan keahlian di bidang akuntansi dan keuangan.
4. Ketua Komite Audit hanya dapat merangkap jabatan sebagai ketua komite paling banyak pada 1 (satu) komite lainnya.

The structure and membership of the Audit Committee are as follows:

1. The Bank's Audit Committee must consist of at least 3 (three) members, including Independent Commissioners and Independent Parties.
2. The composition of the Audit Committee must include at least 1 (one) Independent Commissioner serving as the Chairman and member, 1 (one) Independent Party with expertise in finance or accounting, and 1 (one) Independent Party with expertise in law or banking.
3. The Committee must have at least 1 (one) member with a background in accounting and finance.
4. The Chairman of the Audit Committee may serve as the chairman of only one other committee at most.

Susunan anggota Komite Audit Per 31 Desember 2024

Composition of the Audit Committee as of December 31, 2024

Nama Name	Jabatan Position	Dasar Penunjukan Legal Basis of Appointment	Masa Jabatan Term of Office	Keterangan Description
Ahmad Fajarprana	Ketua Chairman	Keputusan Direksi Nomor 030/KEP.DIR/HC.I/ VI/2024 Decree of the Board of Directors Number 030/KEP. DIR/HC.I/VI/2024	Hingga RUPST 2025 Until Annual GMS 2025	Komisaris Independen Independent Commissioner
Waldy Gutama	Anggota Member			Pihak Independen Independent Party
Agus Setiadaja	Anggota Member			Pihak Independen Independent Party

Profil Anggota Komite Audit Profile of Audit Committee Members

Ahmad Fajarprana

Ketua/Komisaris Independen
Chairman/Independent Commissioner

Profil Ketua Komite Audit Sdr. Ahmad Fajarprana dapat dilihat pada bagian Profil Dewan Komisaris di bab Profil Perusahaan dalam Laporan Tahunan ini.

The profile of the Chairman of the Audit Committee, Mr. Ahmad Fajarprana, has been presented in the Board of Commissioners section under the Company Profile chapter in this Annual Report.

Waldy Gutama

Anggota Komite Audit
Member

Usia Age	69 tahun / years old
Kewarganegaraan Country	Indonesia
Domisili Domicile	Tangerang Selatan, Banten South Tangerang, Banten
Riwayat Pendidikan Education	Magister Manajemen bidang keuangan di sekolah tinggi swasta di Jakarta Master of Management in Finance at a private university in Jakarta
Riwayat Pekerjaan Experience	Pengawas Bank Madya di Bank Indonesia (2011) Senior Bank Supervisor at Bank Indonesia (2011)
Jabatan Lainnya Other position	Anggota Komite Audit di KROM Bank Indonesia Member of the Audit Committee at KROM Bank Indonesia
Sertifikasi Certification	International Finance Corporation (IFC) Audit Committee Master Program di Bangkok Thailand tahun 2017, & Sertifikasi Manajemen Risiko Jenjang 7 International Finance Corporation (IFC) Audit Committee Master Program in Bangkok, Thailand, in 2017
Dasar Hukum Pengangkatan Basis of Appointment	KEPDIR No. 030/KEP.DIR/HC.I/VI/2024 Decree of the Board of Directors Number 030/KEP.DIR/HC.I/VI/2024
Hubungan Afiliasi Affiliation	Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi dan Pemegang Saham Pengendali He is not affiliated with members of the Board of Commissioners, Board of Directors, or Controlling Shareholders
Kepemilikan Saham Share Ownership	Tidak memiliki saham BWS He does not own shares at BWS
Periode Jabatan Term of Office	11 Juli 2024 - RUPST Berikutnya Tahun 2025 July 11, 2024 - AGMS After Year 2025



Agus Setiadjaja

Anggota Komite Audit Member

Usia Age	68 tahun / years old
Kewarganegaraan Country	Indonesia
Domisili Domicile	Bandung, Jawa Barat Bandung, West Java
Riwayat Pendidikan Education	Magister Sains Bidang Kajian Ilmu Akuntansi, Universitas Padjadjaran Master of Science in Accounting Studies, Padjadjaran University
Riwayat Pekerjaan Experience	• Staf Ahli atau Biro Direksi BWS (1989) Expert Staff or Director's Office Bureau, BWS (1989) • Pimpinan Cabang Pembantu Dalem Kaum PT Bank HS 1906 (1994) Assistant Branch Manager, Dalem Kaum Branch, PT Bank HS 1906 (1994) • Sekretaris Perusahaan PT Bank HS 1906 (1999) Corporate Secretary, PT Bank HS 1906 (1999) • Kepala Divisi Satuan Kerja Audit Intern PT Bank HS 1906 (2000) Head of Internal Audit Unit, PT Bank HS 1906 (2000) • Komisaris BWS (2011) Commissioner, BWS (2011)
Jabatan Lainnya Other position	-
Sertifikasi Certification	Sertifikasi Manajemen Risiko Jenjang 7 & Sertifikasi Audit Intern Bank Risk Management Certification Level 7 & Human Resource Manager Certification
Dasar Hukum Pengangkatan Basis of Appointment	KEPDIR No. 030/KEP.DIR/HC.I/VI/2024 Decree of the Board of Directors Number 030/KEP.DIR/HC.I/VI/2024
Hubungan Afiliasi Affiliation	Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi dan Pemegang Saham Pengendali He is not affiliated with members of the Board of Commissioners, Board of Directors, or Controlling Shareholders
Kepemilikan Saham Share Ownership	Tidak memiliki saham BWS He does not own shares at BWS
Periode Jabatan Term of Office	11 Juli 2024 - RUPST Berikutnya Tahun 2025 July 11, 2024 - AGMS After Year 2025



Independensi Komite Audit Independence of the Audit Committee

Setiap anggota Komite Audit diwajibkan memberikan pernyataan independensi, yang diperbarui setiap tahun. pernyataan independensi Komite Audit disusun sesuai Peraturan Otoritas Jasa Keuangan Nomor 55/POJK.04/2015 tentang pembentukan dan pedoman pelaksanaan kerja Komite Audit pasal 7, terkait persyaratan keanggotaan dan masa tugas Komite Audit.

Each member of the Audit Committee is required to provide an independency statement, which is updated annually. The independence statement of the Audit Committee is prepared in accordance with OJK Regulation Number 55/POJK.04/2015 on establishment and guidelines for the implementation of the Audit Committee, specifically Article 7, which pertains to membership requirements and the term of office of the Audit Committee.

Aspek Independensi <i>Independence Aspect</i>	Ahmad Fajarprana	Waldy Gutama	Agus Setiadjaja	Bambang Sutidjo *)
Tidak memiliki hubungan afiliasi dengan Pemegang Saham, Dewan Komisaris serta Direksi <i>Has no affiliation with the Shareholders, Board of Commissioners, or Board of Directors</i>	✓	✓	✓	✓
Tidak memiliki hubungan usaha secara langsung dan tidak langsung dengan perusahaan <i>Has no direct or indirect business relationship with the company</i>	✓	✓	✓	✓
Tidak memiliki hubungan kepengurusan dengan perusahaan <i>Has no management affiliation with the company</i>	✓	✓	✓	✓
Tidak memiliki saham langsung maupun tidak langsung di perusahaan <i>Does own direct or indirect shares in the company</i>	✓	✓	✓	✓

*)menjabat hingga 24 Oktober 2023

*)served until October 24, 2023

Tugas dan Tanggung Jawab Komite Audit *Duties and Responsibilities of the Audit Committee*

Komite Audit memiliki tugas dan tanggung jawab melakukan pengawasan pelaporan keuangan, pengendalian internal, dan tata kelola Bank. Untuk melaksanakan tugas tersebut, Komite Audit diberikan wewenang untuk menyelidiki semua temuan yang dipandang perlu sebagai upaya menjamin bahwa pengendalian internal, praktik akuntansi dan tata kelola Bank telah berjalan dengan baik.

Tugas dan tanggung jawab Komite Audit meliputi antara lain:

- Membuat rencana kegiatan tahunan yang disetujui oleh Dewan Komisaris.
- Melakukan penelaahan atas informasi keuangan yang akan dikeluarkan Bank kepada publik dan/atau pihak otoritas antara lain laporan keuangan, proyeksi, dan laporan lainnya terkait dengan informasi keuangan Bank untuk memastikan kesesuaiannya dengan standar akuntansi keuangan dan/atau peraturan perundang-undangan yang berlaku.
- Melakukan penelaahan atas ketaatan terhadap peraturan perundang-undangan yang berhubungan dengan kegiatan Bank dan pasar modal.
- Melakukan penelaahan atas rencana kerja dan pelaksanaan pemeriksaan oleh Satuan Kerja Audit Intern.
- Memberikan pendapat independen dalam hal terjadi perbedaan pendapat antara manajemen dan Akuntan atas jasa yang diberikannya.
- Memberikan rekomendasi kepada Dewan Komisaris mengenai penunjukan Akuntan Publik dan Kantor Akuntan Publik (KAP) yang didasarkan pada independensi, ruang lingkup penugasan, imbalan jasa dan sesuai dengan standar akuntansi yang berlaku, untuk disampaikan kepada RUPS.
- Memantau dan mengevaluasi pelaksanaan tindak lanjut Direksi atas hasil temuan Satuan Kerja Audit Intern, KAP, dan hasil pengawasan Otoritas Jasa Keuangan (OJK), guna memberikan rekomendasi kepada Dewan Komisaris.
- Melakukan penelaahan atas pelaksanaan pemeriksaan oleh auditor internal dan mengawasi pelaksanaan tindak lanjut oleh Direksi atas temuan auditor internal.

The Audit Committee is responsible for supervising financial reporting, internal control, and the governance of the Bank. To carry out these duties, the Audit Committee is authorized to investigate all findings deemed necessary to ensure that internal controls, accounting practices, and governance are functioning effectively.

The duties and responsibilities of the Audit Committee are as follows:

- Prepare an annual activity plan approved by the Board of Commissioners.
- Review the financial information to be issued by the Bank to the public and/or regulatory authorities, including financial statements, projections, and other reports related to the Bank's financial information, to ensure its compliance with applicable financial accounting standards and/or regulations.
- Review compliance with laws and regulations related to the Bank's activities and the capital market
- Review the work plan and the implementation of audits by the Internal Audit Unit.
- Provide an independent opinion in case of disagreements between management and the Accountant regarding the services provided.
- Provide recommendations to the Board of Commissioners regarding the appointment of Public Accountants and Public Accounting Firms (KAP) based on independence, scope of assignment, fees, and compliance with applicable accounting standards, to be submitted to the GMS.
- Monitor and evaluate the implementation of follow-up actions by the Board of Directors on findings from the Internal Audit Unit, KAP, and the supervision results from the Financial Services Authority (OJK), to provide recommendations to the Board of Commissioners.
- Review the implementation of audits by internal auditors and oversee the follow-up actions taken by the Board of Directors on internal audit findings.



- Melakukan penelaahan terhadap aktivitas pelaksanaan manajemen risiko yang dilakukan oleh Direksi, jika Bank tidak memiliki fungsi pemantau risiko di bawah Dewan Komisaris.
- Menelaah pengaduan yang berkaitan dengan proses akuntansi dan pelaporan keuangan Bank.
- Menelaah dan memberikan saran kepada Dewan Komisaris terkait dengan adanya potensi benturan kepentingan Bank.
- Menjaga kerahasiaan dokumen, data dan informasi Bank.
- Membuat, mengkaji, dan memperbaharui Pedoman dan Tata Tertib Kerja Komite.
- Menyenggarakan dan memberikan kewenangan untuk melakukan investigasi dalam ruang lingkup tugasnya.
- Menjalin kerja sama dengan konsultan dari luar, akuntan atau pihak eksternal lainnya yang memberikan saran kepada Komite atau memberikan pengarahannya sehubungan dengan investigasi, mencari berbagai informasi terkait dari para karyawan dan para karyawan diminta agar bekerja sama untuk memenuhi permintaan Komite.
- Komite Audit melakukan evaluasi terhadap pelaksanaan pemberian jasa audit atas informasi keuangan historis tahunan oleh AP dan/atau KAP dilakukan paling sedikit melalui:
 - a. Kesesuaian pelaksanaan audit oleh AP dan/atau KAP dengan standar audit yang berlaku;
 - b. Kecukupan waktu pekerjaan lapangan;
 - c. Pengkajian cakupan jasa yang diberikan dan kecukupan uji petik; dan
 - d. Rekomendasi perbaikan yang diberikan oleh AP dan/atau KAP.
- Review the implementation of risk management activities carried out by the Board of Directors, if the Bank does not have a risk monitoring function under the Board of Commissioners.
- Review complaints related to the Bank's accounting processes and financial reporting.
- Review and provide advice to the Board of Commissioners regarding potential conflicts of interest within the Bank.
- Maintain the confidentiality of the Bank's documents, data, and information.
- Create, review, and update the Committee's Guidelines and Work Procedures.
- Organize and authorize investigations within the scope of its duties.
- Collaborate with external consultants, accountants, or other external parties providing advice to the Committee or giving guidance in connection with investigations, seeking information from employees, and requiring employees to cooperate in fulfilling the Committee's requests.
- The Audit Committee evaluates the performance of audit services for annual historical financial information by Public Accountants (AP) and/or Public Accounting Firms (KAP) at least through the following:
 - a. Compliance of the audit implementation by AP and/or KAP with the applicable auditing standards;
 - b. Adequacy of the fieldwork time;
 - c. Review of the scope of services provided and adequacy of sampling tests; and
 - d. Recommendations for improvements provided by AP and/or KAP.



Wewenang Komite Audit

Authority of the Audit Committee

1. Mengakses dokumen, data, dan informasi Bank tentang karyawan, dana, aset, dan sumber daya perusahaan yang diperlukan.
2. Berkomunikasi langsung dengan karyawan, termasuk Direksi dan pihak yang menjalankan fungsi audit internal, manajemen risiko, dan Akuntan terkait tugas dan tanggung jawab Komite Audit.
3. Melibatkan pihak independen di luar anggota Komite Audit yang diperlukan untuk membantu pelaksanaan tugasnya (jika diperlukan).
4. Melakukan kewenangan lain yang diberikan oleh Dewan Komisaris.
1. Access the Bank's documents, data, and information related to employees, funds, assets, and corporate resources as needed.
2. Communicate directly with employees, including the Board of Directors and parties performing internal audit functions, risk management, and accountants related to the duties and responsibilities of the Audit Committee.
3. Involve independent parties outside the Audit Committee members as necessary to assist in the performance of its duties (if required).
4. Exercise any other authorities granted by the Board of Commissioners.



Kode Etik Komite Audit

Code of Conduct of the Audit Committee

Kode etik Komite Audit adalah sebagai berikut:

1. Integritas
 - Anggota Komite Audit dalam melaksanakan tugas dan tanggung jawabnya wajib mempertahankan integritasnya yang dilandasi oleh prinsip kejujuran, keadilan, kebijaksanaan dan tanggung jawab.
 - Dilarang dengan sengaja menjadi bagian dari kegiatan ilegal, atau terlibat dalam perbuatan yang merusak kredibilitas Komite Audit.
 2. Objektif dan Independen
 - Anggota Komite Audit melaksanakan tugas dan tanggung jawabnya secara profesional tanpa pengaruh dari kepentingan pribadi ataupun pengaruh/tekanan dari pihak manapun.
 - Wajib memperhatikan keseimbangan dan menempatkan kepentingan stakeholders di atas kepentingan lainnya.
 - Dilarang menerima sesuatu yang dapat atau berpotensi mempengaruhi penilaian yang profesional.
- The Code of Conduct for the Audit Committee includes the following principles:
1. Integrity
 - Audit Committee members must maintain their integrity, based on principles of honesty, fairness, wisdom, and responsibility in carrying out their duties and responsibilities.
 - Members are prohibited from knowingly participating in illegal activities or engaging in actions that damage the credibility of the Audit Committee.
 2. Objectivity and Independence
 - Audit Committee members must carry out their duties and responsibilities professionally, free from personal interests or influence/pressure from any party.
 - They must prioritize the interests of stakeholders over any other interests.
 - Members are prohibited from accepting anything that could potentially influence their professional judgment.

3. Kerahasiaan

- Anggota Komite Audit yang masih, dan yang sudah tidak menjabat lagi sebagai anggota Komite, wajib bersikap prudent dalam menjaga kerahasiaan dokumen, data, dan informasi perseroan yang diperoleh sewaktu menjabat sebagai anggota Komite, baik dari pihak internal maupun pihak eksternal dan hanya digunakan untuk kepentingan pelaksanaan tugasnya.
- Anggota Komite dilarang menyalahgunakan informasi penting yang berkaitan dengan perseroan untuk kepentingan pribadi atau kepentingan lainnya.

4. Kompetensi Anggota Komite Audit

- Melaksanakan tugas dan tanggung jawabnya secara profesional dengan mengaplikasikan pengetahuan, keahlian, dan pengalamannya.
- Mengikuti perkembangan peraturan perundang-undangan di bidang perbankan, Pasar Modal dan peraturan perundang-undangan serta ketentuan lainnya yang berhubungan dengan kegiatan usaha Perseroan.
- Memelihara kompetensi profesionalnya dengan mengikuti perkembangan dan praktik-praktik terbaik dalam bidang akunting, pengauditan dan pengendalian internal.

3. Confidentiality

- Current and former members of the Audit Committee must act prudently in maintaining the confidentiality of documents, data, and information obtained during their tenure as Committee members, whether from internal or external sources, and use such information only for the purpose of fulfilling their duties.
- Committee members are prohibited from misusing important information related to the company for personal gain or other interests.

4. Competence of Audit Committee Members

- Members must carry out their duties and responsibilities professionally, applying their knowledge, expertise, and experience.
- Members must stay updated on the developments of regulations in the banking sector, capital markets, and other regulations relevant to the Company's business activities.
- Members should maintain their professional competence by keeping abreast of developments and best practices in accounting, auditing, and internal control.

Kedudukan Komite Audit Position of the Audit Committee

Kedudukan Komite Audit berdasarkan Pedoman dan Tata Tertib Kerja Komite Audit adalah sebagai berikut:

- Komite Audit diangkat dan diberhentikan oleh Dewan Komisaris dan bertanggung jawab langsung kepada Dewan Komisaris.
- Komite Audit bekerja secara kolektif dan diketuai oleh Komisaris Independen.
- Komite Audit wajib melaporkan hasil evaluasinya kepada Dewan Komisaris.

The position of the Audit Committee, as outlined in the Guidelines and Work Procedures of the Audit Committee, is as follows:

- The Audit Committee is appointed and dismissed by the Board of Commissioners and is directly accountable to the Board of Commissioners.
- The Audit Committee works collectively and is chaired by an Independent Commissioner.
- The Audit Committee is required to report its evaluation results to the Board of Commissioners.

Rapat Komite Audit Meeting of the Audit Committee

Komite Audit menyelenggarakan rapat sesuai dengan kebutuhan atau sekurang-kurangnya 1 (satu) kali dalam 1 (satu) bulan. Rapat Komite hanya dapat dilaksanakan apabila dihadiri oleh sekurang-kurangnya 51% (lima puluh satu persen) dari seluruh jumlah anggota termasuk satu orang Komisaris Independen dan satu Pihak Independen.

Keputusan rapat Komite diambil berdasarkan musyawarah mufakat. Dalam hal tidak terjadi musyawarah mufakat, pengambilan keputusan dilakukan berdasarkan suara terbanyak. Hasil rapat Komite wajib dituangkan dalam risalah rapat dan didokumentasikan secara baik. Perbedaan pendapat (*dissenting opinions*) yang terjadi dalam rapat Komite, wajib dicantumkan secara jelas dalam risalah rapat beserta alasan perbedaan pendapat tersebut.

The Audit Committee holds meetings as needed or at least 1 (one) time in 1 (one) month. Committee meetings can only be held if attended by at least 51% (fifty-one percent) of all members including an Independent Commissioner and an Independent Party.

Decisions made during the meetings are taken through consensus. If consensus is not achieved, decisions are made based on the majority vote. The meeting results must be recorded in the minutes and well-documented. Any dissenting opinions must be clearly stated in the meeting minutes, along with the reasons for such opinions.



Sepanjang tahun 2024 Komite Audit melakukan rapat sebanyak 12 (dua belas) kali. Berikut disampaikan frekuensi dan kehadiran Komite Audit pada rapat serta risalah rapat:

Throughout 2024, the Audit Committee held 12 (twelve) meetings. The meeting frequency and attendance of the Audit Committee, as well as the meeting minutes, are as follows:

No	Tanggal Date	Agenda Agenda	AFP	WG	AS
1	22 Januari 2024 January 22, 2024	1. Rekapitulasi Progress Tindak Lanjut Temuan OJK tahun 2023 <i>Recapitulation of Progress on OJK Findings Follow-Up for 2023</i> 2. Indikator Risiko Unit Bisnis <i>Business Unit Risk Indicators</i> 3. Hasil Pemeriksaan Audit Inspektorat pada Wilayah Surabaya <i>Audit Inspection Results in the Surabaya Region</i> 4. Hasil Pemeriksaan Audit TI pada Wilayah Cirebon <i>IT Audit Inspection Results in the Cirebon Region</i> 5. Standarisasi Kertas Kerja Pemeriksaan <i>Standardization of Audit Working Papers</i> 6. Laporan Akuntansi Desember 2023 <i>Accounting Report for December 2023</i> 7. Perencanaan Departemen Akuntansi Januari 2024 <i>Accounting Department Planning for January 2024</i>	1	1	1
2	19 Februari 2024 February 19, 2024	1. Rekapitulasi Progress Tindak Lanjut Temuan OJK tahun 2023 <i>Recapitulation of Progress on OJK Findings Follow-Up for 2023</i> 2. Indikator Risiko Unit Bisnis <i>Business Unit Risk Indicators</i> 3. Ringkasan Temuan Laporan Security Audit Sistem Pembayaran BI-RTGS, SKNBI, BI-ETP, SSSS <i>Summary of Findings from the Security Audit Report of the Payment System: BI-RTGS, SKNBI, BI-ETP, SSSS</i> 4. Hasil Pemeriksaan Audit Inspektorat pada Wilayah Kediri <i>Audit Inspection Results in the Kediri Region</i> 5. Laporan Akuntansi Januari 2024 <i>Accounting Report for January 2024</i> 6. Perencanaan Departemen Akuntansi Februari 2024 <i>Accounting Department Planning for February 2024</i>	1	1	1
3	20 Maret 2024 March 20, 2024	1. Rekapitulasi Progress Tindak Lanjut Temuan OJK tahun 2023 <i>Recapitulation of Progress on OJK Findings Follow-Up for 2023</i> 2. Indikator Risiko Unit Bisnis <i>Business Unit Risk Indicators</i> 3. Hasil Tematik Audit terkait Pelaksanaan Pengelolaan Unggah Dokumen Nasabah oleh Unit Bisnis <i>Thematic Audit Results on the Implementation of Customer Document Upload Management by Business Units</i> 4. Review Asuransi Asset dan Perkreditan <i>Review of Asset Insurance and Credit</i> 5. Ringkasan Temuan LHPK BI-RTGS, SKNBI, BI-ETP, SSSS, BI-FAST & KC Wilayah Yogyakarta <i>Summary of Findings from the LHPK Report: BI-RTGS, SKNBI, BI-ETP, SSSS, BI-FAST & Yogyakarta Branches</i> 6. Laporan Akuntansi Februari 2024 <i>Accounting Report for February 2024</i> 7. Perencanaan Departemen Akuntansi Maret 2024 <i>Accounting Department Planning for March 2024</i>	1	1	1
4	22 April 2024 April 22, 2024	1. Rekapitulasi Progress Tindak Lanjut Temuan OJK tahun 2023 <i>Recapitulation of Progress on OJK Findings Follow-Up for 2023</i> 2. Indikator Risiko Unit Bisnis <i>Business Unit Risk Indicators</i> 3. Pemeriksaan Loan Corporate <i>Corporate Loan Audit</i> 4. Laporan Akuntansi Maret 2024 <i>Accounting Report for March 2024</i> 5. Perencanaan Departemen Akuntansi April 2024 <i>Accounting Department Planning for April 2024</i>	1	1	1

No	Tanggal Date	Agenda Agenda	AFP	WG	AS
5	27 Mei 2024 May 27, 2024	1. Rekapitulasi Progress Tindak Lanjut Temuan OJK tahun 2023 <i>Recapitulation of Progress on OJK Findings Follow-Up for 2023</i> 2. Indikator Risiko Unit Bisnis <i>Business Unit Risk Indicators</i> 3. Pembahasan Kasus Fraud <i>Discussion of Fraud Cases</i> 4. Audit Sistem Informasi & Pengujian Keamanan BI-Fast <i>Information System Audit & BI-Fast Security Testing</i> 5. Ringkasan Temuan Audit Sistem Informasi & Pengujian Keamanan BI-Fast <i>Summary of Findings from Information System Audit & BI-Fast Security Testing</i> 6. Hasil Pemeriksaan Divisi Produk dan Layanan <i>Audit Results of the Products and Services Division</i> 7. Laporan Akuntansi April 2024 <i>Accounting Report for April 2024</i> 8. Perencanaan Departemen Akuntansi Mei 2024 <i>Accounting Department Planning for May 2024</i>	1	1	1
6	25 Juni 2024 June 25, 2024	1. Rekapitulasi Progress Tindak Lanjut Temuan OJK tahun 2023 <i>Recapitulation of Progress on OJK Findings Follow-Up for 2023</i> 2. Indikator Risiko Unit Bisnis <i>Business Unit Risk Indicators</i> 3. Overview Realisasi Kerja Semester I/2024 <i>Overview of Work Realization for the First Semester of 2024</i> 4. Hasil Pemeriksaan Divisi Remedial & SAM <i>Audit Results of the Remedial & SAM Division</i> 5. Hasil Pemeriksaan Audit TI pada Wilayah Pekalongan <i>IT Audit Inspection Results in the Pekalongan Region</i> 6. Hasil Pemeriksaan Audit TI pada Wilayah Madiun <i>IT Audit Inspection Results in the Madiun Region</i> 7. Laporan Akuntansi Mei 2024 <i>Accounting Report for May 2024</i> 8. Perencanaan Departemen Akuntansi Juni 2024 <i>Accounting Department Planning for June 2024</i>	1	1	1
7	22 Juli 2024 July 22, 2024	1. Rekapitulasi Progress Tindak Lanjut Temuan OJK tahun 2023 <i>Recapitulation of Progress on OJK Findings Follow-Up for 2023</i> 2. Indikator Risiko Unit Bisnis <i>Business Unit Risk Indicators</i> 3. Hasil Pemeriksaan Audit Inspektorat pada Wilayah Jember <i>Audit Inspection Results in the Jember Region</i> 4. Ringkasan Temuan Penyedia Jasa Pembayaran BI <i>Summary of Findings from BI Payment Service Providers</i> 5. Laporan Akuntansi Juni 2024 <i>Accounting Report for June 2024</i> 6. Perencanaan Departemen Akuntansi Juli 2024 <i>Accounting Department Planning for July 2024</i>	1	1	1
8	27 Agustus 2024 August 27, 2024	1. Rekapitulasi Progress Tindak Lanjut Temuan OJK tahun 2023 <i>Recapitulation of Progress on OJK Findings Follow-Up for 2023</i> 2. Indikator Risiko Unit Bisnis <i>Business Unit Risk Indicators</i> 3. Pembahasan Kasus Fraud <i>Discussion of Fraud Cases</i> 4. Ringkasan Temuan Pemeriksaan SLIK <i>Summary of Findings from SLIK Examination</i> 5. Hasil Pemeriksaan Divisi Human Capital <i>Audit Results of the Human Capital Division</i> 6. Laporan Akuntansi Juli 2024 <i>Accounting Report for July 2024</i> 7. Perencanaan Departemen Akuntansi Agustus 2024 <i>Accounting Department Planning for August 2024</i>	1	1	1



No	Tanggal Date	Agenda Agenda	AFP	WG	AS
9	24 September 2024 September 24, 2024	1. Rekapitulasi Progress Tindak Lanjut Temuan OJK tahun 2023 dan 2024 <i>Recapitulation of Progress on OJK Findings Follow-Up for 2023 and 2024</i> 2. Indikator Risiko Unit Bisnis <i>Business Unit Risk Indicators</i> 3. Hasil Pemeriksaan Audit Inspektorat pada Wilayah Karawaci <i>Audit Inspection Results in the Karawaci Region</i> 4. Laporan Akuntansi Agustus 2024 <i>Accounting Report for August 2024</i> 5. Perencanaan Departemen Akuntansi September 2024 <i>Accounting Department Planning for September 2024</i>	1	1	1
10	21 Oktober 2024 October 21, 2024	1. Rekapitulasi Progress Tindak Lanjut Temuan OJK tahun 2023 dan 2024 <i>Recapitulation of Progress on OJK Findings Follow-Up for 2023 and 2024</i> 2. Indikator Risiko Unit Bisnis <i>Business Unit Risk Indicators</i> 3. Ringkasan Temuan Audit Penyelenggaraan TI <i>Summary of Findings from IT Governance Audit</i> 4. Hasil Pemeriksaan Audit Inspektorat pada Wilayah Corporate Centre <i>Audit Inspection Results in the Corporate Centre Region</i> 5. Laporan Akuntansi September 2024 <i>Accounting Report for September 2024</i> 6. Perencanaan Departemen Akuntansi Oktober 2024 <i>Accounting Department Planning for October 2024</i>	1	1	1
11	20 November 2024 November 20, 2024	1. Rekapitulasi Progress Tindak Lanjut Temuan OJK tahun 2023 dan 2024 <i>Recapitulation of Progress on OJK Findings Follow-Up for 2023 and 2024</i> 2. Indikator Risiko Unit Bisnis <i>Business Unit Risk Indicators</i> 3. Hasil Pemeriksaan Divisi Perencanaan Strategis & Keuangan <i>Audit Results of the Strategic Planning & Finance Division</i> 4. Hasil Pemeriksaan Audit TI pada Wilayah Tasikmalaya <i>IT Audit Inspection Results in the Tasikmalaya Region</i> 5. Laporan Akuntansi Oktober 2024 <i>Accounting Report for October 2024</i> 6. Perencanaan Departemen Akuntansi November 2024 <i>Accounting Department Planning for November 2024</i>	1	1	1
12	20 Desember 2024 December 20, 2024	1. Rekapitulasi Progress Tindak Lanjut Temuan OJK tahun 2023 dan 2024 <i>Recapitulation of Progress on OJK Findings Follow-Up for 2023 and 2024</i> 2. Indikator Risiko Unit Bisnis <i>Business Unit Risk Indicators</i> 3. Overview of Audit Plan vs Realization 2024 <i>Overview of Audit Plan vs Realization 2024</i> 4. Auditable Unit, Man Power dan Komparasi Audit Plan 2024 - 2025 <i>Auditable Units, Manpower, and Comparison of Audit Plan 2024 - 2025</i> 5. Audit Program Kantor Pusat <i>Head Office Audit Program</i> 6. Hasil Pemeriksaan Audit Inspektorat pada Wilayah Medan <i>Audit Inspection Results in the Medan Region</i> 7. Ringkasan Temuan Laporan Audit SCV 2024 <i>Summary of Findings from the SCV 2024 Audit Report</i> 8. Laporan Akuntansi November 2024 <i>Accounting Report for November 2024</i> 9. Perencanaan Departemen Akuntansi Desember 2024 <i>Accounting Department Planning for December 2024</i>	1	1	1
Jumlah Rapat <i>Number of Meetings</i>			12	12	12
Jumlah Kehadiran <i>Total of Attendance</i>			12	12	12
% Kehadiran <i>% Attendance</i>			100%	100%	100%

Pelaksanaan Tugas Komite Audit Implementation of Duties of the Audit Committee

Sepanjang tahun 2024, Komite Audit Bank telah menjalankan tugas dan tanggung jawabnya, antara lain:

1. Rekapitulasi Progress Tindak Lanjut Temuan Otoritas Jasa Keuangan tahun 2023 dan 2024
2. Pembahasan indikator Risiko Unit Bisnis
3. Pembahasan hasil pemeriksaan Audit pada Unit Bisnis
4. Pembahasan hasil pemeriksaan Audit IT pada Unit Bisnis
5. Ringkasan Temuan Laporan Audit
6. Laporan Akuntansi Bulanan
7. Rekomendasi penunjukan Kantor Akuntan Publik untuk audit atas informasi keuangan historis tahunan posisi 31 Desember 2024
8. Review dan evaluasi tindak lanjut pemeriksaan dari eksternal dan internal, termasuk dalam hal ini evaluasi atas penyelesaian kasus *fraud*
9. Review dan Evaluasi rencana kerja audit tahun 2025

Throughout 2024, the Bank's Audit Committee carried out its duties and responsibilities as follows:

1. Recapitulate Progress on OJK Findings Follow-Up for 2023 and 2024
2. Discuss Business Unit Risk indicators
3. Discuss Audit results for Business Units
4. Discuss IT Audit results for Business Units
5. Make a Summary of Audit Report Findings
6. Prepare Monthly Accounting Reports
7. Provide recommendation for appointment of Public Accountant Firm for the Audit of Historical Financial Information as of December 31, 2024
8. Review and evaluate follow-up actions from external and internal inspections, including evaluating fraud case resolutions
9. Review and evaluate the 2025 Audit Work Plan

Pengembangan Kompetensi Komite Audit Competency Development of the Audit Committee

Untuk menunjang Komite Audit dalam melaksanakan tugas dan tanggung jawabnya, Bank memberikan kesempatan kepada anggota Komite Audit untuk mengikuti program pelatihan dan pengembangan kompetensi, baik yang diselenggarakan oleh internal Bank atau yang diselenggarakan oleh pihak eksternal.

Adapun program pengembangan kompetensi yang diikuti oleh Komite Audit BWS tahun 2024 adalah sebagai berikut:

To support the Audit Committee in performing its duties and responsibilities, the Bank provides opportunities for Audit Committee members to participate in training and competence development programs, both organized internally by the Bank and externally by other parties.

The competency development programs attended by BWS's Audit Committee in 2024 are as follows:

Nama Peserta Participant Name	Jabatan Position	Program Pengembangan Kompetensi Competency Development Program	Penyelenggara Organizer	Lokasi Place	Tanggal Date
Ahmad Fajarprana	Komisaris Independen Independent Commissioner	Webinar OJK - Outlook Ekonomi & Keuangan Tahun 2024 OJK Webinar - 2024 Economic & Financial Outlook	Otoritas Jasa Keuangan (OJK) Financial Services Authority (FSA)	Virtual	22 Februari 2024 February 22, 2024
Ahmad Fajarprana	Komisaris Independen Independent Commissioner	Webinar LPPI - Menangkap Peluang di Tengah Perlambatan Ekonomi Global LPPI Webinar - Seizing Opportunities Amid Global Economic Slowdown	Lembaga Pengembangan Perbankan Indonesia (LPPI) Indonesian Banking Development Institute (LPPI)	Virtual	23 Februari 2024 February 23, 2024
Ahmad Fajarprana	Komisaris Independen Independent Commissioner	Taksonomi Keuangan Berkelanjutan Indonesia Indonesian Sustainable Finance Taxonomy	Otoritas Jasa Keuangan (OJK) Financial Services Authority (FSA)	Virtual	28 Maret 2024 March 28, 2024
Ahmad Fajarprana	Komisaris Independen Independent Commissioner	Seminar Penyelarasan Manajemen Risiko Risk Management Alignment Seminar	Banker Association for Risk Management	Ruang Asmat Mandiri Asmat Mandiri Room	21-22 Mei 2024 May 21-22, 2024
Ahmad Fajarprana	Komisaris Independen Independent Commissioner	Sertifikasi Audit Intern Bank Audit Intern Bank Certification	Efektifpro Knowledge Source	Jakarta	15-16 Juli 2024 July 15-16, 2024



Nama Peserta Participant Name	Jabatan Position	Program Pengembangan Kompetensi Competency Development Program	Penyelenggara Organizer	Lokasi Place	Tanggal Date
Ahmad Fajarprana	Komisaris Independen Independent Commissioner	Webinar POJK 5 2024 Mengukuhkan Fondasi Perbankan di Tengah Volatilitas Global Webinar on POJK 5/2024: Strengthening the Foundation of Banking Amid Global Volatility	Lembaga Pengembangan Perbankan Indonesia (LPPI) Indonesian Banking Development Institute (LPPI)	Virtual	26 Juli 2024 July 26, 2024
Ahmad Fajarprana	Komisaris Independen Independent Commissioner	Pentingnya Fungsi & Penerapan SPI Dalam Implementasi GRC Importance of the Role & Implementation of Internal Control in the Implementation of GRC	Bank Woori Saudara	Treasury Tower	28 Agustus 2024 August 28, 2024
Ahmad Fajarprana	Komisaris Independen Independent Commissioner	Sosialisasi Pelindungan Data Pribadi Socialization on Personal Data Protection	Deloitte Indonesia	Treasury Tower, Business Unit	4 Oktober 2024 October 4, 2024
Ahmad Fajarprana	Komisaris Independen Independent Commissioner	Coaching Clinic Lanjutan Pendalaman Penilaian Taksonomi untuk Keuangan Berkelanjutan Indonesia (TKBI) Advanced Coaching Clinic on the Deepening of the Taxonomy Assessment for Sustainable Finance in Indonesia (TKBI)	Otoritas Jasa Keuangan (OJK) Financial Services Authority (FSA)	Virtual	7 Oktober 2024 October 7, 2024
Agus Setiadjaja	Komite Committe	Risk Management Certification: Level 6 (Training Program)	Efektifpro Knowledge Source	Treasury Tower	29-30 Juni 2024 June 29-30, 2024
Agus Setiadjaja	Komite Committe	Sertifikasi Audit Intern Bank: Level Supervisor (Training Program) Bank Internal Audit Certification: Supervisor Level (Training Program)	Efektifpro Knowledge Source	Jakarta	15-16 Juli 2024 July 15-16, 2024
Agus Setiadjaja	Komite Committe	Risk Management Certification: Level 7 (Training Program)	Efektifpro Knowledge Source	Treasury Tower	27-28 Juli 2024 July 27-28, 2024
Agus Setiadjaja	Komite Committe	Sertifikasi Audit Intern Bank: Level Supervisor (Exam) Bank Internal Audit Certification: Supervisor Level (Exam)	Menara IBI IBI Tower	Lembaga Sertifikasi Profesional Perbankan (LSPP)	27 September 2024 September 27, 2024
Agus Setiadjaja	Komite Committe	Risk Management Certification: Level 6 (Exam)	Lembaga Sertifikasi Profesional Perbankan (LSPP)	Menara IBI IBI Tower	3 Oktober 2024 October 3, 2024
Agus Setiadjaja	Komite Committe	Risk Management Certification: Level 7 (Exam)	Lembaga Sertifikasi Profesional Perbankan (LSPP)	Menara IBI IBI Tower	20 Desember 2024 December 20, 2024
Waldy Gutama	Komite Committe	Risk Management Certification: Level 6 (Training Program)	Efektifpro Knowledge Source	Treasury Tower	29-30 Juni 2024 June 29-30, 2024
Waldy Gutama	Komite Committe	Risk Management Certification: Level 7 (Training Program)	Efektifpro Knowledge Source	Treasury Tower	27-28 Juli 2024 July 27-28, 2024

Nama Peserta Participant Name	Jabatan Position	Program Pengembangan Kompetensi Competency Development Program	Penyelenggara Organizer	Lokasi Place	Tanggal Date
Waldy Gutama	Komite Committe	Risk Management Certification: Level 6 (Exam)	Lembaga Sertifikasi Profesional Perbankan (LSPP)	Menara IBI IBI Tower	27 September 2024 September 27, 2024
Waldy Gutama	Komite Committe	Risk Management Certification: Level 7 (Exam)	Lembaga Sertifikasi Profesional Perbankan (LSPP)	Menara IBI IBI Tower	21 Desember 2024 December 21, 2024

Remunerasi Komite Audit Audit Committee Remuneration

Besarnya honorarium untuk anggota Komite Audit yang bukan anggota Dewan Komisaris ditetapkan berdasarkan kebijakan Bank, dan dibebankan kepada anggaran Bank. Dalam realisasinya, besaran remunerasi disesuaikan sesuai dengan perkembangan usaha serta kebijakan Bank.

The honorarium for Audit Committee members who are not part of the Board of Commissioners is determined based on the Bank's policy and is charged to the Bank's budget. In practice, the amount of remuneration is adjusted in accordance with the business development and the Bank's policies.

KOMITE NOMINASI DAN REMUNERASI Nomination and Remuneration Committee

Komite Nominasi dan Remunerasi merupakan Komite yang dibentuk dan bertanggung jawab kepada Dewan Komisaris untuk membantu Dewan Komisaris dalam melaksanakan tugas dan tanggung jawabnya terkait dengan pemberian rekomendasi atas nominasi dan remunerasi dari anggota Dewan Komisaris, Direksi, dan anggota Komite-komite di tingkat Dewan Komisaris, beserta kerangka secara keseluruhan remunerasi Pejabat Eksekutif dan pegawai sesuai dengan prinsip-prinsip Good Corporate Governance.

The Nomination and Remuneration Committee is a committee established and accountable to the Board of Commissioners to assist the Board in carrying out its duties and responsibilities related to providing recommendations on the nomination and remuneration of members of the Board of Commissioners, the Board of Directors, and members of the Committees at the Board of Commissioners level. It also covers the overall remuneration framework for Executive Officers and employees in accordance with the principles of Good Corporate Governance.

Dasar Hukum Legal Basis

- Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum.
- Peraturan Otoritas Jasa Keuangan Nomor 45/POJK.03/2015 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum.
- Peraturan Otoritas Jasa Keuangan Nomor 34/POJK.04/2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik.
- Financial Services Authority (OJK) Regulation Number 17/POJK.03/2023 on Implementation of Governance for Commercial Banks.
- Financial Services Authority (OJK) Regulation Number 45/POJK.03/2015 on Implementation of Governance in the Remuneration Scheme for Commercial Banks.
- Financial Services Authority (OJK) Regulation Number 34/POJK.04/2014 on Nomination and Remuneration Committee of Issuers or Public Companies.

Pedoman Kerja Komite Nominasi dan Remunerasi Work Guidelines for the Nomination and Remuneration Committee

Agar pelaksanaan tugas Komite Nominasi dan Remunerasi berjalan optimal, Bank mengesahkan Piagam Komite Nominasi dan Remunerasi yang merupakan acuan pelaksanaan tugas Komite Nominasi dan Remunerasi. Piagam Komite Nominasi dan Remunerasi ditetapkan oleh Dewan Komisaris dan di evaluasi secara berkala dan, apabila diperlukan, dilakukan amandemen untuk memastikan kepatuhan Bank terhadap ketentuan Otoritas Jasa Keuangan dan peraturan terkait lainnya. Piagam Komite Nominasi dan Remunerasi ditetapkan dengan Keputusan Dewan Komisaris 013/KEP-DEKOM/A-13/VI/2024 tanggal 25 Juni 2024 tentang Pedoman dan Tata Tertib Kerja Komite Nominasi dan Remunerasi.

To ensure the effective performance of the Nomination and Remuneration Committee's duties, the Bank has ratified the Nomination and Remuneration Committee Charter as a reference for executing the Committee's tasks. The Charter is established by the Board of Commissioners and is evaluated periodically. If necessary, amendments are made to ensure the Bank's compliance with the OJK regulations and other related laws. The Nomination and Remuneration Committee Charter was established by the Board of Commissioners through Decree Number 013/KEP-DEKOM/A-13/VI/2024 dated June 25, 2024, regarding Guidelines and Work Procedures for the Nomination and Remuneration Committee.



Struktur, Keanggotaan dan Keahlian Komite Nominasi dan Remunerasi

Structure, Membership, and Expertise of the Nomination and Remuneration Committee

Struktur dan keanggotaan Komite Nominasi dan Remunerasi adalah sebagai berikut:

- Komite Nominasi dan Remunerasi sekurang-kurangnya terdiri dari:
 - Seorang Komisaris Independen
 - Seorang Komisaris
 - Seorang Pejabat Eksekutif yang membawahkan Sumber Daya Manusia atau seorang perwakilan Karyawan
- Komite Remunerasi diketuai oleh Komisaris Independen.
- Anggota Direksi dilarang menjadi anggota Komite Remunerasi.
- Dalam hal anggota Komite Remunerasi ditetapkan lebih dari 3 (tiga) orang maka anggota Komisaris Independen berjumlah paling sedikit 2 (dua) orang.
- Ketua Komite Nominasi dan Remunerasi hanya dapat merangkap jabatan sebagai ketua Komite paling banyak pada 1 (satu) Komite lainnya.

Susunan Komite Nominasi dan Remunerasi per 31 Desember 2024:

The structure and membership of the Nomination and Remuneration Committee are as follows:

- The Nomination and Remuneration Committee shall consist of at least:
 - One Independent Commissioner
 - One Commissioner
 - One Executive Officer in charge of Human Resources or an employee representative
- The Remuneration Committee is chaired by an Independent Commissioner.
- Board members are prohibited from being members of the Remuneration Committee.
- If the Remuneration Committee has more than three (3) members, at least two (2) members must be Independent Commissioners.
- The Chairman of the Nomination and Remuneration Committee may only hold the position of Chairman in one (1) other Committee at most.

Composition of the Nomination and Remuneration Committee as of December 31, 2024:

Nama Name	Jabatan Position	Dasar Penunjukan Legal Basis of Appointment	Masa Jabatan Term of Office	Keterangan Description
Ahmad Fajarprana	Ketua Chairman	Keputusan Direksi Nomor 030/KEP.DIR/HC.I/ VI/2024 Decree of the Board of Directors Number 030/KEP. DIR/HC.I/VI/20	Hingga RUPST 2025 Until the 2025 AGMS	Komisaris Independen Independent Commissioner
Arief Budiman	Anggota Member			Komisaris Utama President Commissioner
Akhmad Syailendra	Anggota Member			Pejabat Eksekutif yang membawahkan Sumber Daya Manusia Executive Officer responsible for Human Resources



Profil Komite Nominasi dan Remunerasi

Profile of the Nomination and Remuneration Committee

Ahmad Fajarprana

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

Profil Ketua Komite Audit Sdr. Ahmad Fajarprana dapat dilihat pada bagian Profil Dewan Komisaris di bab Profil Perusahaan dalam Laporan Tahunan ini.

The profile of the Audit Committee Chairman, Mr. Ahmad Fajarprana, can be seen in the Board of Commissioners Profile section in the Company Profile chapter of this Annual Report.

Arief Budiman

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

Profil Ketua Komite Audit Sdr. Ahmad Fajarprana dapat dilihat pada bagian Profil Dewan Komisaris di bab Profil Perusahaan dalam Laporan Tahunan ini.

The profile of the Audit Committee Chairman, Mr. Ahmad Fajarprana, can be seen in the Board of Commissioners Profile section in the Company Profile chapter of this Annual Report.

Akhmad Syailendra

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

Usia Age	46 tahun / years old
Kewarganegaraan Country	Indonesia
Domisili Domicile	Tangerang, Banten Tangerang, Banten
Riwayat Pendidikan Education	S1 Fakultas Ekonomi Manajemen Universitas Padjadjaran Bandung Bachelor of Economics, Management, from Universitas Padjadjaran, Bandung
Riwayat Pekerjaan Experience	Kepala Divisi Human Capital dan menjadi Sekretaris Komite Nominasi dan Remunerasi di Bank BWS (2017) Head of Human Capital Division and served as Secretary of the Nomination and Remuneration Committee at Bank BWS (2017)
Jabatan Lainnya Other position	Chief of Human Capital Bank Woori Saudara
Sertifikasi Certification	Sertifikasi Manajemen Risiko Jenjang 7 & Sertifikasi Manajer Sumber Daya Manusia Risk Management Certification Level 7 & Human Resource Manager Certification
Dasar Hukum Pengangkatan Basis of Appointment	KEPDIR No. 030/KEP.DIR/HC.I/VI/2024 Decree of the Board of Directors Number 030/KEP.DIR/HC.I/VI/2024
Hubungan Afiliasi Affiliation	Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi dan Pemegang Saham Pengendali He is not affiliated with members of the Board of Commissioners, the Board of Directors, and the Controlling Shareholders.
Kepemilikan Saham Share Ownership	Memiliki 15.900 lembar saham BWS Owns 15,900 shares of BWS
Periode Jabatan Term of Office	11 Juli 2024 - RUPST Berikutnya Tahun 2025 July 11, 2024 - AGMS After Year 2025

Independensi Komite Nominasi dan Remunerasi Independence of the Nomination and Remuneration Committee

Seluruh anggota Komite Nominasi dan Remunerasi yang berasal dari pihak independen tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan Dewan Komisaris, Direksi dan/atau Pemegang Saham Pengendali atau hubungan dengan Bank yang dapat mempengaruhi kemampuannya bertindak independen.

Tahun 2024, BWS tidak memiliki anggota Komite Nominasi dan Remunerasi yang berasal dari pihak independen di luar Komisaris Independen, pihak independen berasal dari Komisaris Independen.

All independent members of the Nomination and Remuneration Committee have no financial, management, ownership, and/or family relationships with the Board of Commissioners, Board of Directors, and/or Controlling Shareholders, nor any other relationships with the Bank that could affect their ability to act independently.

In 2024, BWS does not have members of the Nomination and Remuneration Committee from independent parties outside of the Independent Commissioners, as the independent party is represented by the Independent Commissioners.

Tugas dan Tanggung Jawab Komite Nominasi dan Remunerasi Duties and Responsibilities of the Nomination and Remuneration Committee

Tugas dan tanggung jawab Komite Nominasi dan Remunerasi adalah sebagai berikut:

- Komite bertugas untuk memberikan pendapat profesional yang independen kepada Dewan Komisaris terhadap laporan atau hal-hal yang disampaikan oleh Direksi kepada Dewan Komisaris serta mengidentifikasi hal-hal yang memerlukan perhatian Dewan Komisaris.
- Komite memiliki tugas dan tanggung jawab:
 - terkait dengan kebijakan nominasi:
 - Menyusun komposisi, proses Nominasi, kebijakan dan kriteria yang dibutuhkan serta memberikan rekomendasi mengenai sistem dan prosedur pemilihan dan/atau penggantian anggota Dewan Komisaris dan Direksi kepada Dewan Komisaris untuk disampaikan kepada Rapat Umum Pemegang Saham.

The duties and responsibilities of the Nomination and Remuneration Committee are as follows:

- The committee is tasked with providing independent professional opinions to the Board of Commissioners on reports or matters presented by the Board of Directors to the Board of Commissioners, as well as identifying issues that require the attention of the Board of Commissioners.
- The committee has the following duties and responsibilities:
 - Related to nomination policy:
 - Prepare the composition, nomination process, policies, and required criteria, and provide recommendations on the system and procedures for the selection and/or replacement of members of the Board of Commissioners and the Board of Directors to the Board of Commissioners for submission to the General Meeting of Shareholders.



- ii. Memberikan rekomendasi mengenai calon anggota Dewan Komisaris dan/atau Direksi kepada Rapat Umum Pemegang Saham.
 - iii. Memberikan rekomendasi mengenai Pihak Independen yang akan menjadi Anggota Komite Audit dan Anggota Komite Pemantau Risiko kepada Dewan Komisaris.
 - iv. Menyusun mekanisme dan melakukan penilaian kinerja Direksi dan Dewan Komisaris.
- B. Terkait dengan fungsi remunerasi
- a. Melakukan evaluasi terhadap kebijakan remunerasi yang didasarkan atas kinerja, risiko, kewajaran dengan peer group, sasaran, dan strategi jangka panjang Bank, pemenuhan cadangan sebagaimana diatur dalam peraturan perundang-undangan dan potensi pendapatan Bank di masa yang akan datang.
 - b. Memberikan hasil evaluasi dan rekomendasi kepada Dewan Komisaris mengenai kebijakan remunerasi bagi:
 - Dewan Komisaris dan Direksi untuk disampaikan kepada Rapat Umum Pemegang Saham;
 - Pejabat eksekutif dan pegawai secara keseluruhan untuk disampaikan kepada Direksi.
 - c. Menyusun struktur Remunerasi bagi anggota Direksi dan/atau anggota Dewan Komisaris berupa gaji, honorarium, insentif dan tunjangan yang bersifat tetap dan/atau variabel.
 - d. Menyusun besaran atas Remunerasi bagi anggota Direksi dan/atau anggota Dewan Komisaris, dengan memperhatikan:
 - Remunerasi yang berlaku pada industri perbankan sesuai dengan kegiatan usaha sejenis dan skala usaha;
 - Tugas, tanggung jawab, dan wewenang anggota Direksi dan/atau anggota Dewan Komisaris dikaitkan dengan pencapaian tujuan dan kinerja bank
 - Target kinerja atau kinerja masing-masing anggota Direksi dan/atau anggota Dewan Komisaris;
 - Keseimbangan tunjangan antara yang bersifat tetap dan variabel.
 - e. Melakukan evaluasi tentang struktur, kebijakan, dan besaran Remunerasi paling kurang 1 (satu) kali dalam 1 (satu) tahun.
 - f. Membantu Dewan Komisaris melakukan penilaian kinerja anggota Dewan Komisaris dan/atau Direksi berdasarkan tolak ukur yang telah disusun sebagai bahan evaluasi kinerja masing-masing anggota Komisaris, Direksi, dan mengevaluasi kinerja Pejabat Eksekutif dan pegawai secara keseluruhan.
 - g. Menjaga kerahasiaan dokumen, data dan informasi Bank.
 - h. Melaksanakan tugas-tugas lain, selain disebutkan di atas yang diberikan oleh Dewan Komisaris kepada Komite sesuai dengan fungsi dan tugasnya dari waktu ke waktu sesuai dengan kebutuhan.
- ii. Provide recommendations regarding candidates for members of the Board of Commissioners and/or the Board of Directors to the General Meeting of Shareholders.
 - iii. Provide recommendations regarding Independent Parties to become members of the Audit Committee and the Risk Monitoring Committee to the Board of Commissioners.
 - iv. Prepare mechanisms and conduct performance evaluations of the Board of Directors and the Board of Commissioners.
- B. Related to the remuneration function:
- a. Evaluate the remuneration policy based on performance, risks, fairness with peer groups, goals, and the Bank's long-term strategy, as well as the fulfillment of reserves as regulated in applicable laws and the potential income of the Bank in the future.
 - b. Provide evaluation results and recommendations to the Board of Commissioners regarding the remuneration policy for:
 - The Board of Commissioners and the Board of Directors to be submitted to the General Meeting of Shareholders;
 - Executive officers and employees as a whole to be submitted to the Board of Directors.
 - c. Develop the Remuneration structure for members of the Board of Directors and/or members of the Board of Commissioners, including salary, honorarium, incentives, and fixed and/or variable allowances.
 - d. Determine the amount of Remuneration for members of the Board of Directors and/or members of the Board of Commissioners, taking into account:
 - Remuneration applicable in the banking industry according to similar business activities and business scale;
 - Duties, responsibilities, and authorities of members of the Board of Directors and/or members of the Board of Commissioners related to the achievement of the bank's objectives and performance;
 - Performance targets or actual performance of each member of the Board of Directors and/or members of the Board of Commissioners;
 - Balance of allowances between fixed and variable components.
 - e. Conduct an evaluation of the structure, policy, and amount of Remuneration at least once a year.
 - f. Assist the Board of Commissioners in assessing the performance of members of the Board of Commissioners and/or the Board of Directors based on benchmarks that have been prepared as material for evaluating the performance of each member of the Board of Commissioners, Board of Directors, and evaluating the performance of Executive Officers and employees as a whole.
 - g. Maintain the confidentiality of the Bank's documents, data and information.
 - h. Carry out other duties, other than those mentioned above, assigned by the Board of Commissioners to the Committee in accordance with its functions and duties from time to time as needed.

Wewenang Komite Nominasi dan Remunerasi *Authorities of the Nomination and Remuneration Committee*

Komite Nominasi dan Remunerasi berwenang untuk memperoleh akses secara penuh, bebas, dan tidak terbatas terhadap informasi tentang karyawan, dana, aset serta sumber daya Bank lainnya yang berkaitan dengan pelaksanaan tugasnya.

Dalam melaksanakan wewenang, Komite wajib bekerja sama dengan Divisi Human Capital, dan unit-unit lainnya yang dipandang perlu.

The Nomination and Remuneration Committee has the authority to access, fully, freely, and without restriction, information regarding employees, funds, assets, and other Bank resources related to the performance of its duties.

In conducting its authority, the Committee shall cooperate with the Human Capital Division, and other units deemed necessary.

Kedudukan Komite Nominasi dan Remunerasi *Position of the Nomination and Remuneration Committee*

Kedudukan Komite Nominasi dan Remunerasi berdasarkan Pedoman dan Tata Tertib Kerja Komite Nominasi dan Remunerasi adalah sebagai berikut:

- Komite Nominasi dan Remunerasi diangkat dan diberhentikan oleh Dewan Komisaris dan bertanggung jawab langsung kepada Dewan Komisaris.
- Komite Nominasi dan Remunerasi bekerja secara kolektif dan diketuai oleh Komisaris Independen.
- Komite Nominasi dan Remunerasi wajib melaporkan hasil evaluasinya kepada Dewan Komisaris.

The position of the Nomination and Remuneration Committee, according to the Guidelines and Work Procedures, is as follows:

- *The Nomination and Remuneration Committee is appointed and dismissed by the Board of Commissioners and reports directly to the Board of Commissioners.*
- *The Nomination and Remuneration Committee works collectively and is chaired by an Independent Commissioner.*
- *The Nomination and Remuneration Committee is required to report its evaluation results to the Board of Commissioners.*

Rapat Komite Nominasi dan Remunerasi *Nomination and Remuneration Committee Meeting*

Komite menyelenggarakan rapat sesuai dengan kebutuhan atau sekurang-kurangnya 1 (satu) kali dalam 3 (tiga) bulan. Rapat Komite hanya dapat dilaksanakan apabila dihadiri oleh sekurang-kurangnya 51% (lima puluh satu persen) dari seluruh jumlah anggota termasuk satu orang Komisaris Independen. Keputusan rapat Komite diambil berdasarkan musyawarah mufakat. Dalam hal tidak terjadi musyawarah mufakat, pengambilan keputusan dilakukan berdasarkan suara terbanyak. Hasil rapat Komite wajib dituangkan dalam risalah rapat dan didokumentasikan secara baik. Perbedaan pendapat (*dissenting opinions*) yang terjadi dalam rapat Komite, wajib dicantumkan secara jelas dalam risalah rapat beserta alasan perbedaan pendapat tersebut.

The committee holds meetings as needed or at least once every 3 (three) months. The committee meeting can only be conducted if at least 51% (fifty-one percent) of the total members, including one Independent Commissioner, are present. The committee's decisions are made based on consensus. If consensus is not reached, decisions are made based on the majority vote. The meeting results must be documented in the minutes and properly recorded. Any dissenting opinions that occur during the meeting must be clearly stated in the minutes, along with the reasons for the differing opinions.

Sepanjang tahun 2024 Komite Nominasi dan Remunerasi melakukan rapat sebanyak 9 (sembilan) kali. Berikut disampaikan frekuensi dan kehadiran Komite Nominasi dan Remunerasi pada rapat serta risalah rapat.

Throughout 2024, the Nomination and Remuneration Committee held 9 (nine) meetings. Below are the details of the meeting frequency, attendance, and the meeting minutes.

No	Tanggal Date	Agenda Agenda	Kehadiran Attendance		
			AF	AS	AB
1	15 Januari 2024 January 15, 2024	Remunerasi Direktur Korporat Remuneration for the Corporate Director	1	1	1
2	19 Januari 2024 January 19, 2024	1. Wawancara calon Presiden Direktur Interview of the President Director Candidate 2. Perubahan Susunan Pengurus Changes in the Composition of the Board of Directors 3. Penilaian Internal calon Presiden Direktur Internal Assessment of the President Director Candidate 4. Penunjukan Sdr. Kang Bong Joo (Direktur Korporat) sebagai Pelaksana Tugas (Plt) Presiden Direktur Appointment of Mr. Kang Bong Joo (Corporate Director) as the Acting President Director (Plt) 5. Remunerasi Dewan Komisaris dan Direksi Remuneration for the Board of Commissioners and Board of Directors	1	1	1
3	19 Februari 2024 February 19, 2024	Evaluasi Anggota Komite dibawah Dewan Komisaris Evaluation of Committee Members under the Board of Commissioners	1	1	1



No	Tanggal Date	Agenda Agenda	Kehadiran Attendance		
			AF	AS	AB
4	7 Maret 2024 March 7, 2024	Penyesuaian Limit Kendaraan Pengurus <i>Adjustment of Vehicle Limit for Executives</i>	1	1	1
5	5 April 2024 April 5, 2024	1. Insentif/Bonus Berdasarkan Kinerja 2023 bagi Direksi dan Dewan Komisaris <i>Incentives/Bonuses Based on 2023 Performance for the Board of Directors and Board of Commissioners</i> 2. Remunerasi bagi Direksi dan Dewan Komisaris tahun 2024 <i>Remuneration for the Board of Directors and Board of Commissioners in 2024</i> 3. Penyesuaian Gaji Karyawan 2024 <i>Employee Salary Adjustment for 2024</i> 4. Insentif Karyawan Kinerja tahun 2023 <i>Employee Performance Incentive for 2023</i>	1	1	1
6	17 April 2024 April 17, 2024	1. Perubahan Susunan Pengurus <i>Changes in the Management Structure</i> 2. Penilaian Internal calon Direktur Korporat <i>Internal Assessment of the Corporate Director Candidate</i>	1	1	1
7	16 Mei 2024 May 16, 2024	1. Pemberhentian Komisaris PT Bank Woori Saudara Indonesia 1906 Tbk ("Perseroan") <i>Dismissal of the Commissioner of PT Bank Woori Saudara Indonesia 1906 Tbk ("The Company")</i> 2. Uang Pisah dan Insentif/Bonus Pengurus yang telah selesai masa baktinya <i>Severance Pay and Incentives/Bonuses for Executives Whose Term Has Ended</i>	1	1	1
8	12 Juli 2024 July 12, 2024	1. Remunerasi Direktur Korporat <i>Remuneration for the Corporate Director</i> 2. Pemanfaatan Tenaga Kerja Asing (TKA) sebagai Konsultan TI <i>Utilization of Foreign Workers (TKA) as IT Consultants</i>	1	1	1
9	25 November 2024 November 25, 2024	1. Pembahasan Struktur Organisasi tahun 2025 <i>Discussion on the Organizational Structure for 2025</i> 2. Pembahasan Rencana Pemanfaatan Tenaga Kerja Asing 2025-2027 <i>Discussion on the Plan for the Utilization of Foreign Workers 2025-2027</i> 3. Rencana Training 2025 <i>Training Plan for 2025</i> 4. Laporan Pelaksanaan Kegiatan Komite Nominasi dan Remunerasi tahun 2024 <i>Report on the Activities of the Nomination and Remuneration Committee for 2024</i>	1	1	1
Jumlah Rapat <i>Number of Meetings</i>			9	9	9
Jumlah Kehadiran <i>Total of Attendance</i>			9	9	9
% Kehadiran <i>% Attendance</i>			100%	100%	100%

Laporan Pelaksanaan Tugas Komite Nominasi dan Remunerasi Tahun 2024 *Implementation of Duties of the Nomination and Remuneration Committee in 2024*

Selama tahun 2024, Komite Nominasi dan Remunerasi telah melakukan kegiatan sebagaimana tugas dan fungsi yang tercantum dalam Pedoman dan Tata Tertib Kerja Komite Nominasi dan Remunerasi yang dimiliki BWS, sebagai berikut:

1. Review dan evaluasi rencana kerja SDM, pemanfaatan tenaga kerja asing, struktur organisasi.
2. Review dan evaluasi pemberian remunerasi bagi Dewan Komisaris, Direksi dan Karyawan.
3. Rekomendasi penunjukan anggota Dewan Komisaris dan/atau Direksi.
4. Review dan evaluasi kebijakan terkait SDM dan remunerasi.

Throughout 2024, the Nomination and Remuneration Committee carried out activities in accordance with the duties and functions stipulated in the Guidelines and Work Procedures for the Nomination and Remuneration Committee owned by BWS, as follows:

1. Review and evaluation of the HR work plan, utilization of foreign workers, and organizational structure.
2. Review and evaluation of remuneration for the Board of Commissioners, Board of Directors, and employees.
3. Recommendation for the appointment of members of the Board of Commissioners and/or Board of Directors.
4. Review and evaluation of policies related to HR and remuneration.

Pengembangan Kompetensi Komite Nominasi dan Remunerasi Competency Development of the Nomination and Remuneration Committee

Untuk menunjang Komite Nominasi dan Remunerasi dalam melaksanakan tugas dan tanggung jawabnya, Bank memberikan kesempatan kepada anggota Komite Nominasi dan Remunerasi untuk mengikuti program pelatihan dan pengembangan kompetensi, baik yang diselenggarakan oleh internal Bank atau yang diselenggarakan oleh pihak eksternal.

Adapun program pengembangan kompetensi yang diikuti oleh Komite Nominasi dan Remunerasi BWS tahun 2024 adalah sebagai berikut:

To support the Nomination and Remuneration Committee in fulfilling its duties and responsibilities, the Bank provides opportunities for the Committee members to participate in training and competency development programs, both organized internally by the Bank and externally by other parties.

The competency development programs attended by BWS's Nomination and Remuneration Committee in 2024 are as follows:

Nama dan Jabatan Name and Position	Jenis Pelatihan Types of Training	Program Pengembangan Kompetensi Competency Development Program	Lokasi Place	Tanggal Date	Penyelenggara Organizer
Arief Budiman Komisaris Utama President Commissioner	Eksternal External	Webinar OJK - Outlook Ekonomi & Keuangan Tahun 2024 OJK Webinar - 2024 Economic & Financial Outlook	Virtual	22 Februari 2024 February 22, 2024	Otoritas Jasa Keuangan (OJK) Financial Services Authority (FSA)
	Eksternal External	Webinar LPPI - Menangkap Peluang di Tengah Perlambatan Ekonomi Global LPPI Webinar - Seizing Opportunities Amid Global Economic Slowdown	Virtual	23 Februari 2024 February 23, 2024	Lembaga Pengembangan Perbankan Indonesia (LPPI) Indonesian Banking Development Institute (LPPI)
	Certification	Seminar Penyelarasan Manajemen Risiko Seminar on Risk Management Alignment	Ruang Asmat Mandiri Club Asmat Mandiri Club Room	21-22 Mei 2024 May 21-22, 2024	Banker Association for Risk Management
	Eksternal External	Risk Management Certification: Level 7 (Exam)	Menara IBI IBI Tower	28 Juni 2024 June 28, 2024	Lembaga Sertifikasi Profesional Perbankan (LSPP)
	Internal	Pentingnya Fungsi & Penerapan SPI Dalam Implementasi GRC Importance of the Role & Implementation of Internal Control in the	Treasury Tower	28 Agustus 2024 August 28, 2024	Bank Woori Saudara
	Eksternal External	Sosialisasi Pelindungan Data Pribadi Socialization on Personal Data Protection	Treasury Tower	4 Oktober 2024 October 4, 2024	Deloitte Indonesia
	Eksternal External	Coaching Clinic Lanjutan Pendalaman Penilaian Taksonomi untuk Keuangan Berkelanjutan Indonesia (TKBI) Advanced Coaching Clinic on the Deepening of the Taxonomy Assessment for Sustainable Finance in Indonesia (TKBI)	Virtual	7 Oktober 2024 October 7, 2024	Otoritas Jasa Keuangan (OJK) Financial Services Authority (FSA)
Ahmad Fajarprana Komisaris Independen Independent Commissioner	Eksternal External	Outlook Ekonomi & Keuangan Tahun 2024 2024 Economic & Financial Outlook	Virtual	22 Februari 2024 February 22, 2024	Otoritas Jasa Keuangan (OJK) Financial Services Authority (FSA)
	Eksternal External	Menangkap Peluang di Tengah Perlambatan Ekonomi Global Seizing Opportunities Amid Global Economic Slowdown	Virtual	23 Februari 2024 February 23, 2024	Lembaga Pengembangan Perbankan Indonesia (LPPI) Indonesian Banking Development Institute (LPPI)



Nama dan Jabatan Name and Position	Jenis Pelatihan Types of Training	Program Pengembangan Kompetensi Competency Development Program	Lokasi Place	Tanggal Date	Penyelenggara Organizer
	Eksternal External	Taksonomi Keuangan Berkelanjutan Indonesia Taxonomy of Indonesia Sustainable Finance	Virtual	28 Maret 2024 March 28, 2024	Otoritas Jasa Keuangan (OJK) Financial Services Authority (FSA)
	Certification	Seminar Penyelarasan Manajemen Risiko Seminar on Risk Management Alignment	Ruang Asmat Mandiri Club Asmat Mandiri Club Room	21-22 Mei 2024 May 21-22, 2024	Banker Association for Risk Management
	Eksternal External	Risk Management Certification: Level 7 (Exam)	Menara IBI IBI Tower	28 Juni 2024 June 28, 2024	Lembaga Sertifikasi Profesional Perbankan (LSPP)
	Certification	Sertifikasi Audit Intern Bank: Level Supervisor (Training Program) Bank Internal Audit Certification: Supervisor Level (Training Program)	Jakarta	15-16 Juli 2024 July 15-16, 2024	Efektifpro Knowledge Source
	Eksternal External	Webinar POJK 5 2024 Mengukuhkan Fondasi Perbankan di Tengah Volatilitas Global Webinar on POJK 5/2024: Strengthening the Foundation of Banking Amid Global Volatility	Virtual	26 Juli 2024 July 26, 2024	Lembaga Pengembangan Perbankan Indonesia (LPPI) Indonesian Banking Development Institute (LPPI)
	Internal	Pentingnya Fungsi & Penerapan SPI Dalam Implementasi GRC Importance of the Role & Implementation of Internal Control in the Implementation of GRC	Treasury Tower	28 Agustus 2024 August 28, 2024	Bank Woori Saudara
	Eksternal External	Sertifikasi Audit Intern Bank: Level Supervisor (Exam) Bank Internal Audit Certification: Supervisor Level (Exam)	Menara IBI IBI Tower	27 September 2024 September 27, 2024	Lembaga Sertifikasi Profesional Perbankan (LSPP)
	Eksternal External	Sosialisasi Pelindungan Data Pribadi Socialization on Personal Data Protection	Treasury Tower	4 Oktober 2024 October 4, 2024	Deloitte Indonesia
	Eksternal External	Coaching Clinic Lanjutan Pendalaman Penilaian Taksonomi untuk Keuangan Berkelanjutan Indonesia (TKBI) Advanced Coaching Clinic on the Deepening of the Taxonomy Assessment for Sustainable Finance in Indonesia (TKBI)	Virtual	7 Oktober 2024 October 7, 2024	Otoritas Jasa Keuangan (OJK) Financial Services Authority (FSA)
	Internal	Integrity Pact, Antifraud and Sanction Awareness, and, Ethic Code	Electronic Agreement Page Switching (ELAPSE)	10 Januari-10 Desember 2024 January 10-December 10, 2024	Bank Woori Saudara
Akhmad Syailendra Chief of Human Capital Officer Chief of Human Capital Officer	Workshop	Business Strategic Meeting 1 st Semester 2024	Treasury Tower	29 Januari 2024 January 29, 2024	Bank Woori Saudara
	Eksternal External	Risk Management Certification: Level 6 (Training Program)	Treasury Tower	16 Maret 2024 March 16, 2024	Efektifpro Knowledge Source
	Inhouse	Pelatihan Analisa Keuangan Bank Training on Bank Financial Analysis	Virtual	18 Maret 2024 March 18, 2024	Bank Woori Saudara
	Inhouse	Pelatihan Pemahaman Profil Risiko Training on Understanding Risk Profile	Virtual	21 Maret 2024 March 21, 2024	Bank Woori Saudara

Nama dan Jabatan Name and Position	Jenis Pelatihan Types of Training	Program Pengembangan Kompetensi Competency Development Program	Lokasi Place	Tanggal Date	Penyelenggara Organizer
	Inhouse	Training for the Implementation of the Personal Data Protection Law	Treasury Tower	24-26 Juni 2024 June 24-26, 2024	Bank Woori Saudara
	Eksternal External	Risk Management Certification: Level 7 (Training Program)	Treasury Tower	27-28 Juli 2024 July 27-28, 2024	Efektifpro Knowledge Source
	Eksternal External	Risk Management Certification: Level 7 (Exam)	Treasury Tower	29 Juli 2024 July 29, 2024	Lembaga Sertifikasi Profesional Perbankan (LSPP)
	Internal	Training of Cyber Security - Phising	E-learning	26-30 Agustus 2024 August 26-30, 2024	Bank Woori Saudara
	Eksternal External	Konvensi RKKNI Audit Intern Bank Konvensi RKKNI Audit Intern RKKNI Convention for Bank Internal Audit	Hotel Indonesia Kempinski Jakarta	2 Oktober 2024 October 2, 2024	Otoritas Jasa Keuangan (OJK) Financial Services Authority (FSA)
	Eksternal External	Sosialisasi Pelindungan Data Pribadi Socialization on Personal Data Protection	Treasury Tower	9 Oktober 2024 October 9, 2024	Deloitte Indonesia
	Eksternal External	Indonesia Human Capital & Beyond Summit 2024	JIEXPO Kemayoran	13-15 November 2024 November 13-15, 2024	Forum Human Capital Perbankan Indonesia (FHCPI) Indonesian Banking Human Capital Forum (FHCPI)

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

Besarnya honorarium untuk anggota Komite Nominasi dan Remunerasi yang bukan anggota Dewan Komisaris ditetapkan berdasarkan kebijakan Bank, dan dibebankan kepada anggaran Bank. Dalam realisasinya, besaran remunerasi disesuaikan sesuai dengan perkembangan usaha serta kebijakan Bank.

The honorarium for members of the Nomination and Remuneration Committee who are not part of the Board of Commissioners is set according to the Bank's policy and is allocated from the Bank's budget. In practice, the amount of remuneration is adjusted in accordance with the Bank's business development and policies.



KOMITE PEMANTAU RISIKO

Risk Monitoring Committee

Komite Pemantau Risiko merupakan Komite yang dibentuk dan bertanggung jawab kepada Dewan Komisaris untuk membantu tugas dan fungsi Dewan Komisaris terkait dengan fungsi pengawasan dan pemberian rekomendasi kepada Direksi agar penerapan manajemen risiko Bank memenuhi unsur-unsur kecukupan prosedur dan metodologi pengelolaan risiko, sehingga risiko Bank dapat terkendali pada batas/limit yang telah ditetapkan.

The Risk Monitoring Committee is a committee established and accountable to the Board of Commissioners to assist in the Board's duties and functions related to supervision and provision of recommendations to the Board of Directors to ensure that the Bank's risk management practices meet the required procedural and methodological standards. This ensures that the Bank's risks remain controlled within the set limits.



Dasar Hukum

Legal Basis

- Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum.
- Peraturan Otoritas Jasa Keuangan Nomor 18/POJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum.
- Financial Services Authority (OJK) Regulation Number 17/POJK.03/2023 on Implementation of Governance for Commercial Banks.
- Financial Services Authority (OJK) Regulation Number 18/POJK.03/2016 on the Implementation of Risk Management for Commercial Banks.



Pedoman dan Tata Tertib Komite Pemantau Risiko

Risk Monitoring Committee Guidelines and Work Procedures

Agar pelaksanaan tugas Komite Pemantau Risiko berjalan optimal dan sesuai dengan prinsip-prinsip GCG, Bank telah membuat Pedoman dan Tata Tertib Kerja Komite Pemantau Risiko yang merupakan acuan pelaksanaan tugas Komite Pemantau Risiko. Pedoman dan Tata Tertib Kerja ini ditetapkan oleh Dewan Komisaris dan di evaluasi secara berkala dan, apabila diperlukan, dilakukan amandemen untuk memastikan kepatuhan Bank terhadap ketentuan Otoritas Jasa Keuangan dan peraturan terkait lainnya. Pedoman dan Tata Tertib Kerja Komite Pemantau Risiko ditetapkan dengan Keputusan Dewan Komisaris Nomor 014/KEP-DEKOM/A-13/VI/2024 tanggal 25 Juni 2024 tentang Pedoman dan Tata Tertib Kerja Komite Pemantau Risiko.

To ensure optimal performance of the Risk Monitoring Committee's duties in accordance with Good Corporate Governance (GCG) principles, the Bank has established the Guidelines and Work Procedures of the Risk Monitoring Committee as a reference for carrying out its tasks. These Guidelines and Work Procedures are approved by the Board of Commissioners and are evaluated periodically. If necessary, amendments are made to ensure the Bank's compliance with the regulations set by the OJK and other relevant regulations. The Guidelines and Work Procedures of the Risk Monitoring Committee were established by the Board of Commissioners through Decree Number 014/KEP-DEKOM/A-13/VI/2024 dated June 25, 2024, regarding Guidelines and Work Procedures of the Risk Monitoring Committee.



Struktur, Keanggotaan dan Keahlian Komite Pemantau Risiko

Structure, Membership, and Expertise of the Risk Monitoring Committee

Struktur dan keanggotaan Komite Pemantau Risiko adalah sebagai berikut:

- Komite Pemantau Risiko sekurang-kurangnya terdiri dari 3 (tiga) orang yang berasal dari Komisaris Independen dan Pihak Independen.
 - Komposisi keanggotaan Komite Pemantau Risiko paling kurang 1 (satu) orang Komisaris Independen sebagai Ketua merangkap anggota, 1 (satu) orang Pihak Independen yang memiliki keahlian di bidang keuangan, dan 1 (satu) orang Pihak Independen yang memiliki keahlian di bidang manajemen risiko.
 - Anggota Komite Pemantau Risiko yang berasal dari Pihak Independen dinilai memiliki keahlian di bidang keuangan dalam hal memenuhi kriteria:
 - a. Memiliki pengetahuan di bidang ekonomi, bidang keuangan dan/atau bidang perbankan.
 - b. Memiliki pengalaman kerja paling sedikit 5 (lima) tahun di bidang ekonomi, bidang keuangan, dan/atau bidang perbankan.
- The structure and membership of the Risk Monitoring Committee are as follows:
- The Risk Monitoring Committee must consist of at least three (3) members, including Independent Commissioners and Independent Parties.
 - The membership composition must include at least one (1) Independent Commissioner as the Chairman, who may also serve as a member, one (1) Independent Party with expertise in finance, one (1) Independent Party with expertise in risk management.
 - The Independent Party member with expertise in finance must meet the following criteria:
 - a. Possess knowledge in economics, finance, and/or banking,
 - b. Have at least 5 (five) years of work experience in economics, finance, and/or banking.

- Anggota Komite Pemantau Risiko yang berasal dari Pihak Independen dinilai memiliki keahlian di bidang manajemen risiko dalam hal memenuhi kriteria:
 - a. Memiliki pengetahuan di bidang manajemen risiko
 - b. Memiliki pengalaman kerja paling sedikit 2 (dua) tahun di bidang manajemen risiko
- Anggota Direksi BWS maupun Bank lain dilarang menjadi anggota Komite Pemantau Risiko.
- Komisaris Independen dan Pihak Independen yang menjadi anggota Komite Pemantau Risiko paling sedikit berjumlah 51% (lima puluh satu persen) dari jumlah anggota Komite Pemantau Risiko.
- Ketua Komite Pemantau Risiko hanya dapat merangkap jabatan sebagai ketua Komite paling banyak pada 1 (satu) Komite lainnya.
- The Independent Party member with expertise in risk management must meet the following criteria:
 - a. Possess knowledge in risk management
 - b. Have at least two (2) years of work experience in risk management
- Members of the Board of Directors of BWS or other banks are prohibited from being members of the Risk Monitoring Committee.
- Independent Commissioners and Independent Party members must account for at least 51% (fifty-one percent) of the total members of the Risk Monitoring Committee.
- The Chairman of the Risk Monitoring Committee may only serve as the Chairman of one (1) other committee at most.

Susunan Komite Pemantau Risiko tahun 2024

Composition of the Risk Monitoring Committee as of 2024

Nama Name	Jabatan Position	Dasar Penunjukan Legal Basis of Appointment	Masa Jabatan Term of Office	Keterangan Description
Adi Haryadi	Ketua Chairman	Keputusan Direksi Nomor 030/KEP.DIR/HC.I/VI/2024 Decree of the Board of Directors Number 030/KEP.DIR/HC.I/VI/2024	Hingga RUPST 2025 Until Annual GMS 2025	Komisaris Independen Independent Commissioner
Arief Budiman	Anggota Member			Komisaris Utama President Commissioner
Nanny Dewi	Anggota Member			Pihak Independen Independent Party
Agus Setiadjaja	Anggota Member			Pihak Independen Independent Party
Choi Jung Hoon *	Anggota Member	Keputusan Direksi Nomor 015/KEP.DIR/HC.II/2024 Decree of the Board of Directors Number 015/KEP.DIR/HC.II/2024		Komisaris Commissioner

*) efektif hingga 11 Juli 2024

*) effective until July 11, 2024

Profil Komite Pemantau Risiko Risk Monitoring Committee Profile

Adi Haryadi

Ketua Komite Pemantau Risiko
Chairman of the Risk Monitoring Committee

Profil Ketua Komite Pemantau Risiko Sdr. Ahmad Fajarprana dapat dilihat pada bagian Profil Dewan Komisaris di bab Profil Perusahaan dalam Laporan Tahunan ini.

The profile of the Chairman of the Risk Monitoring Committee, Mr. Ahmad Fajarprana, has been presented in the Profile of Board of Commissioners section in the Company Profile chapter of this Annual Report.



Arief Budiman

Anggota Komite Pemantau Risiko
Member of the Risk Monitoring Committee

Profil Anggota Komite Pemantau Risiko Sdr. Arief Budiman dapat dilihat pada bagian Profil Dewan Komisaris di bab Profil Perusahaan dalam Laporan Tahunan ini.

The profile of the member of the Risk Monitoring Committee, Mr. Arief Budiman, has been presented in the Profile of the Board of Commissioners section in the Company Profile chapter of this Annual Report.

Choi Jung Hoon

Anggota Komite Pemantau Risiko
Member of the Risk Monitoring Committee

Profil Anggota Komite Pemantau Risiko Sdr. Choi Jung Hoon dapat dilihat pada bagian Profil Dewan Komisaris di bab Profil Perusahaan dalam Laporan Tahunan ini.

The profile of the member of the Risk Monitoring Committee, Mr. Choi Jung Hoon, has been presented in the Profile of the Board of Commissioners section in the Company Profile chapter of this Annual Report.

Agus Setiadjaja

Anggota Komite Pemantau Risiko
Member of the Risk Monitoring Committee

Usia Age	68 tahun / years old
Kewarganegaraan Country	Indonesia
Domisili Domicile	Bandung, Jawa Barat Bandung, West Java
Riwayat Pendidikan Education	Magister Sains Bidang Kajian Ilmu Akuntansi Universitas Padjadjaran, Bandung Master of Science in Accounting Studies, Universitas Padjadjaran, Bandung
Riwayat Pekerjaan Experience	• Staff Ahli atau Biro Direksi BWS (1989) Expert Staff or Executive Office of the Board of Directors, BWS (1989) • Pemimpin Cabang Pembantu Dalem Kaum PT Bank HS 1906 (1994) Head of Dalem Kaum Branch, PT Bank HS 1906 (1994) • Sekretaris Perusahaan PT Bank HS 1906 (1999) Corporate Secretary, PT Bank HS 1906 (1999) • Kepala Divisi Satuan Kerja Audit Intern PT Bank HS 1906 (2000) Head of Internal Audit Division, PT Bank HS 1906 (2000) • Komisaris BWS (2011) Commissioner BWS (2011)
Jabatan Lainnya Other position	-
Sertifikasi Certification	Sertifikasi Manajemen Risiko Jenjang 7 & Sertifikasi Manajer Sumber Daya Manusia Risk Management Certification Level 7 & Human Resource Manager Certification
Dasar Hukum Pengangkatan Basis of Appointment	KEPDIR No. 030/KEP.DIR/HC.I/VI/2024 Decree of the Board of Directors Number 030/KEP.DIR/HC.I/VI/2024
Hubungan Afiliasi Affiliation	Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi dan Pemegang Saham Pengendali He is not affiliated with members of the Board of Commissioners, the Board of Directors, and the Controlling Shareholders
Kepemilikan Saham Share Ownership	Tidak memiliki saham BWS He does not own shares at BWS
Periode Jabatan Term of Office	11 Juli 2024 - RUPST Berikutnya Tahun 2025 July 11, 2024 - AGMS After Year 2025

Nanny Dewi

Anggota Komite Pemantau Risiko Member of the Risk Monitoring Committee

Usia Age	61 tahun / years old
Kewarganegaraan Country	Indonesia
Domisili Domicile	Bandung, Jawa Barat Bandung, West Java
Riwayat Pendidikan Education	- Master di University of Wollongong, Australia (1992) Master's degree from the University of Wollongong, Australia (1992) - Doktoral di Universitas Padjadjaran pada tahun (2006) Doctorate from Universitas Padjadjaran (2006)
Riwayat Pekerjaan Experience	- Staf Pengajar pada Fakultas Ekonomi dan Bisnis di Universitas Padjadjaran (1989-sekarang) Lecturer at the Faculty of Economics and Business, Universitas Padjadjaran (1989-present) - Anggota Komite Audit pada PT Rabobank Indonesia dan PT Energi Mega Persada, Tbk Member of the Audit Committee at PT Rabobank Indonesia and PT Energi Mega Persada, Tbk - Anggota Komite Audit BWS (2015-sekarang) Member of the Audit Committee at BWS (2015-present)
Jabatan Lainnya Other position	Komite Pemantau Risiko di Bank Mizuho Mizuho Bank Risk Monitoring Committee
Sertifikasi Certification	Sertifikasi Manajemen Risiko Jenjang 7 & Sertifikasi Manajer Sumber Daya Manusia Risk Management Certification Level 7 & Human Resource Manager Certification
Dasar Hukum Pengangkatan Basis of Appointment	KEPDIR No. 030/KEP.DIR/HC.I/VI/2024 Decree of the Board of Directors Number 030/KEP.DIR/HC.I/VI/2024
Hubungan Afiliasi Affiliation	Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi dan Pemegang Saham Pengendali She is not affiliated with members of the Board of Commissioners, Board of Directors, or controlling shareholders
Kepemilikan Saham Share Ownership	Tidak memiliki saham BWS She does not shares at BWS
Periode Jabatan Term of Office	11 Juli 2024 - RUPST Berikutnya Tahun 2025 July 11, 2024 - AGMS After Year 2025

Independensi Komite Pemantau Risiko Independence of the Risk Monitoring Committee

Seluruh anggota Komite Pemantau Risiko yang berasal dari pihak independen tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan Dewan Komisaris, Direksi dan/atau Pemegang Saham Pengendali atau hubungan dengan Bank yang dapat mempengaruhi kemampuannya bertindak independen.

All members of the Risk Monitoring Committee who are independent parties do not have financial, managerial, shareholding, and/or family relationships with the Board of Commissioners, Board of Directors, and/or Controlling Shareholders, nor any other relationships with the Bank that could affect their ability to act independently.

Tugas dan Tanggung Jawab Komite Pemantau Risiko Duties and Responsibilities of the Risk Monitoring Committee

Komite Pemantau Risiko bertugas mengevaluasi dan memastikan kesesuaian antara kebijakan manajemen risiko di lingkup Bank dan pelaksanaannya, serta memantau, mengevaluasi penerapan tugas dan fungsi Komite Manajemen Risiko dan Satuan Kerja Manajemen Risiko.

The Risk Monitoring Committee is tasked with evaluating and ensuring the alignment between the Bank's risk management policies and their implementation, as well as monitoring and evaluating the performance of the Risk Management Committee and Risk Management Unit.

Berikut ini merupakan tugas dan tanggung jawab Komite Pemantau Risiko sebagaimana dijelaskan dalam Pedoman dan tata tertib kerja Komite Pemantau Risiko yaitu:

The duties and responsibilities of the Risk Monitoring Committee, as stipulated in the Guidelines and Work Procedures, are as follows:

1. Melakukan evaluasi atas kesesuaian antara kebijakan manajemen risiko Bank dengan pelaksanaannya.
2. Melakukan evaluasi dan pemantauan pelaksanaan tugas Komite Manajemen Risiko dan Unit Kerja Manajemen Risiko guna memberikan rekomendasi kepada Dewan Komisaris.

1. Evaluate the alignment between the Bank's risk management policies and their implementation.
2. Evaluate and monitor the performance of the Risk Management Committee and Risk Management Unit to provide recommendations to the Board of Commissioners.



3. Melaporkan kepada Dewan Komisaris atas berbagai risiko yang dihadapi Bank dan penerapan manajemen risiko oleh Direksi.
4. Menjaga kerahasiaan seluruh dokumen, data, dan informasi Bank.
5. Tugas-tugas lain selain yang disebutkan di atas, yang diberikan oleh Dewan Komisaris kepada Komite sesuai dengan fungsi dan tugasnya dari waktu ke waktu sesuai dengan kebutuhan.

3. Report to the Board of Commissioners on the various risks faced by the Bank and the implementation of risk management by the Board of Directors.
4. Maintain the confidentiality of all Bank documents, data, and information.
5. Perform other duties as assigned by the Board of Commissioners, in accordance with the Committee's function and responsibilities, as required from time to time.

Kedudukan Komite Pemantau Risiko *Position of the Risk Monitoring Committee*

Kedudukan Komite Pemantau Risiko berdasarkan Pedoman dan Tata Tertib Kerja Komite Pemantau Risiko adalah sebagai berikut:

1. Komite Pemantau Risiko diangkat dan diberhentikan oleh Dewan Komisaris dan bertanggung jawab langsung kepada Dewan Komisaris.
2. Komite Pemantau Risiko bekerja secara kolektif dan diketuai oleh Komisaris Independen.
3. Komite Pemantau Risiko wajib melaporkan hasil evaluasinya kepada Dewan Komisaris.

The position of the Risk Monitoring Committee, based on the Guidelines and Work Procedures, is as follows:

1. The Risk Monitoring Committee is appointed and dismissed by the Board of Commissioners and is directly accountable to the Board of Commissioners.
2. The Risk Monitoring Committee works collectively and is chaired by an Independent Commissioner.
3. The Risk Monitoring Committee is required to report its evaluation results to the Board of Commissioners

Rapat Komite Pemantau Risiko *Meetings of the Risk Monitoring Committee*

Komite menyelenggarakan rapat sesuai dengan kebutuhan atau sekurang-kurangnya 1 (satu) kali dalam 1 (satu) bulan. Rapat Komite hanya dapat dilaksanakan apabila dihadiri oleh sekurang-kurangnya 51% dari seluruh jumlah anggota termasuk satu orang Komisaris Independen dan satu Pihak Independen.

The Committee holds meetings as needed, or at least once (1) a month. A meeting can only be held if at least 51% of the total members are present, including one Independent Commissioner and one Independent Party.

Keputusan rapat Komite diambil berdasarkan musyawarah mufakat. Dalam hal tidak terjadi musyawarah mufakat, pengambilan keputusan dilakukan berdasarkan suara terbanyak. Hasil rapat Komite wajib dituangkan dalam risalah rapat dan didokumentasikan secara baik. Perbedaan pendapat (*dissenting opinions*) yang terjadi dalam rapat Komite, wajib dicantumkan secara jelas dalam risalah rapat beserta alasan perbedaan pendapat tersebut.

Decisions at Committee meetings are made based on consensus. In the event that consensus is not achieved, decisions are made by majority vote. The results of the meeting must be recorded in the minutes and properly documented. Any dissenting opinions that arise during the meeting must be clearly stated in the minutes, along with the reasons for the disagreement.

Sepanjang tahun 2024 Komite Pemantau Risiko melakukan rapat sebanyak 12 (dua belas) kali. Berikut disampaikan frekuensi dan kehadiran Komite Pemantau Risiko pada rapat serta risalah rapat.

Throughout 2024, the Risk Monitoring Committee held a total of 12 (twelve) meetings. The following are the meeting frequency and attendance of the Risk Monitoring Committee, along with the meeting minutes.

No.	Tanggal Date	Agenda Agenda	AH	AB	CJH	AS	ND
1	23 Januari 2024 January 23, 2024	1. Realisasi 2023 <i>Realization 2023</i> 2. Rencana Kerja 2024 <i>Work Plan 2024</i> 3. Laporan Profil Risiko Desember 2023 <i>Risk Profile Report for December 2023</i> 4. Key Issues Risk - December 2023 <i>Key Issues Risk - December 2023</i> 5. Profil Risiko Kredit, Laporan Pemantauan Portofolio Kredit per Bulan <i>Credit Risk Profile, Monthly Credit Portfolio Monitoring Report</i> 6. NPL Ratio Per Sektor Ekonomi, Per Produk dan Per Cabang <i>NPL Ratio by Economic Sector, Product, and Branch</i> 7. Profil Risiko Likuiditas, Laporan Pemantauan Likuiditas Harian <i>Liquidity Risk Profile, Daily Liquidity Monitoring Report</i> 8. Profil Risiko Pasar <i>Market Risk Profile</i>	1	1	0	1	1

No.	Tanggal Date	Agenda Agenda	AH	AB	CJH	AS	ND
		9. Laporan Pemantauan Kecukupan permodalan bank (CAR) per bulan <i>Capital Adequacy Ratio (CAR) Monthly Monitoring Report</i>					
		10. Laporan Pencapaian Indikator strategik bank <i>Report on Strategic Indicator Achievements of the Bank</i>					
		11. Laporan Pemantauan Permodalan, Profitabilitas, Likuiditas dan lainnya sesuai ketentuan regulator <i>Monitoring Report on Capital, Profitability, Liquidity, and others in accordance with regulatory requirements</i>					
		12. Laporan persentase Jumlah Keluhan Nasabah Bulanan <i>Monthly Customer Complaint Percentage Report</i>					
		13. Laporan Pemantauan Loan Review Division <i>Loan Review Division Monitoring Report</i>					
		14. Apu PPT Section <i>AML-CFT Section</i>					
2	20 Februari 2024 February 20, 2024	1. Laporan Profil Risiko Januari 2024 <i>Risk Profile Report for January 2024</i>					
		2. Key Issues Risk - Januari 2024 <i>Key Issues Risk - January 2024</i>					
		3. Profil Risiko Kredit, Laporan Pemantauan Portofolio kredit Bulanan <i>Credit Risk Profile, Monthly Credit Portfolio Monitoring Report</i>					
		4. NPL Ratio Per Sektor Ekonomi, Per Produk dan Per Cabang <i>NPL Ratio by Economic Sector, Product, and Branch</i>					
		5. Profil Risiko Likuiditas, Laporan Pemantauan Likuiditas Harian <i>Liquidity Risk Profile, Daily Liquidity Monitoring Report</i>					
		6. Profil Risiko Pasar <i>Market Risk Profile</i>					
		7. Laporan Pemantauan Kecukupan permodalan bank (CAR) per bulan <i>Capital Adequacy Ratio (CAR) Monthly Monitoring Report</i>	1	1	1	1	1
		8. Laporan Pencapaian Indikator strategik bank <i>Report on Strategic Indicator Achievements of the Bank</i>					
		9. Laporan Pemantauan Permodalan, Profitabilitas, Likuiditas dan lainnya sesuai ketentuan regulator <i>Monitoring Report on Capital, Profitability, Liquidity, and others in accordance with regulatory requirements</i>					
		10. Laporan persentase Jumlah Keluhan Nasabah Bulanan <i>Monthly Customer Complaint Percentage Report</i>					
		11. Laporan Pemantauan Loan Review Division <i>Loan Review Division Monitoring Report</i>					
		12. Rencana Pengkinian Pedoman dan Tata Tertib Kerja Komite Pemantau Risiko <i>Plan for Updating the Guidelines and Work Procedures of the Risk Monitoring Committee</i>					
3	21 Maret 2024 March 21, 2024	1. TI Strategy and Management Division Section <i>IT Strategy and Management Division Section</i>					
		2. Digital Banking Section <i>Digital Banking Section</i>					
		3. Laporan Profil Risiko Februari 2024 <i>Risk Profile Report for February 2024</i>					
		4. Key Issues Risk - Februari 2024 <i>Key Issues Risk - February 2024</i>	1	1	1	1	1
		5. Profil Risiko Kredit, Laporan Pemantauan Pergerakan Portofolio kredit Bulanan <i>Credit Risk Profile, Monthly Credit Portfolio Movement Monitoring Report</i>					
		6. NPL Ratio Per Sektor Ekonomi, Per Produk dan Per Cabang <i>NPL Ratio by Economic Sector, Product, and Branch</i>					



No.	Tanggal Date	Agenda Agenda	AH	AB	CJH	AS	ND
		7. Profil Risiko Likuiditas, Laporan Pemantauan Likuiditas Harian <i>Liquidity Risk Profile, Daily Liquidity Monitoring Report</i> 8. Profil Risiko Pasar <i>Market Risk Profile</i> 9. Laporan Pemantauan Kecukupan permodalan bank (CAR) per bulan <i>Capital Adequacy Ratio (CAR) Monthly Monitoring Report</i> 10. Laporan Pencapaian Indikator stratejik bank <i>Report on Strategic Indicator Achievements of the Bank</i> 11. Laporan Pemantauan Permodalan, Profitabilitas, Likuiditas dan lainnya sesuai ketentuan regulator <i>Monitoring Report on Capital, Profitability, Liquidity, and others in accordance with regulatory requirements</i> 12. Laporan persentase Jumlah Keluhan Nasabah Bulanan <i>Monthly Customer Complaint Percentage Report</i> 13. Laporan Pemantauan Loan Review Division <i>Loan Review Division Monitoring Report</i>					
4	23 April 2024 April 23, 2024	1. Laporan Profil Risiko Maret 2024 <i>Risk Profile Report for March 2024</i> 2. Key Issues Risk - Maret 2024 <i>Key Issues Risk - March 2024</i> 3. Profil Risiko Kredit, Laporan Pemantauan Pergerakan Portofolio kredit Bulanan <i>Credit Risk Profile, Monthly Credit Portfolio Movement Monitoring Report</i> 4. NPL Ratio Per Sektor Ekonomi, Per Produk dan Per Cabang <i>NPL Ratio by Economic Sector, Product, and Branch</i> 5. Profil Risiko Likuiditas, Laporan Pemantauan Likuiditas Harian <i>Liquidity Risk Profile, Daily Liquidity Monitoring Report</i> 6. Profil Risiko Pasar <i>Market Risk Profile</i> 7. Laporan Pemantauan Kecukupan permodalan bank (CAR) per bulan <i>Capital Adequacy Ratio (CAR) Monthly Monitoring Report</i> 8. Laporan Pencapaian Indikator stratejik bank <i>Report on Strategic Indicator Achievements of the Bank</i> 9. Laporan Pemantauan Permodalan, Profitabilitas, Likuiditas dan lainnya sesuai ketentuan regulator <i>Monitoring Report on Capital, Profitability, Liquidity, and others in accordance with regulatory requirements</i> 10. Laporan persentase Jumlah Keluhan Nasabah Bulanan <i>Monthly Customer Complaint Percentage Report</i> 11. Peer Bank Comparison <i>Peer Bank Comparison</i> 12. Laporan Pemantauan Loan Review Division <i>Loan Review Division Monitoring Report</i>	1	1	1	1	1
5	28 Mei 2024 May 28, 2024	1. Laporan Profil Risiko April 2024 <i>Risk Profile Report for April 2024</i> 2. Key Issues Risk - April 2024 <i>Key Issues Risk - April 2024</i> 3. Profil Risiko Kredit, Laporan Pemantauan Pergerakan Portofolio kredit Bulanan <i>Credit Risk Profile, Monthly Credit Portfolio Movement Monitoring Report</i> 4. NPL Ratio Per Sektor Ekonomi, Per Produk dan Per Cabang <i>NPL Ratio by Economic Sector, Product, and Branch</i>	1	1	0	1	1

No.	Tanggal Date	Agenda Agenda	AH	AB	CJH	AS	ND
6	25 Juni 2024 June 25, 2024	5. Profil Risiko Likuiditas, Laporan Pemantauan Likuiditas Harian <i>Liquidity Risk Profile, Daily Liquidity Monitoring Report</i>					
		6. Profil Risiko Pasar <i>Market Risk Profile</i>					
		7. Laporan Pemantauan Kecukupan permodalan bank (CAR) per bulan <i>Capital Adequacy Ratio (CAR) Monthly Monitoring Report</i>					
		8. Laporan Pencapaian Indikator strategik bank <i>Report on Strategic Indicator Achievements of the Bank</i>					
		9. Laporan Pemantauan Permodalan, Profitabilitas, Likuiditas dan lainnya sesuai ketentuan regulator <i>Monitoring Report on Capital, Profitability, Liquidity, and others in accordance with regulatory requirements</i>					
		10. Laporan persentase Jumlah Keluhan Nasabah Bulanan <i>Monthly Customer Complaint Percentage Report</i>					
		11. Peer Bank Comparison <i>Peer Bank Comparison</i>					
		12. Laporan Pemantauan Loan Review Division <i>Loan Review Division Monitoring Report</i>					
		1. Laporan Profil Risiko May 2024 <i>Risk Profile Report for May 2024</i>					
		2. Key Issues Risk - May 2024 <i>Key Issues Risk - May 2024</i>					
		3. Profil Risiko Kredit, Laporan Pemantauan Pergerakan Portofolio kredit Bulanan <i>Credit Risk Profile, Monthly Credit Portfolio Movement Monitoring Report</i>					
		4. NPL Ratio Per Sektor Ekonomi, Per Produk dan Per Cabang <i>NPL Ratio by Economic Sector, Product, and Branch</i>					
7	31 Juli 2024 July 31, 2024	5. Profil Risiko Likuiditas, Laporan Pemantauan Likuiditas Harian <i>Liquidity Risk Profile, Daily Liquidity Monitoring Report</i>					
		6. Profil Risiko Pasar <i>Market Risk Profile</i>					
		7. Laporan Pemantauan Kecukupan permodalan bank (CAR) per bulan <i>Capital Adequacy Ratio (CAR) Monthly Monitoring Report</i>	1	1	1	1	1
		8. Laporan Pencapaian Indikator strategik bank <i>Report on Strategic Indicator Achievements of the Bank</i>					
		9. Laporan Pemantauan Permodalan, Profitabilitas, Likuiditas dan lainnya sesuai ketentuan regulator <i>Monitoring Report on Capital, Profitability, Liquidity, and others in accordance with regulatory requirements</i>					
		10. Laporan persentase Jumlah Keluhan Nasabah Bulanan <i>Monthly Customer Complaint Percentage Report</i>					
		11. Peer Bank Comparison <i>Peer Bank Comparison</i>					
		12. Laporan Pemantauan Loan Review Division <i>Loan Review Division Monitoring Report</i>					
		1. Laporan Profil Risiko Juni 2024 <i>Risk Profile Report for June 2024</i>					
		2. Key Issues Risk - Juni 2024 <i>Key Issues Risk - June 2024</i>	1	1	0	1	1
		3. Profil Risiko Kredit, Laporan Pemantauan Pergerakan Portofolio kredit Bulanan <i>Credit Risk Profile, Monthly Credit Portfolio Movement Monitoring Report</i>					



No.	Tanggal Date	Agenda Agenda	AH	AB	CJH	AS	ND
8	28 Agustus 2024 August 28, 2024	4. NPL Ratio Per Sektor Ekonomi, Per Produk dan Per Cabang <i>NPL Ratio by Economic Sector, Product, and Branch</i>					
		5. Profil Risiko Likuiditas, Laporan Pemantauan Likuiditas Harian <i>Liquidity Risk Profile, Daily Liquidity Monitoring Report</i>					
		6. Profil Risiko Pasar <i>Market Risk Profile</i>					
		7. Laporan Pemantauan Kecukupan permodalan bank (CAR) per bulan <i>Capital Adequacy Ratio (CAR) Monthly Monitoring Report</i>					
		8. Laporan Pencapaian Indikator stratejik bank <i>Report on Strategic Indicator Achievements of the Bank</i>					
		9. Laporan Pemantauan Permodalan, Profitabilitas, Likuiditas dan lainnya sesuai ketentuan regulator <i>Monitoring Report on Capital, Profitability, Liquidity, and others in accordance with regulatory requirements</i>					
		10. Laporan persentase Jumlah Keluhan Nasabah Bulanan <i>Monthly Customer Complaint Percentage Report</i>					
		11. <i>Peer Bank Comparison</i> <i>Peer Bank Comparison</i>					
		12. Laporan Pemantauan Loan Review Division <i>Loan Review Division Monitoring Report</i>					
		1. Laporan Profil Risiko Juli 2024 <i>Risk Profile Report for July 2024</i>					
		2. Key Issues Risk - Juli 2024 <i>Key Issues Risk - July 2024</i>					
		3. Profil Risiko Kredit, Laporan Pemantauan Pergerakan Portofolio kredit Bulanan <i>Credit Risk Profile, Monthly Credit Portfolio Movement Monitoring Report</i>					
9	25 September 2024 September 25, 2024	4. NPL Ratio Per Sektor Ekonomi, Per Produk dan Per Cabang <i>NPL Ratio by Economic Sector, Product, and Branch</i>					
		5. Profil Risiko Likuiditas, Laporan Pemantauan Likuiditas Harian <i>Liquidity Risk Profile, Daily Liquidity Monitoring Report</i>					
		6. Profil Risiko Pasar <i>Market Risk Profile</i>					
		7. Laporan Pemantauan Kecukupan permodalan bank (CAR) per bulan <i>Capital Adequacy Ratio (CAR) Monthly Monitoring Report</i>	1	1	0	1	1
		8. Laporan Pencapaian Indikator stratejik bank <i>Report on Strategic Indicator</i>					
		9. Laporan Pemantauan Permodalan, Profitabilitas, Likuiditas dan lainnya sesuai ketentuan regulator <i>Monitoring Report on Capital, Profitability, Liquidity, and others in accordance with regulatory requirements</i>					
		10. Laporan persentase Jumlah Keluhan Nasabah Bulanan <i>Monthly Customer Complaint Percentage Report</i>					
		11. <i>Peer Bank Comparison</i> <i>Peer Bank Comparison</i>					
		12. Laporan Pemantauan Loan Review Division <i>Loan Review Division Monitoring Report</i>					
		1. Laporan Pemantauan Loan Review Division <i>Loan Review Division Monitoring Report</i>	1	1	0	1	1
		2. NPL Corporate, SME & Konsumer <i>NPL Corporate, SME & Consumer</i>					

No.	Tanggal Date	Agenda Agenda	AH	AB	CJH	AS	ND
		3. Laporan Profil Risiko Agustus 2024 <i>Risk Profile Report for August 2024</i>					
		4. Key Issues Risk - Agustus 2024 <i>Key Issues Risk - August 2024</i>					
		5. Profil Risiko Kredit, Laporan Pemantauan Pergerakan Portofolio kredit Bulanan <i>Credit Risk Profile, Monthly Credit Portfolio Movement Monitoring Report</i>					
		6. NPL Ratio Per Sektor Ekonomi, Per Produk dan Per Cabang <i>NPL Ratio by Economic Sector, Product, and Branch</i>					
		7. Profil Risiko Likuiditas, Laporan Pemantauan Likuiditas Harian <i>Liquidity Risk Profile, Daily Liquidity Monitoring Report</i>					
		8. Profil Risiko Pasar <i>Market Risk Profile</i>					
		9. Laporan Pemantauan Kecukupan permodalan bank (CAR) per bulan <i>Capital Adequacy Ratio (CAR) Monthly Monitoring Report</i>					
		10. Laporan Pencapaian Indikator strategik bank <i>Report on Strategic Indicator Achievements of the Bank</i>					
		11. Laporan Pemantauan Permodalan, Profitabilitas, Likuiditas dan lainnya sesuai ketentuan regulator <i>Monitoring Report on Capital, Profitability, Liquidity, and others in accordance with regulatory requirements</i>					
		12. Laporan persentase Jumlah Keluhan Nasabah Bulanan <i>Monthly Customer Complaint Percentage Report</i>					
10	22 Oktober 2024 October 22, 2024	13. Peer Bank Comparison <i>Peer Bank Comparison</i>					
		1. Laporan Profil Risiko September 2024 <i>Risk Profile Report for September 2024</i>					
		2. Key Issues Risk - September 2024 <i>Key Issues Risk - September 2024</i>					
		3. Profil Risiko Kredit, Laporan Pemantauan Pergerakan Portofolio kredit Bulanan <i>Credit Risk Profile, Monthly Credit Portfolio Movement Monitoring Report</i>					
		4. NPL Ratio Per Sektor Ekonomi, Per Produk dan Per Cabang <i>NPL Ratio by Economic Sector, Product, and Branch</i>					
		5. Profil Risiko Likuiditas, Laporan Pemantauan Likuiditas Harian <i>Liquidity Risk Profile, Daily Liquidity Monitoring Report</i>					
		6. Profil Risiko Pasar <i>Market Risk Profile</i>					
		7. Laporan Pemantauan Kecukupan permodalan bank (CAR) per bulan <i>Capital Adequacy Ratio (CAR) Monthly Monitoring Report</i>	1	1	0	1	1
		8. Laporan Pencapaian Indikator strategik bank <i>Report on Strategic Indicator Achievements of the Bank</i>					
		9. Laporan Pemantauan Permodalan, Profitabilitas, Likuiditas dan lainnya sesuai ketentuan regulator <i>Monitoring Report on Capital, Profitability, Liquidity, and others in accordance with regulatory requirements</i>					
		10. Laporan persentase Jumlah Keluhan Nasabah Bulanan <i>Monthly Customer Complaint Percentage Report</i>					
		11. Peer Bank Comparison <i>Peer Bank Comparison</i>					
		12. Laporan Pemantauan Loan Review Division <i>Loan Review Division Monitoring Report</i>					



No.	Tanggal Date	Agenda Agenda	AH	AB	CJH	AS	ND
11	21 November 2024 November 21, 2024	- Laporan Profil Risiko Oktober 2024 <i>Risk Profile Report for October 2024</i> - Key Issues Risk - Oktober 2024 <i>Key Issues Risk - October 2024</i> - Profil Risiko Kredit, Laporan Pemantauan Pergerakan Portofolio kredit Bulanan <i>Credit Risk Profile, Monthly Credit Portfolio Movement Monitoring Report</i> - NPL Ratio Per Sektor Ekonomi, Per Produk dan Per Cabang <i>NPL Ratio by Economic Sector, Product, and Branch</i> - Profil Risiko Likuiditas, Laporan Pemantauan Likuiditas Harian <i>Liquidity Risk Profile, Daily Liquidity Monitoring Report</i> - Profil Risiko Pasar <i>Market Risk Profile</i> - Laporan Pemantauan Kecukupan permodalan bank (CAR) per bulan <i>Capital Adequacy Ratio (CAR) Monthly Monitoring Report</i> - Laporan Pencapaian Indikator strategik bank <i>Report on Strategic Indicator Achievements of the Bank</i> - Laporan Pemantauan Permodalan, Profitabilitas, Likuiditas dan lainnya sesuai ketentuan regulator <i>Monitoring Report on Capital, Profitability, Liquidity, and others in accordance with regulatory requirements</i> - Laporan persentase Jumlah Keluhan Nasabah Bulanan <i>Monthly Customer Complaint Percentage Report</i> - Var and Loss Limit for Derivative <i>VAR and Loss Limit for Derivatives</i> - Laporan Pemantauan Loan Review Division <i>Loan Review Division Monitoring Report</i>	1	1	0	1	1
12	19 Desember 2024 December 19, 2024	- Laporan Profil Risiko November 2024 <i>Risk Profile Report for November 2024</i> - Key Issues Risk - November 2024 <i>Key Issues Risk - November 2024</i> - Profil Risiko Kredit, Laporan Pemantauan Pergerakan Portofolio kredit Bulanan <i>Credit Risk Profile, Monthly Credit Portfolio Movement Monitoring Report</i> - NPL Ratio Per Sektor Ekonomi, Per Produk dan Per Cabang <i>NPL Ratio by Economic Sector, Product, and Branch</i> - Profil Risiko Likuiditas, Laporan Pemantauan Likuiditas Harian <i>Liquidity Risk Profile, Daily Liquidity Monitoring Report</i> - Profil Risiko Pasar <i>Market Risk Profile</i> - Laporan Pemantauan Kecukupan permodalan bank (CAR) per bulan <i>Capital Adequacy Ratio (CAR) Monthly Monitoring Report</i> - Laporan Pencapaian Indikator strategik bank <i>Report on Strategic Indicator Achievements of the Bank</i> - Laporan Pemantauan Permodalan, Profitabilitas, Likuiditas dan lainnya sesuai ketentuan regulator <i>Monitoring Report on Capital, Profitability, Liquidity, and others in accordance with regulatory requirements</i> - Laporan persentase Jumlah Keluhan Nasabah Bulanan <i>Monthly Customer Complaint Percentage Report</i> - Peer Bank Comparison <i>Peer Bank Comparison</i> - Laporan Pemantauan Loan Review Division <i>Loan Review Division Monitoring Report</i>	1	1	0	1	1
Jumlah Rapat <i>Number of Meetings</i>			12	12	6	12	12
Jumlah Kehadiran <i>Total of Attendance</i>			12	12	4	12	12
% Kehadiran <i>% Attendance</i>			100%	100%	66,67%	100%	100%

Laporan Pelaksanaan Tugas Komite Pemantau Risiko Tahun 2024

Implementation of Duties of the Risk Monitoring Committee in 2024

Selama tahun 2024, Komite Pemantau Risiko telah melakukan kegiatan sebagaimana tugas dan fungsi yang tercantum dalam Piagam Komite Pemantau Risiko yang dimiliki BWS, sebagai berikut:

1. Review dan evaluasi laporan-laporan terkait manajemen risiko, meliputi Laporan Profil Risiko, Laporan Tingkat Kesehatan Bank, Laporan Stress Test
2. Laporan Pencapaian Indikator stratejik bank
3. Laporan Pemantauan Permodalan, Profitabilitas, Likuiditas dan lainnya sesuai ketentuan regulator
4. Laporan persentase Jumlah Keluhan Nasabah Bulanan
5. Evaluasi pelaksanaan tugas komite manajemen risiko

In 2024, the Risk Monitoring Committee carried out activities in accordance with the duties and functions stipulated in the Risk Monitoring Committee Charter held by BWS, as follows:

1. Review dan evaluasi laporan-laporan terkait manajemen risiko, meliputi Laporan Profil Risiko, Laporan Tingkat Kesehatan Bank, Laporan Stress Test
2. Laporan Pencapaian Indikator stratejik bank
3. Laporan Pemantauan Permodalan, Profitabilitas, Likuiditas dan lainnya sesuai ketentuan regulator
4. Laporan persentase Jumlah Keluhan Nasabah Bulanan
5. Evaluasi pelaksanaan tugas komite manajemen risiko

Pengembangan Kompetensi Komite Pemantau Risiko

Competency Development for the Risk Monitoring Committee

Untuk menunjang Komite Pemantau Risiko dalam melaksanakan tugas dan tanggung jawabnya, Bank memberikan kesempatan kepada anggota Komite Pemantau Risiko untuk mengikuti program pelatihan dan pengembangan kompetensi, baik yang diselenggarakan oleh internal Bank atau yang diselenggarakan oleh pihak eksternal.

To support the Risk Monitoring Committee in carrying out its duties and responsibilities, the Bank provides opportunities for its members to participate in training and competency development programs, either organized by the Bank internally or by external parties.

Adapun program pengembangan kompetensi yang diikuti oleh Komite Pemantau Risiko BWS tahun 2024 adalah sebagai berikut:

The competency development programs attended by the BWS Risk Monitoring Committee in 2024 are as follows:

Nama dan Jabatan Name and Position	Jenis Pelatihan Types of Training	Program Pengembangan Kompetensi Competency Development Program	Lokasi Place	Tanggal Date	Penyelenggara Organizer
Adi Haryadi Komisaris Independen Independent Commissioner	Eksternal External	Outlook Ekonomi & Keuangan Tahun 2024 2024 Economic & Financial Outlook	Virtual	22 Februari 2024 February 22, 2024	Otoritas Jasa Keuangan (OJK) Financial Services Authority (FSA)
	Eksternal External	Menangkap Peluang di Tengah Perlambatan Ekonomi Global Seizing Opportunities Amid Global Economic Slowdown	Virtual	23 Februari 2024 February 23, 2024	Lembaga Pengembangan Perbankan Indonesia (LPPI) Indonesian Banking Development Institute (LPPI)
	Certification	Risk Management Certification: Level 6 (Training Program)	Treasury Tower	16 Maret 2024 March 16, 2024	Efektifpro Knowledge Source
	Eksternal External	Risk Management Certification: Level 6 (Exam)	Treasury Tower	16 Maret 2024 March 16, 2024	Lembaga Sertifikasi Profesional Perbankan (LSPP)
	Certification	Pelatihan Pemahaman Profil Risiko Training on Understanding Risk Profiles	Virtual	21 Maret 2024 March 21, 2024	Bank Woori Saudara
	Eksternal External	Webinar POJK 5 2024 Mengukuhkan Fondasi Perbankan di Tengah Volatilitas Global Webinar on POJK 5 2024: Strengthening the Foundations of Banking Amid Global Volatility	Virtual	26 Juli 2024 July 26, 2024	Lembaga Pengembangan Perbankan Indonesia (LPPI) Indonesian Banking Development Institute (LPPI)



Nama dan Jabatan Name and Position	Jenis Pelatihan Types of Training	Program Pengembangan Kompetensi Competency Development Program	Lokasi Place	Tanggal Date	Penyelenggara Organizer
Arief Budiman Komisaris Utama President Commissioner	Internal External	Pentingnya Fungsi & Penerapan SPI Dalam Implementasi GRC <i>Importance of the Role & Implementation of Internal Control in the Implementation of GRC</i>	Treasury Tower	28 Agustus 2024 August 28, 2024	Bank Woori Saudara
	Eksternal External	Sosialisasi Pelindungan Data Pribadi <i>Socialization on Personal Data Protection</i>	Treasury Tower	4 Oktober 2024 October 4, 2024	Deloitte Indonesia
	Eksternal External	Coaching Clinic Lanjutan Pendalaman Penilaian Taksonomi untuk Keuangan Berkelanjutan Indonesia (TKBI) <i>Advanced Coaching Clinic on the Deepening of the Taxonomy Assessment for Sustainable Finance in Indonesia (TKBI)</i>	Virtual	7 Oktober 2024 October 7, 2024	Otoritas Jasa Keuangan (OJK) <i>Financial Services Authority (FSA)</i>
	Eksternal External	Outlook Ekonomi & Keuangan Tahun 2024 <i>2024 Economic & Financial Outlook</i>	Virtual	22 Februari 2024 February 22, 2024	Otoritas Jasa Keuangan (OJK) <i>Financial Services Authority (FSA)</i>
	Eksternal External	Menangkap Peluang di Tengah Perlambatan Ekonomi Global <i>Seizing Opportunities Amid Global Economic Slowdown</i>	Virtual	23 Februari 2024 February 23, 2024	Lembaga Pengembangan Perbankan Indonesia (LPPI) <i>Indonesian Banking Development Institute (LPPI)</i>
	Certification	Seminar Penyelarasan Manajemen Risiko <i>Seminar on Risk Management Alignment</i>	Ruang Asmat Mandiri Club Asmat Mandiri Club Room	21-22 Mei 2024 May 21-22, 2024	Banker Association for Risk Management
	Eksternal External	Risk Management Certification: Level 7 (Exam)	Menara IBI IBI Tower	28 Juni 2024 June 28, 2024	Lembaga Sertifikasi Profesional Perbankan (LSPP)
	Internal	Pentingnya Fungsi & Penerapan SPI Dalam Implementasi GRC <i>Importance of the Role & Implementation of Internal Control in the Implementation of GRC</i>	Treasury Tower	28 Agustus 2024 August 28, 2024	Bank Woori Saudara
	Eksternal External	Sosialisasi Pelindungan Data Pribadi <i>Socialization on Personal Data Protection</i>	Treasury Tower	4 Oktober 2024 October 4, 2024	Deloitte Indonesia
	Eksternal External	Coaching Clinic Lanjutan Pendalaman Penilaian Taksonomi untuk Keuangan Berkelanjutan Indonesia (TKBI) <i>Advanced Coaching Clinic on the Deepening of the Taxonomy Assessment for Sustainable Finance in Indonesia (TKBI)</i>	Virtual	7 Oktober 2024 October 7, 2024	Otoritas Jasa Keuangan (OJK) <i>Financial Services Authority (FSA)</i>

Nama dan Jabatan Name and Position	Jenis Pelatihan Types of Training	Program Pengembangan Kompetensi Competency Development Program	Lokasi Place	Tanggal Date	Penyelenggara Organizer
Agus Setiadjaja Komite Commite	Eksternal External	Risk Management Certification: Level 6 (Training Program)	Treasury Tower	29-30 Juni 2024 June 29-30, 2024	Efektifpro Knowledge Source
	Eksternal External	Sertifikasi Audit Intern Bank: Level Supervisor (Training Program) Bank Internal Audit Certification: Supervisor Level (Training Program)	Jakarta	15-16 Juli 2024 July 15-16, 2024	Efektifpro Knowledge Source
	Eksternal External	Risk Management Certification: Level 7 (Training Program)	Treasury Tower	27-28 Juli 2024 July 27-28, 2024	Efektifpro Knowledge Source
	Eksternal External	Sertifikasi Audit Intern Bank: Level Supervisor (Exam) Bank Internal Audit Certification: Supervisor Level (Exam)	Menara IBI IBI Tower	27 September 2024 September 27, 2024	Lembaga Sertifikasi Profesional Perbankan (LSPP)
	Eksternal External	Risk Management Certification: Level 6 (Exam)	Menara IBI IBI Tower	3 Oktober 2024 October 3, 2024	Lembaga Sertifikasi Profesional Perbankan (LSPP)
	Eksternal External	Risk Management Certification: Level 7 (Exam)	Menara IBI IBI Tower	20 Desember 2024 December 20, 2024	Lembaga Sertifikasi Profesional Perbankan (LSPP)

Remunerasi Remuneration

Besarnya honorarium untuk anggota Komite Pemantau Risiko yang bukan anggota Dewan Komisaris ditetapkan berdasarkan kebijakan Bank, dan dibebankan kepada anggaran Bank. Dalam realisasinya, besaran remunerasi disesuaikan sesuai dengan perkembangan usaha serta kebijakan Bank.

The honorarium for members of the Risk Monitoring Committee who are not part of the Board of Commissioners is determined based on the Bank's policy and is allocated from the Bank's budget. In practice, the amount of remuneration is adjusted in line with business developments and the Bank's policies

ORGAN PENDUKUNG DIREKSI BOARD OF DIRECTORS SUPPORT ORGANIZATIONS

Dalam menjalankan tugas dan tanggung jawabnya, Direksi dapat membentuk organ yang bersifat struktural maupun fungsional untuk membantu pelaksanaan tugas dan tanggung jawab Direksi dalam mengelola Bank.

Hingga akhir tahun, Direksi telah membentuk organ yang bersifat fungsional berupa komite dan gugus tugas, yaitu Komite Kode Etik, Komite Manajemen Risiko, Komite Asset Liability Management (ALMA), Komite Pengarah Teknologi Informasi, Komite Kebijakan Perkreditan, Komite Kredit, Komite Pembelian Barang dan Jasa, Komite Anti Pencucian Uang & Pencegahan Pendanaan Terorisme dan Gugus Tugas Anti-Fraud.

Selain itu, Direksi juga telah membentuk organ yang bersifat struktural, yaitu Sekretaris Perusahaan, Satuan Kerja Audit Internal, Satuan Kerja Manajemen Risiko dan Satuan Kerja Kepatuhan.

In carrying out its duties and responsibilities, the Board of Directors may establish both structural and functional organs to assist in the execution of the Board's tasks in managing the Bank.

As of the end of the year, the Board of Directors had established functional organs in the form of committees and task forces, including the Code of Conduct Committee, Risk Management Committee, Asset Liability Management (ALMA) Committee, Information Technology Steering Committee, Credit Policy Committee, Credit Committee, Goods and Services Procurement Committee, Anti-Money Laundering and Combating the Financing of Terrorism Committee, and the Anti-Fraud Task Force.

In addition, the Board of Directors also established structural organs, namely the Corporate Secretary, Internal Audit Unit, Risk Management Unit, and Compliance Unit.



KOMITE DI BAWAH DIREKSI COMMITTEE UNDER THE BOARD OF DIRECTORS

KOMITE KODE ETIK Code of Conduct Committee

Komite Kode Etik merupakan komite yang bertugas untuk membantu Direksi dalam hal pemberian sanksi dan/ atau ganti rugi kepada karyawan yang melakukan pelanggaran ketentuan. Penunjukan anggota Komite Kode Etik ditetapkan melalui Keputusan Direksi Nomor 045/KEP-DIR/A-04/VI/20 tentang Komite Kode Etik tertanggal 18 Juni 2020.

The Code of Conduct Committee is a committee responsible for assisting the Board of Directors in imposing sanctions and/ or compensation for employees who violate regulations. The appointment of members of the Code of Conduct Committee is established through Decree of the Board of Directors Number 045/KEP-DIR/A-04/VI/20 concerning Code of Conduct Committee, dated June 18, 2020.

Struktur dan Keanggotaan Komite Kode Etik Structure and Membership of the Code of Conduct Committee

Ketua Chairman	Direktur yang membawahi Human Capital Director in charge of Human Capital
Anggota Tetap Permanent Member	- Direktur yang membawahi Risiko & Kepatuhan Risk & Compliance Director - Direktur yang membawahi Corporate Legal Corporate Legal Director - Kepala Divisi Internal Audit Head of Internal Audit Division
Anggota Tidak Tetap Non-Permanent Member	Direktur Terkait Related Director
Sekretaris Secretary	Kepala Divisi Human Capital Head of Human Capital Division

Tugas dan Tanggung Jawab Komite Kode Etik Duties and Responsibilities of the Code of Conduct Committee

Dalam menjalankan fungsinya, Komite Kode Etik memiliki tugas dan tanggung jawab antara lain sebagai berikut:

- Melakukan review dan mengajukan usulan perubahan atas Kebijakan dan Pedoman Pelaksanaan Sanksi dan Pengenaan Ganti Rugi.
- Melakukan monitoring terkait penerapan Sanksi dan Ganti Rugi.
- Menetapkan pemberatan Sanksi atau peringanan Sanksi.
- Menetapkan pengenaan Ganti Rugi dan besarannya.
- Memberikan rekomendasi kepada Direksi terkait pengenaan Sanksi Kekaryawan, meliputi:
 - Penundaan promosi dalam kurun waktu 1 tahun periode penilaian.
 - Penurunan jabatan dan/atau grade.
 - Penurunan gaji pokok maksimal tidak melebihi 50%.
 - Pemutusan Hubungan Kerja (PHK).

In carrying out its function, the Code of Conduct Committee has the following duties and responsibilities:

- Review and propose changes to the Policy and Guidelines for the Implementation of Sanctions and Compensation.
- Monitor the implementation of Sanctions and Compensation.
- Determine the aggravation or mitigation of Sanctions.
- Decide on the imposition of Compensation and its amount.
- Provide recommendations to the Board of Directors regarding the imposition of Employment Sanctions, which include:
 - Postponement of promotion for 1 year within the evaluation period.
 - Demotion of position and/or grade.
 - Reduction of basic salary by a maximum of 50%.
 - Termination of Employment.

Pelaksanaan Tugas Komite Kode Etik Tahun 2024 Implementation of Duties of the Code of Conduct Committee in 2024

- | | |
|--|---|
| <ol style="list-style-type: none"> Pembahasan Laporan Hasil Pemeriksaan Divisi Audit Internal Penetapan Sanksi Karyawan Penetapan Permohonan Banding atas sanksi karyawan | <ol style="list-style-type: none"> Discussion of the Internal Audit Division's Inspection Report Employee Sanction Determination Determination of Appeal Request for Employee Sanction |
|--|---|

Komite Manajemen Risiko

Risk Management Committee

Komite Manajemen Risiko merupakan komite yang bertugas untuk membantu Direksi dalam memberikan informasi tentang risiko yang dihadapi BWS melalui laporan profil risiko agar Direksi dapat menentukan mitigasi risiko yang dapat diterapkan. Penunjukan anggota Komite Manajemen Risiko ditetapkan melalui Keputusan Direksi Nomor 034/KEP-DIR/A-05/XII/24 tertanggal 30 Desember 2024.

The Risk Management Committee is a committee responsible for assisting the Board of Directors in providing information about the risks faced by BWS through risk profile reports, enabling the Board to determine applicable risk mitigation strategies. The appointment of members of the Risk Management Committee is established through Decree of the Board of Directors Number 034/KEP-DIR/A-05/XII/24 dated December 30, 2024.

Struktur dan Keanggotaan Komite Manajemen Risiko

Structure and Membership of the Risk Management Committee

Ketua Chairman	Direktur Manajemen Risiko/Kepatuhan Director of Risk Management/Compliance
Anggota Tetap Permanent Member	- Kepala Divisi Manajemen Risiko Head of Risk Management Division - Kepala Divisi Kepatuhan Head of Compliance Division - Kepala Divisi Satuan Kerja Audit Intern Head of Internal Audit Division
Anggota Tidak Tetap Non-Permanent Member	Pejabat Eksekutif Executive Officers

Tugas dan Tanggung Jawab Komite Manajemen Risiko

Duties and Responsibilities of the Risk Management Committee

Dalam menjalankan fungsinya, Komite Manajemen Risiko memiliki tugas dan tanggung jawab antara lain sebagai berikut:

In carrying out its function, the Risk Management Committee has the following duties and responsibilities:

- Menetapkan kebijakan manajemen risiko serta setiap perubahannya, termasuk strategi Manajemen Risiko, tingkat risiko yang diambil dan toleransi risiko, kerangka kerja manajemen risiko serta kemungkinan rencana untuk mengantisipasi terjadinya kondisi abnormal.
- Perbaikan proses manajemen risiko secara teratur serta insidental sebagai akibat dari perubahan kondisi eksternal dan internal yang mempengaruhi kecukupan modal Bank, profil risiko Bank, dan penerapan Manajemen Risiko secara efektif berdasarkan hasil evaluasi.
- Establish risk management policies and any changes thereto, including risk management strategies, the level of risk taken and risk tolerance, risk management framework, and contingency plans to anticipate abnormal conditions.
- Regularly improve the risk management process and make incidental adjustments due to changes in external and internal conditions that impact the adequacy of the Bank's capital, risk profile, and effective implementation of risk management based on evaluation results

Pelaksanaan Tugas Komite Manajemen Risiko Tahun 2024

Implementation of Duties of the Risk Management Committee in 2024

- Review dan evaluasi laporan-laporan terkait manajemen risiko, meliputi Laporan Profil Risiko, Laporan Tingkat Kesehatan Bank dan Laporan Stress Test;
- Review dan evaluasi hasil pemeriksaan Otoritas Jasa Keuangan tahun 2023;
- Evaluasi Kebijakan Manajemen Risiko, Prosedur terkait Produk dan/atau Aktivitas Baru serta pelaksanaan tugas Komite Manajemen Risiko;
- Review usulan hapus buku kredit.
- Review and evaluate reports related to risk management, including the Risk Profile Report, Bank Soundness Level Report, and Stress Test Report;
- Review and evaluate the Financial Services Authority's (OJK) inspection results for 2023;
- Evaluate Risk Management Policies, Procedures related to New Products and/or Activities, and the implementation of the Risk Management Committee's duties;
- Review the proposal for credit write-offs.

Komite Asset Liability Management (ALMA)

Asset Liability Management (ALMA) Committee

Komite Asset Liability Management (ALMA) merupakan komite yang bertugas untuk membantu Direksi dalam menjalankan fungsi penetapan strategi pengelolaan aset dan liabilitas Bank, penetapan suku bunga dan likuiditas, serta hal-hal lain yang terkait dengan pengelolaan aset dan liabilitas Bank. Penunjukan anggota Komite ALMA ditetapkan melalui Keputusan Direksi Nomor 020/KEP-DIR/A-03/III/2020 tertanggal 20 Maret 2020.

The Asset Liability Management (ALMA) Committee is a committee responsible for assisting the Board of Directors in implementing strategies for managing the Bank's assets and liabilities, determining interest rates and liquidity, and other matters related to the management of the Bank's assets and liabilities. Members of the the ALMA Committee are appointed through Decree of the Board of Directors Number 020/KEP-DIR/A-03/III/2020 dated March 20, 2020.



Struktur dan Keanggotaan Komite ALMA

ALMA Committee Structure and Membership

Ketua Chairman	Direktur yang membawahi Tresuri Director in charge of Treasury
Anggota Tetap Permanent Member	1. Seluruh anggota Direksi, kecuali Presiden Direktur <i>All members of the Board of Directors, except the President Director</i>
	2. Kepala Divisi yang membawahi Perencanaan Strategi & Keuangan <i>Head of Strategic Planning & Finance Division</i>
	3. Kepala Divisi yang membawahi Tresuri <i>Head of Treasury Division</i>
	4. Kepala Divisi yang membawahi Funding <i>Head of Funding Division</i>
	5. Kepala Divisi yang membawahi Kredit <i>Head of Credit Division</i>
	6. Kepala Divisi yang membawahi Manajemen Kredit <i>Head of Credit Management Division</i>
	7. Kepala Divisi yang membawahi Manajemen Risiko <i>Head of Risk Management Division</i>
Sekretaris Secretary	Divisi yang membawahi Manajemen Risiko <i>Division in charge of Risk Management</i>

Tugas dan Tanggung Jawab Komite ALMA

Duties and Responsibilities of the ALMA Committee

Dalam menjalankan fungsinya, Komite ALMA memiliki tugas dan tanggung jawab antara lain sebagai berikut:

In carrying out its functions, the ALMA Committee is responsible for the following duties:

- Pengembangan, kaji ulang dan modifikasi strategi ALMA.
- Pelaksanaan evaluasi (identifikasi & pengukuran), pemantauan dan pengendalian pada risiko suku bunga Bank dan strategi ALMA guna memastikan bahwa hasil *risk taking position* Bank telah konsisten dengan tujuan pengelolaan risiko suku bunga.
- Pelaksanaan kaji ulang (identifikasi & pengukuran), pemantauan dan pengendalian pada penetapan harga (*pricing*) aktiva dan pasiva untuk memastikan bahwa *pricing* tersebut dapat mengoptimalkan hasil penanaman dana, meminimumkan biaya dana dan memelihara struktur neraca Bank.
- Pelaksanaan kaji ulang deviasi antara hasil aktual dengan proyeksi anggaran dan rencana bisnis Bank.
- Melakukan penyesuaian kebijakan dan strategi yang diperlukan berdasarkan hasil evaluasi dari butir 2 dan 3 tersebut di atas.
- Penyampaian informasi kepada Direksi (sistem informasi management) mengenai setiap perkembangan ketentuan dan peraturan terkait yang mempengaruhi strategi dan kebijakan ALMA.
- Melakukan *stress testing* dengan menggunakan skenario yang bersifat historis, skenario yang bersifat spesifik dan skenario pada pasar (*general market stress scenario*).
- Develop, review, and modify ALMA Strategies
- Evaluate (identification & measurement), monitor, and control the Bank's Interest rate risk and ALMA Strategies to ensure that the Bank's risk-taking position is consistent with the objectives of Interest Rate Risk Management.
- Review (identification & measurement), monitor, and control the pricing of assets and liabilities to ensure that the pricing optimizes investment returns, minimizes cost of funds, and maintains the Bank's balance sheet structure.
- Review deviations between actual results and budget projections, as well as the Bank's business plan.
- Make adjustments to policies and strategies as necessary based on the evaluation results from items 2 and 3 above.
- Provide information to the Board of Directors (management information system) on any developments in regulations and provisions related to ALMA strategies and policies.
- Conduct stress testing using historical scenarios, specific scenarios, and market scenarios (general market stress scenario).

Pelaksanaan Tugas Komite ALMA Tahun 2024

Implementation of Duties of the ALMA Committee in 2024

Sepanjang tahun 2024 Komite ALMA telah melaksanakan 12 (dua belas) kali rapat dengan agenda pembahasan sebagai berikut:

Throughout 2024, the ALMA Committee held 12 (twelve) meetings with the following discussion agendas:

- Kondisi makro ekonomi di Indonesia dan Luar negeri
- Struktur Dana Pihak Ketiga
- Pembahasan Biaya Dana (*Cost of Fund*)
- Rasio Likuiditas & Indikator Peringatan Dini
- Pipeline Pinjaman dan Pendanaan
- Strategi untuk meningkatkan Dana Pihak Ketiga
- Pembahasan IRRBB & Stress Test
- Usulan Program Suku Bunga Khusus Deposito Berjangka
- Usulan Suku Bunga Pinjaman Kredit Konsumer
- Macroeconomic conditions in Indonesia and abroad
- Third-Party Funds Structure
- Discussion on Cost of Funds
- Liquidity Ratios & Early Warning Indicators
- Loan and Funding Pipeline
- Strategy to increase Third-Party Funds
- Discussion on IRRBB & Stress Test
- Proposal for Special Interest Rate Program for Time Deposits
- Proposal for Consumer Loan Interest Rates

KOMITE PENGARAH TEKNOLOGI INFORMASI

Information Technology Steering Committee

Komite Pengarah Teknologi Informasi merupakan komite yang bertugas untuk membantu Direksi dalam proses pengambilan keputusan terkait kebijakan pengelolaan operasional BWS pada bidang Teknologi Informasi. Penunjukan anggota Komite Pengarah Teknologi Informasi ditetapkan melalui Keputusan Direksi Nomor 025/KEP-DIR/A-10/VII/2022 tertanggal 20 Juli 2022.

The Information Technology Steering Committee is a committee tasked with assisting the Board of Directors in the decision-making process regarding the policy on operational management of BWS in terms of Information Technology. Members to the Information Technology Steering Committee are appointed through Decree of the Board of Directors Number 025/KEP-DIR/A-10/VII/2022 dated July 20, 2022.

Struktur Kedudukan dan Keanggotaan Komite Pengarah Teknologi Informasi

Structure, Position, and Membership of the Information Technology Steering Committee

Ketua Chairman	Direktur yang membawahi Satuan Kerja Teknologi Informasi Director in charge of the Information Technology Work Unit
Anggota Tetap Permanent Member	1. Direktur yang membawahi Risiko & Kepatuhan <i>Risk & Compliance Director</i> 2. Direktur yang membawahi Bisnis dan/atau Pendukung Operasional <i>Head of Business and/or Operational Support Director</i> 3. Kepala Divisi yang membawahi Satuan Kerja Teknologi Informasi <i>Head of Information Technology Unit Division</i> 4. Kepala Divisi yang membawahi Perencanaan Strategi & Keuangan <i>Head of Strategy & Financial Planning Division</i>

Tugas dan Tanggung Jawab Komite Pengarah Teknologi Informasi

Duties and Responsibilities of the Information Technology Steering Committee

Dalam menjalankan fungsinya, Komite Pengarah Teknologi Informasi memiliki tugas dan tanggung jawab antara lain sebagai berikut:

1. Memberikan rekomendasi kepada Direksi mengenai hal-hal sebagai berikut:
 - a. Rencana Strategis TI yang sejalan dengan rencana strategis kegiatan usaha Bank. Dalam memberikan rekomendasi, Komite Pengarah Teknologi Informasi harus memperhatikan faktor efisiensi, efektivitas, dan hal-hal lain, yaitu:
 - Peta jalan (roadmap) untuk mencapai kebutuhan TI yang mendukung strategi bisnis Bank. Peta jalan (roadmap) terdiri dari kondisi saat ini (current state), kondisi yang ingin dicapai (future state), dan langkah-langkah yang akan dilakukan untuk mencapai kondisi yang ingin dicapai.
 - Sumber daya yang dibutuhkan.
 - Manfaat yang akan diperoleh saat Rencana Strategis TI diterapkan.
 - Kendala yang mungkin timbul dalam penerapan Rencana Strategis TI.
 - b. Perumusan kebijakan, standar, dan prosedur TI yang utama, misalnya kebijakan TI yang utama yaitu kebijakan pengamanan TI dan manajemen risiko terkait penggunaan TI di Bank.
 - c. Kesesuaian antara proyek TI yang disetujui dengan Rencana Strategis TI. Komite Pengarah Teknologi Informasi juga menetapkan status prioritas proyek TI yang bersifat kritis yang berdampak signifikan terhadap kegiatan operasional Bank, misalnya pergantian core banking application, server production, dan topologi jaringan.

In performing its functions, the Information Technology Steering Committee has the following duties and responsibilities:

1. Provide recommendations to the Board of Directors on the following matters:
 - a. The IT Strategic Plan aligned with the Bank's business strategy. In providing recommendations, the Committee must consider factors such as efficiency, effectiveness, and other aspects, including:
 - A roadmap to meet IT needs supporting the Bank's business strategy. The roadmap consists of the current state, the future state, and the initiatives taken to achieve the future state.
 - Required resources.
 - The benefits when the IT Strategic Plan is implemented.
 - Potential constraints in implementing the IT Strategic Plan.
 - b. Formulate key IT policies, standards, and procedures, such as the primary IT policy, which includes IT security policies and risk management related to the use of IT in the Bank.
 - c. Ensure the alignment of approved IT projects with the IT Strategic Plan. The Committee also determines the priority status of critical IT projects that have a significant impact on the Bank's operations, such as core banking application replacements, production servers, and network topology.



- d. Kesesuaian antara pelaksanaan proyek TI dengan rencana proyek yang disepakati (*project charter*). Komite Pengarah Teknologi Informasi harus melengkapi rekomendasi dengan hasil analisis dari proyek TI yang utama sehingga memungkinkan Direksi mengambil keputusan secara efisien.
 - e. Kesesuaian antara TI dengan kebutuhan sistem informasi manajemen serta kebutuhan kegiatan usaha Bank.
 - f. Efektivitas langkah-langkah dalam meminimalisasi risiko atas investasi Bank pada sektor TI agar investasi Bank pada sektor TI memberikan kontribusi terhadap pencapaian tujuan bisnis Bank.
 - g. Pemantauan atas kinerja TI dan upaya peningkatan kinerja TI, misalnya pendeteksian keusangan infrastruktur TI dan pengukuran efektivitas dan efisiensi penerapan kebijakan pengamanan TI.
 - h. Upaya penyelesaian berbagai masalah terkait TI yang tidak dapat diselesaikan oleh satuan kerja pengguna dan penyelenggara TI secara efektif, efisien, dan tepat waktu.
 - i. 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 TI, Komite Pengarah Teknologi Informasi harus memastikan Bank telah memiliki kebijakan dan prosedur yang dibutuhkan.
2. Bertindak sebagai fasilitator antara Pengguna Utama TI dengan Divisi yang membawahi Satuan Kerja Teknologi Informasi dalam rangka penyelesaian permasalahan terkait bidang TI.

- d. *Ensure the alignment of IT project execution with the agreed project plan (project charter). The Committee should complement the recommendations with an analysis of major IT projects, allowing the Board of Directors to make efficient decisions.*
 - e. *Ensure the alignment of IT with the Bank's management information systems and business operational needs.*
 - f. *Evaluate the effectiveness of initiatives taken to minimize risks regarding the Bank's investment in IT, ensuring that the Bank's IT investments contribute to the achievement of the Bank's business goals.*
 - g. *Monitor IT performance and efforts to improve IT performance, such as detecting IT infrastructure obsolescence and measuring the effectiveness and efficiency of IT security policy implementation.*
 - h. *Address various IT-related issues that cannot be resolved effectively, efficiently, and in a timely manner by the IT user unit and service provider.*
 - i. *Ensure the adequacy and allocation of resources available to the Bank. If the Bank's resources are insufficient and external service providers are to be engaged for IT services, the Committee must ensure that the Bank has the required policies and procedures in place.*
2. *Act as a facilitator between the IT end-users and the Information Technology Division in resolving IT-related issues.*



Pelaksanaan Tugas Komite Pengarah Teknologi Informasi Tahun 2024

Implementation of Duties of the Information Technology Steering Committee in 2024

Sepanjang tahun 2024 Komite Pengarah Teknologi Informasi telah melaksanakan 4 (empat) kali rapat dengan agenda pembahasan sebagai berikut:

1. IT Budget Capital Expenditure & Operational Expenditure 2024
2. Pembahasan Data Warehouse
3. Pembaharuan ketentuan internal terkait IT
4. Pembahasan Rencana Pengembangan Teknologi Informasi (RPTI)
5. Pelaporan Tingkat Maturitas Digital Bank 2023
6. Relokasi Data Center
7. Implementasi Keamanan Data Pribadi
8. Peningkatan Keamanan TI
9. Penilaian Ketahanan Siber
10. Temuan Audit OJK terkait Komite Pengarah Teknologi Informasi (KPTI)
11. Pembahasan terkait Cyber Resilience Assesment

Throughout 2024, the Information Technology Steering Committee held 4 (four) meetings with the following agenda:

1. IT Budget Capital Expenditure & Operational Expenditure 2024
2. Discussion on Data Warehouse
3. Update on internal IT regulations
4. Discussion on the Information Technology Development Plan (RPTI)
5. Report on Digital Bank Maturity Level 2023
6. Data Center Relocation
7. Implementation of Personal Data Security
8. Enhancement of IT Security
9. Cyber Resilience Assessment
10. OJK Audit Findings related to the Information Technology Steering Committee (KPTI)
11. Discussion on Cyber Resilience Assessment

KOMITE KEBIJAKAN PERKREDITAN

Credit Policy Committee

Komite Kebijakan Perkreditan (KKP) merupakan komite yang bertugas untuk membantu Direksi dalam merumuskan kebijakan, mengawasi pelaksanaan kebijakan, memantau perkembangan dan kondisi portofolio perkreditan serta memberikan saran atau langkah perbaikan. Penunjukan anggota Komite Kebijakan Perkreditan ditetapkan melalui Keputusan Direksi Nomor 002/KEP-DIR/A-07/X/2024 tertanggal 31 Oktober 2024.

The Credit Policy Committee is a committee tasked with assisting the Board of Directors in formulating policies, overseeing the implementation of policies, monitoring the development and condition of the credit portfolio, and providing recommendations or corrective actions. Members of the Credit Policy Committee are appointed through Decree of the Board of Directors Number 002/KEP-DIR/A-07/X/2024 dated October 31, 2024.

Struktur dan Keanggotaan Komite Kebijakan Kredit

Structure and Membership of the Credit Policy Committee

Ketua Chairman	Direktur yang membawahkan fungsi Manajemen Kredit Director in charge of Credit Management Functions
Anggota Tetap Permanent Member	1. Direktur yang membawahkan fungsi Kredit Credit Director
	2. Direktur yang membawahkan fungsi Risiko Risk Director
	3. Kepala Divisi yang melaksanakan fungsi Kredit Head of the Credit Division
	4. Kepala Divisi yang melaksanakan fungsi Manajemen Kredit Head of the Credit Management Division
	5. Kepala Divisi yang melaksanakan fungsi Operasional Perkreditan Head of the Credit Operations Division
	6. Kepala Satuan Kerja Manajemen Risiko Head of the Risk Management Division
	7. Kepala Satuan Kerja Audit Internal Head of the Internal Audit Division
Sekretaris Secretary	Kepala Divisi Loan Review Head of Loan Review Division

Tugas dan Tanggung Jawab Komite Kebijakan Perkreditan

Duties and Responsibilities of the Credit Policy Committee

Dalam menjalankan fungsinya, Komite Kebijakan Perkreditan (KPB) memiliki tugas dan tanggung jawab antara lain sebagai berikut:

- Memberikan masukan kepada Direksi dalam penyusunan KPB, terutama yang berkaitan dengan perumusan prinsip kehati-hatian dalam perkreditan.
- Mengawasi agar KPB dapat diterapkan dan dilaksanakan secara konsekuen dan konsisten serta merumuskan pemecahan dalam hal terdapat hambatan atau kendala dalam penerapan KPB. Selanjutnya KKP juga melakukan kajian berkala terhadap KPB dan memberikan saran kepada Direksi dalam hal diperlukan perubahan atau perbaikan KPB.
- Memantau dan mengevaluasi:
 - Perkembangan dan kualitas portofolio perkreditan atau pembiayaan secara keseluruhan.
 - Kebenaran pelaksanaan kewenangan memutus Kredit atau Pembiayaan.
 - Kebenaran proses pemberian, perkembangan, dan kualitas Kredit atau Pembiayaan yang diberikan kepada pihak terkait dengan Bank dan debitur besar tertentu.

In carrying out its functions, the Credit Policy Committee has the following duties and responsibilities:

- Provide input to the Board of Directors in the formulation of the Credit Policy, especially concerning the establishment of prudent credit principles.
- Oversee the implementation of the Credit Policy to ensure it is applied consistently and in accordance with established guidelines, and formulate solutions in case of obstacles or challenges in the policy's application. The Committee also conducts periodic reviews of the Credit Policy and offers recommendations to the Board of Directors if changes or improvements are required.
- Conduct monitoring and evaluation of:
 - Development and quality of the overall credit or financing portfolio.
 - Accuracy of credit or financing decision-making authority.
 - Accuracy of the credit or financing provision process, development, and quality, especially regarding related parties of the bank and major debtors.



- | | |
|--|--|
| <ul style="list-style-type: none"> d. Kebenaran pelaksanaan ketentuan BMPK. e. Ketaatan terhadap ketentuan peraturan perundang-undangan dan peraturan lain dalam pelaksanaan pemberian Kredit atau Pembiayaan. f. Penyelesaian Kredit atau Pembiayaan bermasalah sesuai dengan yang ditetapkan dalam KPB. g. Upaya Bank dalam memenuhi kecukupan jumlah penyisihan penghapusan Kredit atau Pembiayaan. <p>4. Menyampaikan laporan tertulis secara berkala kepada Direksi dengan tembusan kepada dewan komisaris mengenai:</p> <ul style="list-style-type: none"> a. Hasil pengawasan atas penerapan dan pelaksanaan KPB. b. Hasil pemantauan dan evaluasi mengenai hal-hal yang dimaksud dalam fungsi KKP poin 3. <p>5. Memberikan saran langkah-langkah perbaikan kepada Direksi dengan tembusan kepada dewan komisaris mengenai hal-hal yang terkait dengan butir 4.</p> | <ul style="list-style-type: none"> d. Correct implementation of the Bank's Credit Policy (BMPK). e. Compliance with relevant laws and regulations in the execution of credit or financing provision. f. Resolution of non-performing loans or financing as stipulated in the Credit Policy. g. Bank's efforts to maintain adequate loan loss provisioning. <p>4. Submit periodic written reports to the Board of Directors, with copies to the Board of Commissioners, regarding:</p> <ul style="list-style-type: none"> a. Results of supervision over the application and implementation of the Credit Policy. b. Results of monitoring and evaluation on the matters outlined in point 3 of the Committee functions. <p>5. Provide suggestions for corrective actions to the Board of Directors, with copies to the Board of Commissioners, concerning the issues referred to in point 4.</p> |
|--|--|

Pelaksanaan Tugas Komite Kebijakan Perkreditan Tahun 2024

Implementation of Duties of the Credit Policy Committee in 2024

Sepanjang tahun 2024 Komite Kebijakan Perkreditan telah melaksanakan 1 (satu) kali rapat dengan agenda pembahasan sebagai berikut:

1. Pemaparan fungsi Komite Kebijakan Perkreditan
2. Pembahasan POJK baru tentang Tata Kelola Bagi Bank Umum

Throughout 2024, the Credit Policy Committee held 1 (one) meeting with the following discussion agendas:

1. Presentation of the Credit Policy Committee's functions
2. Discussion on the new OJK regulation (POJK) regarding Governance for Commercial Banks

KOMITE KREDIT

Credit Committee

Komite Kredit merupakan komite yang bertugas membantu Direksi dalam proses pengambilan keputusan atas persetujuan pemberian kredit. Penunjukan anggota Komite Kredit ditetapkan melalui Keputusan Direksi Nomor 001/KEP-DIR/A-07/I/24 tertanggal 31 Januari 2024.

The Credit Committee is a committee tasked with assisting the Board of Directors in the decision-making process regarding loan approval. The appointment of members of the Credit Committee is established through Decree of the Board of Directors Number 001/KEP-DIR/A-07/I/24 dated January 31, 2024.

Struktur dan Keanggotaan Komite Kredit

Structure and Membership of the Credit Committee

Komite Kredit Direksi Credit Committee for Board of Directors	
Anggota Member	1. Direktur yang membidangi Korporat Corporate Director 2. Direktur yang membidangi Konsumer Consumer Director 3. Direktur yang membidangi Business Support dan/atau Remedial & SAM Business Support Director and/or Remedial & SAM Director 4. Direktur yang membidangi Operasional Operations Director 5. Kepala Divisi yang membawahi Perencanaan Korporat Head of Corporate Planning Division 6. Kepala Divisi yang membawahi Manajemen Kredit Head of Credit Management Division
Anggota Independen Independent Member	Direktur yang membidangi Risiko & Kepatuhan Risk & Compliance Director
Pemenuhan Kuota Quota Fulfillment	Disetujui sekurang-kurangnya oleh 5 (lima) orang anggota Approved by at least 5 (five) members

Komite Kredit Manajemen Credit Management Committee		
Anggota Member	Kategori A Category A	Kategori B Category B
Anggota Independen Independent Member	- Kepala Divisi yang membawahi Manajemen Kredit (Ketua) Head of Division in charge of Credit Management (Chairman) 3 (tiga) dari 4 (empat) orang Team Leader 3 (three) of 4 (four) Team Leaders	- Kepala Divisi yang membawahi Kredit Konsumer (Ketua) Head of Consumer Credit Division (Chairman) - Kepala Departemen yang menjalankan fungsi Kredit Pensiunan Head of Pension Credit Department - Kepala Departemen yang menjalankan fungsi Kredit Konsumer Head of Consumer Credit Department
Anggota Independen Independent Member	- Kepala Departemen yang menjalankan fungsi Corporate Legal Head of Department handling Corporate Legal function - Kepala Divisi yang membawahi Manajemen Risiko Head of Risk Management Division - Kepala Divisi yang melaksanakan fungsi Kepatuhan Head of Compliance Division	
Pemenuhan Kuota Quota Fulfillment	- Kategori "A" harus disetujui sekurang-kurangnya 3 (tiga) anggota komite dan ketua komite harus memberikan keputusan. Category "A" shall be approved by at least 3 (three) committee members and the chairman of the committee shall give a decision. - Kategori "B" harus disetujui sekurang-kurangnya 2 (dua) anggota komite dan ketua komite harus memberikan keputusan. Category "B" shall be approved by at least 2 (two) committee members and the chairman of the committee shall give a decision.	

Komite Kredit Manajemen (Restrukturisasi) Credit Committee (Restructuring)		
Anggota Member	- Untuk kredit dengan kolektibilitas 1 & 2 atau masih dikelola oleh Unit Bisnis, Komite disesuaikan dengan tipe kredit "A" atau "B". For loans with collectibility 1 & 2 or still managed by the Business Unit, the Committee is adjusted according to the "A" or "B" credit type. - Kredit dengan Kolektibilitas 3, 4 & 5: Loans with Collectibility 3, 4 & 5: - Kepala Divisi yang membawahi Remedial & SAM (Ketua) Head of Division in charge of Remedial & SAM (Chairman) - Kepala Departemen Remedial Support Head of Remedial Support Department - Kepala Departemen Remedial & SAM wilayah yang mengelola kredit tersebut Head of Remedial & SAM Department in the area managing the loan	
Anggota Independen Independent Member	- Kepala Departemen yang melaksanakan fungsi Corporate Legal Head of Corporate Legal Department - Kepala Divisi yang melaksanakan Manajemen Risiko Head of Risk Management Division - Kepala Divisi yang melaksanakan fungsi Kepatuhan Head of Compliance Division	
Pemenuhan Kuota Quota Fulfillment	- Kategori "A" harus disetujui sekurang-kurangnya 2 (dua) anggota komite dan ketua komite harus memberikan keputusan Category "A" must be approved by at least 2 (two) committee members and the committee chairman must make a decision - Kategori "B" harus disetujui sekurang-kurangnya 2 (dua) anggota komite dan ketua komite harus memberikan keputusan Category "B" must be approved by at least 2 (two) committee members and the committee chairman must make a decision - Kredit dengan kolektibilitas 3, 4 & 5 atau kredit yang dikelola oleh Divisi Remedial & SAM harus disetujui sekurang-kurangnya 3 (tiga) anggota komite Credit with collectability 3, 4 & 5 or credit managed by the Remedial & SAM Division must be approved by at least 3 (three) committee members	



Tugas dan Tanggung Jawab Komite Kredit *Duties and Responsibilities of the Credit Committee*

Setiap individu yang ditunjuk menjadi pejabat pemutus kredit bersifat independen dalam memberikan pendapat menyetujui atau menolak suatu permohonan kredit. Berkaitan dengan kedudukannya tersebut, anggota pemutus kredit bertanggung jawab untuk:

1. Memastikan bahwa setiap kredit yang diberikan telah memenuhi norma-norma umum perbankan dan telah sesuai dengan asas-asas perkreditan yang sehat.
2. Memastikan bahwa pelaksanaan pemberian kredit telah sesuai dengan Kebijakan Perkreditan Bank, Prosedur Perkreditan dan peraturan terkait lainnya.
3. Memastikan bahwa pemberian kredit telah didasarkan pada penilaian yang jujur, objektif, cermat, dan seksama serta terlepas dari pengaruh pihak-pihak yang berkepentingan dengan pemohon kredit.
4. Meyakini bahwa kredit yang akan diberikan dapat dilunasi kembali pada waktunya dan tidak akan berkembang menjadi kredit bermasalah.
5. Melaksanakan prinsip/sikap profesionalisme dan memiliki integritas.
6. Mengawasi *watchlist* dan semua pinjaman bermasalah serta memberikan rekomendasi mengenai cara penanganannya.

Each person assigned as a credit decision-maker operates independently when forming an opinion on whether to approve or deny a credit application. In this role, credit decision-makers are accountable for conducting the following

1. Ensure that each loan granted complies with general banking standards and adheres to sound credit principles.
2. Ensure that the loan approval process aligns with the Bank's Loan Policy, Procedures, and other applicable regulations.
3. Ensure that loan granted is based on honest, objective, thorough, and careful assessments, free from the influence of parties with vested interests in the credit applicant.
4. Ensure that the loan granted can be repaid on time and will not develop into a non-performing loan.
5. Adhere to principles of professionalism and maintain integrity.
6. Monitor the watchlist and all problematic loans, and provide recommendations on how to address them.

Pelaksanaan Tugas Komite Kredit Tahun 2024 *Implementation of Duties of the Credit Committee 2024*

Selama tahun 2024, Komite Kredit telah melaksanakan tugasnya dengan baik yang ditunjukkan dengan adanya modul/prosedur pemberian persetujuan kredit melalui *core banking system* oleh anggota komite.

Throughout 2024, the Credit Committee effectively carried out its duties, as evidenced by the implementation of loan approval procedures via the *core banking system* by committee members

KOMITE PEMBELIAN BARANG DAN JASA *Goods and Services Procurement Committee*

Komite Pembelian Barang dan Jasa dibentuk oleh dan bertanggung jawab kepada Direksi dengan tujuan untuk:

1. Membantu Direksi dalam pengelolaan kegiatan Pembelian Barang dan Jasa.
2. Memastikan efektivitas atas aktivitas kegiatan Pembelian Barang dan Jasa.
3. Memastikan pelaksanaan kegiatan Pembelian Barang dan Jasa sesuai dengan Kebijakan dan Prosedur yang berlaku di BWS.

The Goods and Services Procurement Committee is established by and accountable to the Board of Directors with the following objectives:

1. To assist the Board of Directors in managing the Goods and Services Procurement activities.
2. To ensure the effectiveness of the Goods and Services Procurement activities.
3. To ensure that the Goods and Services Procurement activities are carried out in accordance with the applicable Policies and Procedures at BWS.

Struktur dan Keanggotaan Komite Pembelian Barang dan Jasa *Structure and Membership of the Goods and Services Procurement Committee*

Keanggotaan Komite Pembelian Barang dan Jasa *Membership of the Procurement Committee*

Anggota
Member

1. Kepala Divisi yang membidangi General Affair;
Head of General Affairs Division;
2. Kepala Divisi yang membidangi Pembukaan Kantor;
Head of Office Openings Division;
3. Kepala Divisi yang membidangi Teknologi Informasi; dan
Head of Information Technology Division; and
4. Kepala Divisi yang membidangi Perencanaan Korporasi.
Head of Corporate Planning Division.

Tugas dan Tanggung Jawab Komite Pembelian Barang dan Jasa *Duties and Responsibilities of the Goods and Services Procurement Committee*

Dalam menjalankan fungsinya, Komite Pembelian Barang dan Jasa memiliki tugas dan tanggung jawab antara lain sebagai berikut:

1. Membantu Direksi terkait penyusunan Kebijakan, Prosedur, Limit dan Strategi Pembelian Barang dan Jasa.
2. Melakukan evaluasi atas usulan perubahan Kebijakan, Prosedur, Limit dan Strategi Pembelian Barang dan Jasa.
3. Secara berkala melakukan evaluasi atas pelaksanaan kepatuhan terkait kegiatan Pembelian Barang dan Jasa dibandingkan dengan Kebijakan, Prosedur dan Limit yang berlaku di BWS.
4. Memberikan persetujuan atas rekanan/vendor/supplier sebagai rekanan/vendor/supplier yang resmi dapat digunakan.
5. Melakukan evaluasi atas Daftar Rekanan.
6. Memberikan persetujuan rekomendasi kepada Direktur dan/atau Direksi atas pelaksanaan Pembelian Barang dan Jasa yang merupakan kewenangan Direktur dan/atau Direksi serta nominal Pembelian Barang dan Jasa lebih dari Rp50 juta kepada Direktur dan/atau Direksi sebelum dilakukan persetujuan.

In carrying out its functions, the Goods and Services Procurement Committee has the following duties and responsibilities:

1. Assist the Board of Directors in the preparation of Goods and Services Policies, Procedures, Limits, and Procurement Strategies.
2. Evaluate proposals for changes to the Goods and Services Policies, Procedures, Limits, and Procurement Strategies.
3. Periodically evaluate compliance with the Goods and Services Procurement activities in comparison to the applicable Policies, Procedures, and Limits at BWS.
4. Approve contractors/vendors/suppliers as official partners/vendors/suppliers that can be used.
5. Evaluate the list of approved contractors/vendors.
6. Provide approval recommendations to the Director and/or Board of Directors for the implementation of Goods and Services Procurement activities that fall under the authority of the Director and/or Board of Directors, and for procurement transactions exceeding IDR50 million, before approval is granted.

Pelaksanaan Tugas Komite Pembelian Barang dan Jasa Tahun 2024 *Implementation of Duties of the Goods and Services Procurement Committee in 2024*

Selama tahun 2024, Komite Pembelian Barang dan Jasa telah melaksanakan tugasnya dengan baik dalam hal memberikan rekomendasi atas persetujuan rekanan/vendor/supplier dan rekomendasi kepada Direktur dan/atau Direksi.

Throughout 2024, the Goods and Services Procurement Committee effectively executed its duties, particularly in providing recommendations for the approval of contractors/vendors/suppliers and recommendations to the Director and/or Board of Directors.

KOMITE ANTI PENCUCIAN UANG & PENCEGAHAN PENDANAAN TERORISME (KOMITE APU & PPT)

Anti-Money Laundering and Combating the Financing of Terrorism (AML & CFT Committee)

Komite Anti Pencucian Uang & Pencegahan Pendanaan Terorisme (Komite APU & PPT) dibentuk berdasarkan Keputusan Direksi dengan tujuan untuk memastikan penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (Program APU, PPT dan PPPSPM) di BWS sudah sesuai dengan ketentuan perundang-undangan yang berlaku dan/atau standard best practice.

The Anti-Money Laundering & Combating the Financing of Terrorism Committee (AML & CFT Committee) is established based on Decree of the Board of Directors with the aim of ensuring the implementation of the Anti-Money Laundering, Combating the Financing of Terrorism Committee, and Combating the Proliferation Weapon Mass Destruction Financing Program (AML, CFT, and CPF) at BWS is in accordance with applicable laws and regulations and/or best practice standards.

Struktur dan Keanggotaan Komite APU & PPT *Structure and Membership of AML-CFT Committee*

Keanggotaan Komite APU & PPT <i>Membership of AML & CFT Committee</i>	
Ketua <i>Chairman</i>	Direktur yang membawahi Kepatuhan <i>Compliance Director</i>
Anggota Tetap <i>Permanent Member</i>	1. Kepala Departemen yang membawahi APU & PPT <i>Head of AML-CFT Department</i> 2. Kepala Departemen yang membawahi Business Legal <i>Head of Business Legal Department</i> 3. Kepala Departemen yang membawahi Kepatuhan <i>Head of Compliance Department</i>
Anggota Tidak Tetap <i>Non-Permanent Member</i>	Kepala Divisi dan/atau Pemimpin Cabang <i>Head of Divisions and/or Branch Leaders</i>



Tugas dan Tanggung Jawab Komite APU & PPT *Duties and Responsibilities of the AML-CFT Committee*

Komite APU & PPT bertugas dan bertanggung jawab untuk mengevaluasi dan memberikan rekomendasi kepada Direksi yang sekurang-kurangnya meliputi:

1. Kebijakan dan prosedur terkait penerapan Program APU, PPT, dan PPPSPM.
2. Perbaikan proses kerja penerapan Program APU, PPT, dan PPPSPM.
3. Rencana kerja pelatihan terkait penerapan Program APU, PPT, dan PPPSPM.
4. Permasalahan-permasalahan terkait penerapan Program APU, PPT, dan PPPSPM.

The AML-CFT Committee is responsible for evaluating and providing recommendations to the Board of Directors, which at a least includes:

1. Policies and procedures related to the implementation of the AML, CFT and CFP Program.
2. Improvements to the operational processes related to the implementation of the AML, CFT and CFP Program.
3. Work plans for training related to the implementation of the AML, CFT and CFP Program.
4. Issues related to the implementation of the AML, CFT and CFP Program.

Pelaksanaan Tugas Komite APU & PPT Tahun 2024 *Implementation of Duties of the AML-CFT Committee in 2024*

Sepanjang tahun 2024 Komite APU & PPT telah melaksanakan 4 (empat) kali rapat dengan agenda pembahasan sebagai berikut:

1. Tindaklanjut atas hasil pemeriksaan audit internal dan eksternal.
2. Perubahan kebijakan, prosedur dan standarisasi terkait penerapan program APU, PPT dan PPPSPM.
3. Pelaksanaan Individual Risk Assessment (IRA).
4. Pengkinian data nasabah.
5. Pelaporan Transaksi Keuangan Mencurigakan (LTKM), Laporan Transaksi Keuangan Tunai (LTKT), Laporan Transaksi Keuangan Transfer Dana Dari dan Ke Luar Negeri (LTKL), SIPENDAR, SIPESAT, Kantor Pajak dan Laporan kepada Regulator Lainnya.
6. Pelaporan transaksi calon anggota legislatif dan calon Kepala Daerah ke PPATK.
7. Pemblokiran atas rekening terkait judi online, berdasarkan daftar nama yang dirilis oleh OJK bersama Kementerian Komunikasi dan Digital (Komdigi).

Throughout 2024, the AML & CFT Committee held 4 (four) meetings with the following agenda items:

1. Follow-up on the results of internal and external audit findings.
2. Changes to policies, procedures, and standards related to the implementation of the AML, CFT, and CFP Program.
3. Implementation of Individual Risk Assessment (IRA).
4. Updating customer data.
5. Reporting of Suspicious Financial Transactions (STR), Cash Financial Transaction Reports (CTR), International Fund Transfer Instruction (IFTI), SIPENDAR, SIPESAT, Tax Office Reports, and Reports to Other Regulators.
6. Reporting of transactions of legislative candidates and regional head candidates to the Financial Transaction Reports and Analysis Center (PPATK).
7. Blocking accounts related to online gambling, based on the list of names released by OJK in collaboration with the Ministry of Communication and Digital (Komdigi).

GUGUS TUGAS ANTI-FRAUD *Anti-Fraud Task Force*

Gugus Tugas Anti-Fraud (GTAF) bertanggung jawab langsung kepada Presiden Direktur dan memiliki hubungan komunikasi dengan pelaporan secara langsung kepada Dewan Komisaris.

The Anti-Fraud Task Force (GTAF) reports directly to the President Director and maintains a direct reporting line to the Board of Commissioners.

Struktur dan Keanggotaan Gugus Tugas Anti-Fraud *Structure and Membership of the Anti-Fraud Task Force*

Keanggotaan Gugus Tugas Anti-Fraud <i>Membership Anti-Fraud and Task Force</i>	
Ketua <i>Chairman</i>	Kepala Divisi Audit Internal <i>Head of Internal Audit Division</i>
Anggota Tetap <i>Permanent Member</i>	1. Kepala Divisi Manajemen Risiko <i>Head of Risk Management Division</i> 2. Kepala Divisi Kepatuhan <i>Head of Compliance Division</i>

Keanggotaan Gugus Tugas Anti-Fraud Membership Anti-Fraud and Task Force

Anggota Member

1. Kepala Departemen Audit Inspektorat
Head of the Inspectorate Audit Department
2. Kepala Departemen Audit Support
Head of the Audit Support Department
3. Kepala Departemen Manajemen Risiko
Head of the Risk Management Department
4. Kepala Departemen Kepatuhan, Sistem & Prosedur
Head of Compliance, System & Procedure Department
5. Kepala Departemen Corporate & Business Legal
Head of Corporate & Business Legal Department
6. Tim Leader Hubungan Industrial
Industrial Relations Leader Team
7. Tim Fraud Detection System
Fraud Detection System Team
8. Kepala Unit Risiko Operasional dan Kepatuhan
Head of Operational Risk and Compliance Unit

Tugas dan Tanggung Jawab Gugus Tugas Anti-Fraud *Duties and Responsibilities of the Anti-Fraud Task Force*

Dalam menjalankan fungsinya, Gugus Tugas Anti-Fraud memiliki tugas dan tanggung jawab antara lain sebagai berikut:

1. Memantau dan memastikan kesesuaian penerapan strategi Anti-Fraud yang telah ditetapkan dalam Kebijakan Umum Penerapan Strategi Anti-Fraud.
2. Mendukung upaya pengembangan budaya dan kepedulian Anti-Fraud pada seluruh jajaran organisasi.
3. Menyusun rencana kerja tahunan dan laporan pelaksanaan tugas tahunan serta menyampaikannya kepada Presiden Direktur dan Dewan Komisaris. Penyusunan rencana kerja tahunan dan laporan pelaksanaan kerja tahunan dikoordinasikan dengan Divisi/Satuan Kerja/Unit Bisnis terkait.
4. Menyusun uraian tugas dan pedoman kerja internal yang diperlukan dalam pelaksanaan tugas dan tanggung jawab Gugus Tugas Anti-Fraud dalam implementasi strategi Anti-Fraud.
5. Melakukan evaluasi dan/atau pengikinan strategi Anti-Fraud yang diterapkan, dengan memperhatikan peraturan Bank Indonesia dan peraturan perundang-undangan lainnya yang berlaku, *best practice* dan perkembangan perusahaan.
6. Menyampaikan laporan-laporan terkait penerapan Strategi Anti-Fraud dan Laporan Fraud yang berdampak signifikan pada Bank.
7. Memantau tindak lanjut dan penyelesaian fraud.

In carrying out its functions, the Anti-Fraud Task Force has the following duties and responsibilities:

1. Monitor and ensure the alignment of the implementation of the Anti-Fraud strategy as stipulated in the General Policy for Anti-Fraud Strategy Implementation.
2. Support efforts to develop a culture of anti-fraud awareness across the entire organization.
3. Prepare the annual work plan and the annual report on task implementation, and submit them to the President Director and Board of Commissioners. The preparation of the work plan and report is coordinated with the relevant Divisions/Units/Business Units.
4. Develop job descriptions and internal work guidelines necessary for the implementation of the Anti-Fraud Task Force's duties and responsibilities in executing the Anti-Fraud strategy.
5. Evaluate and/or update the implemented Anti-Fraud strategy, considering Bank Indonesia regulations, applicable laws and regulations, best practices, and the Company's development
6. Submit reports related to the implementation of the Anti-Fraud Strategy and Fraud Reports that have a significant impact on the Bank.
7. Monitor the follow-up and resolution of fraud.

Pelaksanaan Tugas Gugus Tugas Anti-Fraud Tahun 2024 *Implementation of Duties of the Anti-Fraud Task Force in 2024*

Sepanjang tahun 2024 Gugus Tugas Anti-Fraud telah melaksanakan tugasnya dengan baik dalam hal memberikan rekomendasi atas penanganan kasus fraud serta tindakan lainnya terkait penerapan strategi Anti-Fraud di BWS. Gugus Tugas Anti-Fraud telah melaksanakan 4 (empat) kali rapat dengan agenda pembahasan sebagai berikut:

1. Pembahasan terkait Strategi Anti-Fraud.
2. Proses investigasi kasus fraud gagal Take Over tahun 2024.
3. Mekanisme pelaksanaan pembebanan sanksi finansial kepada pejabat/petugas yang dinilai lalai.
4. Rencana Revisi Prosedur/Kebijakan Komite Kode Etik.

Throughout 2024, the Anti-Fraud Task Force effectively carried out its duties, particularly in providing recommendations on handling fraud cases and other actions related to the implementation of the Anti-Fraud strategy at BWS. The Anti-Fraud Task Force held 4 (four) meetings with the following agenda items:

1. Discussion on the Anti-Fraud Strategy.
2. Investigation process of the failed Take Over fraud case in 2024.
3. Mechanism for imposing financial sanctions on officials/employees deemed negligent.
4. Plan to revise the Procedures/Policies of the Code of Conduct Committee.



5. Pembahasan progres *Fraud* periode 2023-2024.
6. Pembahasan progres rekomendasi GTAF periode sebelumnya.
7. Status pengelolaan Aset Pelaku *Fraud*.
8. Pemaparan Perubahan POJK Nomor 12 Tahun 2024 tentang Penerapan Strategi Anti-Fraud bagi Lembaga Keuangan.

5. Discussion on the progress of fraud cases for the period 2023-2024.
6. Discussion on the progress of previous GTAF recommendations.
7. Status of managing Fraud Perpetrators' Assets.
8. Presentation of the Amendment to OJK Regulation Number 12 of 2024 regarding Implementation of Anti-Fraud Strategies for Financial Institutions.

SEKRETARIS PERUSAHAAN CORPORATE SECRETARY

BWS memiliki Sekretaris Perusahaan sebagai salah satu organ pendukung Direksi yang berfungsi untuk melaksanakan tata kelola perusahaan yang baik, terutama dalam hal keterbukaan informasi kepada pemangku kepentingan yang relevan serta memastikan kepatuhan Bank terhadap peraturan perundang-undangan yang berlaku khususnya yang berkaitan dengan pasar modal, serta menjembatani interaksi antara Bank dengan para pemangku kepentingan, sesuai POJK No. 35/POJK.04/2014 tentang Sekretaris Perusahaan Emiten atau Perusahaan Publik.

Sekretaris Perusahaan bertugas menjadi pihak penghubung (*Compliance Officer*) yang menjembatani kepentingan antara BWS dengan pihak eksternal, terutama dalam menjaga persepsi publik atas citra Bank serta sebagai penghubung antara Bank dengan lembaga/instansi terkait (Bank Indonesia), otoritas pasar modal, komunitas pemodal, dan masyarakat umum. Selain itu, Sekretaris Perusahaan berperan penting dalam membantu Bank memenuhi peraturan pasar modal, yaitu dengan menyediakan pedoman kepada Dewan Komisaris dan Direksi mengenai seperti GCG, Anggaran Dasar Bank, dan peraturan perundang-undangan yang berlaku.

Sekretaris Perusahaan bertanggung jawab menyediakan dan menyampaikan informasi kepada masyarakat umum maupun untuk kepentingan investor yang berhubungan dengan kinerja Bank secara tepat waktu, akurat dan transparan sesuai ketentuan dan Perundang-undangan yang berlaku bagi bank maupun bagi perusahaan publik.

BWS has a Corporate Secretary as part of the supporting structure for the Board of Directors, with the role of implementing good corporate governance, particularly in terms of information transparency to relevant stakeholders, ensuring compliance with applicable regulations, especially those related to the capital market, and acting as a bridge between the Bank and its stakeholders in accordance with Financial Services Authority (OJK) Regulation Number 35/POJK.04/2014 concerning Corporate Secretaries of Issuers or Public Companies.

The Corporate Secretary acts as a liaison (*Compliance Officer*) between BWS and external parties, particularly in maintaining public perception of the Bank's image and facilitating communication between the Bank and regulatory bodies (Bank Indonesia), capital market authorities, investors, and the general public. Additionally, the Corporate Secretary plays an important role in assisting the Bank in meeting capital market regulations by providing guidance to the Board of Commissioners and Board of Directors on topics such as Good Corporate Governance (GCG), the Bank's Articles of Association, and applicable laws and regulations.

The Corporate Secretary is responsible for providing and communicating information to the public and investors regarding the Bank's performance in a timely, accurate, and transparent manner in accordance with the applicable regulations for both banks and public companies.



Dasar Hukum Legal Basis

- Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum.
- Peraturan Otoritas Jasa Keuangan Nomor 35/POJK.04/2014 tentang Sekretaris Perusahaan Emiten atau Perusahaan Publik.
- OJK Regulation Number 17 of 2023 on Implementation of Governance for Commercial Banks.
- OJK Regulation Number 35/POJK.04/2014 on Corporate Secretary of Issuers or Public Companies.



Pihak yang Mengangkat dan Memberhentikan Sekretaris Perusahaan Appointment and Dismissal of the Corporate Secretary

Sekretaris Perusahaan bertanggung jawab langsung kepada Direksi serta diangkat dan diberhentikan berdasarkan Keputusan Direksi berdasarkan mekanisme internal Bank. Pengangkatan Sekretaris Perusahaan dengan mempertimbangkan kemampuan profesional serta integritasnya di masyarakat dan bisnis.

The Corporate Secretary is directly responsible to the Board of Directors and is appointed and dismissed based on a Decree of the Board of Directors in accordance with the Bank's internal procedures. The appointment takes into account the professional competence and integrity of the individual in both the business and public sectors.

Profil Sekretaris Perusahaan *Profile of the Corporate Secretary*

Penetapan Pejabat Sekretaris Perusahaan sesuai dengan Surat Keputusan Direksi Nomor 051/KEP.DIR/HC.III/VI/2022 tanggal 24 Juni 2022 yang mengangkat Wuryanto sebagai Sekretaris Perusahaan dan telah mendapat persetujuan Dewan Komisaris. Pengangkatan ini telah dilaporkan kepada Otoritas Jasa Keuangan dan Bursa Efek Indonesia pada tanggal 1 Juli 2022 dengan Nomor Surat 006/BWS-CORP.SEC/OJK/VII/22 untuk memenuhi Peraturan Otoritas Jasa Keuangan Nomor 35/POJK.04/2014 tentang Sekretaris Perusahaan Emiten atau Perusahaan Publik.

Profil Wuryanto dapat dilihat pada Profil Direksi dalam bab Profil Perusahaan di laporan tahunan ini.

The appointment of the Corporate Secretary was formalized through Decree of the Board of Directors Number 051/KEP.DIR/HC.III/VI/2022 dated June 24, 2022, which appointed Wuryanto as Corporate Secretary. This appointment was approved by the Board of Commissioners and reported to the OJK and the Indonesia Stock Exchange on July 1, 2022 (Letter Number 006/BWS-CORP.SEC/OJK/VII/22) in accordance with OJK Regulation Number 35/POJK.04/2014.

Wuryanto's profile has been presented in the Profile of the Board of Directors section of this annual report.

Tugas dan Tanggung Jawab Sekretaris Perusahaan *Duties and Responsibilities of the Corporate Secretary*

Mengacu pada Pasal 5 Peraturan Otoritas Jasa Keuangan Nomor 35/POJK.04/2014 tentang Sekretaris Perusahaan Emiten atau Perusahaan Publik, fungsi Sekretaris Perusahaan adalah melaksanakan tugas paling kurang meliputi:

- Mengikuti perkembangan pasar modal khususnya peraturan perundangan yang berlaku di bidang pasar modal.
- Memberikan masukan kepada Direksi dan Dewan Komisaris untuk mematuhi ketentuan peraturan perundangan di bidang pasar modal.
- Membantu Direksi dan Dewan Komisaris dalam pelaksanaan GCG yang meliputi:
 - a. Keterbukaan informasi kepada masyarakat, termasuk ketersediaan informasi pada Situs Web Emiten.
 - b. Penyampaian laporan kepada Otoritas Jasa Keuangan tepat waktu.
 - c. Penyelenggaraan dan dokumentasi RUPS.
 - d. Penyelenggaraan dan dokumentasi Rapat Direksi dan/atau Dewan Komisaris.
 - e. Pelaksanaan program orientasi terhadap Perusahaan bagi Direksi dan/atau Dewan Komisaris.
- Sebagai penghubung antara Emiten dengan Pemegang Saham, Otoritas Jasa Keuangan dan Pemangku Kepentingan lainnya.
- Sejalan dengan Peraturan Otoritas Jasa Keuangan tersebut, Sekretaris Perusahaan BWS membagi tugas dan tanggung jawabnya yaitu sebagai berikut:
- Memimpin penyusunan strategi dan rencana kerja Sekretaris Perusahaan, termasuk di dalamnya *Corporate Action* dan *Corporate Social Responsibility Program*.
- Memimpin penyusunan & pengembangan kebijakan dan prosedur terkait pelaksanaan tugas Sekretaris Perusahaan.
- Memastikan terselenggaranya *Corporate Agenda* (RUPS, RUPSLB, dsb) dengan baik.
- Memastikan Bank telah memenuhi ketentuan dan perundang-undangan yang berlaku di bidang Pasar Modal.
- Memimpin proses penyusunan Sasaran Mutu/Goal Setting dan Prosedur Mutu di Unit Kerja *Corporate Secretary*.
- Mempersiapkan bahan-bahan laporan untuk Rapat Direksi, Rapat Dewan Komisaris dan Rapat Umum Pemegang Saham (RUPS).
- Mengkoordinasikan penyusunan Sasaran Mutu/Goal Setting dan Prosedur Mutu di Unit Kerja *Corporate Secretary* sampai disahkan oleh Direksi.
- Memimpin kegiatan Sekretaris Perusahaan untuk anak usaha Bank dan memastikan kebenaran informasi/data yang dikeluarkan oleh masing-masing anak usaha tersebut.

According to Article 5 of OJK Regulation Number 35/POJK.04/2014 on Corporate Secretaries of Issuers or Public Companies, the duties of the Corporate Secretary are as follows:

- Monitor developments in the capital market, particularly regulations in the field of capital markets.
- Provide input to the Board of Directors and Board of Commissioners on compliance with capital market regulations.
- Assist the Board of Directors and Board of Commissioners in the implementation of GCG, which includes:
 - a. Information disclosure to the public, including publishing information on the issuer's website.
 - b. Timely reporting to OJK
 - c. Organizing and documenting GMS.
 - d. Organizing and documenting Board of Directors and/or Board of Commissioners meetings.
 - e. Conducting orientation programs for Directors and/or the Board of Commissioners.
- Act as a liaison between the issuer and shareholders, OJK, and other stakeholders.
- The Corporate Secretary also has the following specific duties and responsibilities:
 - Lead the development of strategies and work plans for the Corporate Secretary, including *Corporate Actions* and *Corporate Social Responsibility (CSR) Programs*.
 - Lead the development of policies and procedures related to the Corporate Secretary's duties.
 - Ensure that corporate agendas (such as the GMS and Extraordinary GMS) are successfully executed.
 - Ensure the Bank complies with capital market regulations.
 - Lead the development of quality targets and quality procedures for the Corporate Secretary's unit.
 - Prepare materials for Board of Directors meetings, Board of Commissioners meetings, and GMS.
 - Coordinate the development of quality targets and procedures in the Corporate Secretary's unit, to be approved by the Board of Directors.
 - Lead activities for the Corporate Secretary of the Bank's subsidiaries and ensure the accuracy of information provided by these subsidiaries.



- Memastikan terselenggaranya hubungan yang baik antara Bank dengan Pemangku Kepentingan (Bank Indonesia, Otoritas Jasa Keuangan, Bursa Efek Indonesia, Pemegang Saham Pengendali dan masyarakat).
 - Memastikan terselenggaranya layanan informasi kepada masyarakat, terkait dengan informasi CSR, kondisi Bank selaku emiten atau perusahaan publik, dan informasi lainnya baik melalui internet maupun media lainnya.
 - Memastikan komunikasi informasi kebijakan Bank dan/atau Pemerintah kepada pihak internal dan eksternal berlangsung dengan baik.
 - Memastikan tersedianya Daftar Khusus dan memelihara dokumen Daftar Pemegang Saham.
 - Memimpin kegiatan pelaksanaan tindak lanjut setiap temuan auditor/pemeriksa Otoritas Jasa Keuangan/Bank Indonesia.
 - Memastikan bahwa karyawan di unit kerjanya kompeten dalam menjalankan tugas.
 - Melaksanakan evaluasi kinerja dan coaching & counselling kepada subordinate.
 - Memberikan rekomendasi bagi penerimaan, penilaian prestasi kerja, promosi, rekomendasi gaji, pemindahan (mutasi) dan pemberhentian karyawan di unit kerjanya.
- Ensure good relations between the Bank and stakeholders (Bank Indonesia, OJK, the Indonesia Stock Exchange, controlling shareholders, and the public).
 - Ensure the provision of information to the public, especially regarding CSR, the Bank's status as an issuer or public company, and other relevant information, via the internet or other media.
 - Ensure effective communication of the Bank's policies and/or government regulations to internal and external parties.
 - Ensure the availability and maintenance of the Shareholder Register.
 - Lead the follow-up actions on findings from auditors or regulators (OJK/Bank Indonesia).
 - Ensure the competence of employees in the Corporate Secretary unit in carrying out their duties.
 - Conduct performance evaluations and provide coaching and counseling to subordinates.
 - Provide recommendations regarding the acceptance, performance evaluations, promotions, salary recommendations, transfers, and termination of employees in the Corporate Secretary unit.

Laporan Pelaksanaan Tugas Sekretaris Perusahaan Implementation of Duties of the Corporate Secretary

Sepanjang tahun 2024, Sekretaris Perusahaan BWS telah menjalankan tugas dan tanggung jawabnya, antara lain dengan menjalankan kegiatan sebagai berikut:

1. Menghadiri kegiatan yang diadakan oleh pihak eksternal.
2. Menghadiri kegiatan pemberian penghargaan sebagai wakil dari perusahaan.
3. Memastikan terselenggaranya Corporate Agenda (RUPST dan sebagainya).
4. Menghadiri kegiatan pemberian CSR sebagai wakil dari perusahaan.
5. Menyampaikan laporan kepada regulator meliputi laporan kegiatan pasar modal, laporan kegiatan CSR, laporan kegiatan literasi dan inklusi keuangan.
6. Melaksanakan seluruh tugas & fungsi kegiatan Sekretaris Perusahaan.
7. Memberikan informasi atas kegiatan yang dilakukan Bank melalui siaran pers.
8. Memantau dan memberikan tanggapan atas berita negatif tentang Bank yang beredar di masyarakat.

Throughout 2024, the Corporate Secretary of BWS carried out their duties and responsibilities, including the following activities:

1. Attend activities organized by external parties.
2. Attend award events as a representative of the company.
3. Ensure the effective execution of the Corporate Agenda (such as the AGMS, etc.).
4. Attend CSR events as a representative of the company.
5. Submit reports to regulators, including capital market activity reports, CSR activity reports, and financial literacy and inclusion activity reports.
6. Perform all tasks and functions related to the role of Corporate Secretary.
7. Provide information about the Bank's activities through press releases.
8. Monitor and respond to negative news about the Bank circulating in the public.

Program Pengembangan Kompetensi Sekretaris Perusahaan Competency Development Program of the Corporate Secretary

Untuk mendukung pelaksanaan tugas dan tanggung jawabnya, Sekretaris Perusahaan BWS mengikuti program pendidikan dan pengembangan kompetensi, baik yang diselenggarakan oleh internal Bank maupun yang diselenggarakan oleh pihak ketiga dan telah disampaikan pada halaman 229-230 bagian Program Peningkatan Kompetensi Direksi.

To support the implementation of its duties and responsibilities, the Corporate Secretary of BWS participates in education and competency development programs, both those organized by the Bank internally and those organized by third parties and have been presented on pages 229-230 of the Directors' Competency Improvement Program section.



SATUAN KERJA AUDIT INTERNAL INTERNAL AUDIT UNIT

Satuan Kerja Audit Internal (SKAI) dibentuk untuk meningkatkan dan melindungi Bank melalui pemberian assurance dan konsultasi yang berbasis risiko dan objektif, serta berperan sebagai mitra strategis manajemen dalam usaha mencapai sasaran dan tujuan dan membantu terciptanya tata kelola yang baik. SKAI sebagai lini ketiga dalam *Three Lines Model*, secara periodik melakukan komunikasi dan kolaborasi dengan fungsi lini lainnya serta saling berkontribusi dalam menciptakan dan menjaga value yang selaras dengan kepentingan stakeholders, melalui pelaksanaan fungsi assurance dan konsultasi.

Pelaksanaan fungsi assurance mencakup pelaksanaan audit berbasis risiko (*Risk Based Audit*) atas dasar hasil analisa penilaian risiko sedangkan untuk pelaksanaan fungsi konsultasi dilakukan secara formal maupun informal berupa penugasan khusus atas permintaan manajemen maupun atas inisiatif dari SKAI. SKAI terus melakukan penyempurnaan metodologi audit dan inovasi dalam penggunaan teknologi dan tools audit agar pelaksanaan assurance dan konsultasi selaras dengan perkembangan bisnis, sehingga dapat mendorong perbaikan kualitas dan efektivitas tata kelola, pengelolaan risiko serta kecukupan dan efektivitas pengendalian internal.

Dasar Hukum Legal Basis

- Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum.
- Peraturan Otoritas Jasa Keuangan Nomor 56/POJK.04/2015 tentang Pembentukan dan Pedoman Penyusunan Piagam Unit Audit Internal.
- Peraturan Otoritas Jasa Keuangan Nomor 1/POJK.03/2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum.

Piagam Audit Internal Internal Audit Charter

Dalam menjalankan tugasnya, SKAI berpedoman pada Piagam Audit Internal (*Internal Audit Charter*) yang telah ditandatangani Presiden Direktur dan disetujui oleh Dewan Komisaris, yang terakhir diperbarui pada Mei 2022.

The Internal Audit Unit (IAU) is established to enhance and protect the Bank by providing risk-based and objective assurance and consulting services. It also acts as a strategic partner to management in achieving the Bank's objectives and goals, while supporting the establishment of good governance. As the third line of defense in the Three Lines Model, IAU regularly communicates and collaborates with other functions, contributing to creating and maintaining value aligned with stakeholders' interests through the execution of assurance and consulting functions.

The assurance function includes conducting risk-based audits based on risk assessment analysis, while the consulting function is carried out both formally and informally through special assignments requested by management or initiated by IAU. IAU continuously improves its audit methodology and innovates in the use of technology and audit tools, ensuring that assurance and consulting activities align with business developments. This drives improvements in governance quality, risk management, and the adequacy and effectiveness of internal controls

- Financial Services Authority (OJK) Regulation Number 17 of 2023 on Governance for Commercial Banks.
- Financial Services Authority (OJK) Regulation Number 56/POJK.04/2015 on Establishment and Guidelines for the Internal Audit Charter.
- Financial Services Authority (OJK) Regulation Number 1/POJK.03/2019 on Implementation of Internal Audit Functions in Commercial Banks.

In carrying out its duties, IAU adheres to the Internal Audit Charter, which has been signed by the President Director and approved by the Board of Commissioners, and which was last amended in May 2022.



Piagam Audit Internal disusun berdasarkan Peraturan Otoritas Jasa Keuangan Nomor 56/POJK.04/2015 tentang Pembentukan dan Pedoman Penyusunan Piagam Unit Audit Internal dan Peraturan Otoritas Jasa Keuangan Nomor 1/POJK.03/2019 tentang Penerapan Fungsi Audit Internal Pada Bank dan Peraturan Otoritas Jasa Keuangan Nomor 18/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum, dan Peraturan Otoritas Jasa Keuangan Nomor 18/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum, dengan tujuan sebagai pedoman pelaksanaan fungsi audit internal atas pelaksanaan audit, inisiasi komunikasi dengan auditee pada Bank, pemeriksaan aktivitas Bank dan kewenangan untuk mengakses catatan, dokumen, data, dan fisik aset Bank, termasuk sistem manajemen informasi dan risalah pertemuan manajemen.

Piagam Audit Internal BWS mencakup:

- Visi, Misi, dan Fungsi dari Audit Internal
- Struktur dan Kedudukan Audit Internal
- Tugas dan Tanggung Jawab serta hubungan dengan unit kerja lain yang melakukan fungsi pengendalian internal
- Wewenang Satuan Kerja Audit Internal
- Kode Etik Audit Internal (kompetensi, independensi, objektivitas, integritas, kerahasiaan)
- Persyaratan Auditor Internal
- Pertanggungjawaban Divisi Audit Internal
- Ketentuan Rangkap Tugas dan Jabatan
- Kriteria penggunaan tenaga ahli eksternal dalam mendukung fungsi audit intern
- Independensi terkait layanan konsultasi atau tugas khusus lain
- Tanggung jawab dan akuntabilitas Kepala Satuan Kerja Audit Internal
- Persyaratan mematuhi standar profesional audit internal
- Koordinasi fungsi audit intern dengan ahli hukum atau auditor eksternal
- Kebijakan pembatasan penugasan dan masa tunggu
- Pengendalian mutu

The Internal Audit Charter refers to OJK Regulation Number 56/POJK.04/2015 on Establishment and Guidelines for the Internal Audit Charter, OJK Regulation Number 1/POJK.03/2019 on Implementation of the Internal Audit Function in Banks, OJK Regulation Number 18/POJK.03/2016 on Risk Management for Commercial Banks, and serves as a guideline for the internal audit function regarding audit execution, communication initiation with auditees at the Bank, examination of Bank activities, and the authority to access records, documents, data, and physical assets, including the Bank's information management system and management meeting minutes.

BWS's Internal Audit Charter covers:

- Vision, Mission, and Function of Internal Audit
- Structure and Position of Internal Audit
- Duties and Responsibilities, and relationship with other units performing internal control functions
- Authorities of the Internal Audit Unit
- Internal Audit Code of Conduct (competence, independence, objectivity, integrity, confidentiality)
- Criteria for Internal Auditors
- Accountability of the Internal Audit Division
- Provisions for Concurrent Duties and Positions
- Criteria for the use of external experts in supporting internal audit functions
- Independence regarding consulting services or other special tasks
- Responsibilities and accountability of the Head of the Internal Audit Unit
- Compliance with professional internal audit standards
- Coordination of internal audit functions with legal experts or external auditors
- Policy on assignment limitations and cooling-off periods
- Quality control procedures

Pihak yang Mengangkat dan Memberhentikan Kepala Satuan Kerja Audit Internal *Appointment and Dismissal of the Head of Internal Audit Unit*

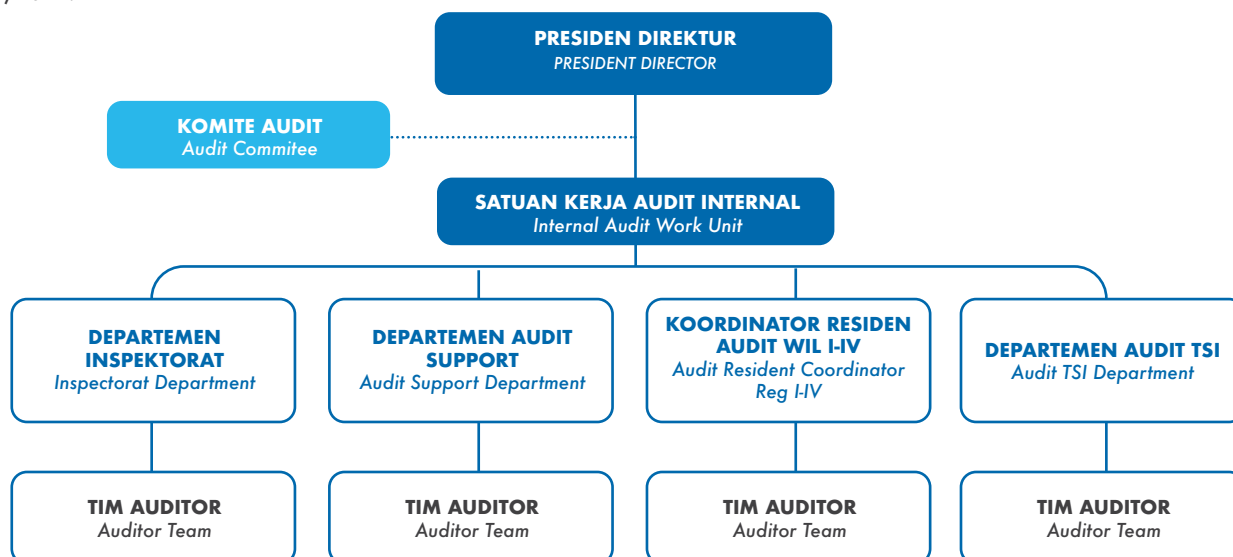
Kepala SKAI diangkat dan diberhentikan oleh Presiden Direktur atas persetujuan Dewan Komisaris dan dilaporkan kepada Otoritas Jasa Keuangan.

The Head of IAU is appointed and dismissed by the President Director with the approval of the Board of Commissioners and reported to the Financial Services Authority (OJK).

Struktur dan Kedudukan Audit Internal *Structure and Position of Internal Audit*

Kepala SKAI bertanggung jawab langsung kepada Presiden Direktur. Berikut adalah struktur dan kedudukan SKAI sesuai dengan Surat Keputusan Direksi Nomor 016/KEP.DIR/HC.III/II/2024.

The Head of IAU directly reports to the President Director. The structure and position of IAU are in accordance with Decree of the Board of Directors Number 016/KEP.DIR/HC.III/ II/2024.



Profil Kepala SKAI Profile of the Head of IAU

Tahun 2024, Kepala SKAI dijabat oleh Galura Wibhawa Bratawijaya yang diangkat pada tanggal 23 Agustus 2021 berdasarkan Surat Keputusan Direksi Nomor 045/KEP-DIR.HC-II/VIII/2021 tanggal 20 Agustus 2021.

In 2024, the position of Head of IAU was held by Galura Wibhawa Bratawijaya, who was appointed on August 23, 2021, based on Decree of the Board of Directors Number 045/KEP-DIR.HC-II/VIII/2021 dated August 20, 2021.

Galura Wibhawa Bratawijaya

Kepala Satuan Kerja Audit Internal Head of Internal Audit Unit

Usia Age	42 tahun / years old
Kewarganegaraan Country	Indonesia
Domisili Domicile	Tangerang, Banten
Riwayat Pendidikan Education	S1 - Ekonomi - Universitas Padjadjaran - 2005 Bachelor of Economics - Padjadjaran University - 2005
Riwayat Pekerjaan Experience	- Kepala Divisi Audit Internal (2021 s.d saat ini) Head of Internal Audit Division (2021 - present) - Kepala Divisi Loan Review (2019-2021) Head of Loan Review Division (2019-2021) - Team Leader Kredit Manajemen 1 (2017-2019) Credit Management Team Leader 1 (2017-2019) - Kepala Departemen Kredit Wholesale - AN & APP.I (2014-2017) Head of Wholesale Credit Department - AN & APP.I (2014-2017) - Manager (2012-2014) Manager (2012-2014) - Senior Officer (2009-2011) Senior Officer (2009-2011)
Jabatan Lainnya Other position	Tidak ada None
Sertifikasi Certification	- Sertifikasi Manajemen Risiko Level 4 Risk Management Certification Level 4 - Sertifikasi Manajemen Risiko Level 3 Risk Management Certification Level 3 - Sertifikasi Audit Level 2 Audit Certification Level 2 - Anti-Fraud Certification Anti-Fraud Certification
Dasar Hukum Pengangkatan Basis of Appointment	Surat Keputusan Direksi Nomor 045/KEP-DIR.HC-II/VIII/2021 Tanggal 20 Agustus 2021 Decree of the Board of Directors Number 045/KEP-DIR.HC-II/VIII/2021 Dated August 20, 2021
Hubungan Afiliasi Affiliation	Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi dan Pemegang Saham Pengendali He is not affiliated with members of the Board of Commissioners, Board of Directors, and Controlling Shareholders
Periode Jabatan Term of Office	Sejak 23 Agustus 2021-Sekarang August 23, 2021-Present

Jumlah Auditor dan Sertifikasi yang Dimiliki Number of Auditors and Certifications

Tahun 2024, jumlah karyawan SKAI BWS tercatat sebanyak 44 (empat puluh empat) orang, termasuk Kepala SKAI. Untuk meningkatkan efektivitas pelaksanaan audit, Bank membekali karyawan SKAI dengan program pendidikan dan pelatihan, termasuk program sertifikasi auditor, baik tingkat nasional maupun internal, serta program sertifikasi lainnya.

As of 2024, the total number of employees in BWS IAU was recorded at 44 (forty four), including the Head of IAU. To enhance the effectiveness of audit execution, the Bank equips IAU employees with education and training programs, including national and internal auditor certification programs, as well as other certification programs.



Berikut daftar sertifikasi yang dimiliki karyawan SKAI BWS per 31 Desember 2024:

The following is the list of certifications held by BWS IAU employees as of December 31, 2024:

Nama dan Jenis Sertifikat Name and Type of Certification	Jumlah Auditor Internal yang Memiliki Number of Internal Auditors Who Have
Sertifikasi Auditor Permanent Member	17
Sertifikasi Manajemen Risiko Non-Permanent Member	27
Certified Information Systems Auditor (CISA) Certified Information Systems Auditor (CISA)	1
Anti-Fraud Certification Anti-Fraud Certification	1



Tugas dan Tanggung Jawab SKAI Duties and Responsibilities of SKAI

Tugas utama SKAI sebagai berikut:

- Membantu tugas Presiden Direktur dan Dewan Komisaris dalam melakukan pengawasan dengan cara menjabarkan secara operasional baik perencanaan, pelaksanaan, maupun pemantauan hasil audit.
- Membuat analisis dan penilaian di bidang keuangan, akuntansi, operasional, dan kegiatan lain melalui audit.
- Mengidentifikasi segala kemungkinan untuk memperbaiki dan meningkatkan efisiensi penggunaan sumber daya dan dana.
- Memberikan saran perbaikan dan informasi yang objektif tentang kegiatan yang diperiksa pada semua tingkatan manajemen termasuk perbaikan guna memastikan kejadian serupa tidak terulang kembali.
- Melaksanakan pemeriksaan dan evaluasi terhadap kegiatan.
- Satuan Kerja Audit Internal bekerja sama dengan unit kerja yang melakukan dan mengembangkan fungsi pengendalian pada Bank. Fungsi pengendalian dilaksanakan dengan konsep pertahanan atau lini, yaitu:
 - Lini pertahanan pertama (*first line*) yaitu pengawasan melekat pada unit bisnis yang bertanggung jawab mengidentifikasi, menilai, dan mengendalikan risiko bisnis.
 - Lini pertahanan kedua (*second line*) mencakup fungsi pendukung yaitu manajemen risiko dan kepatuhan yang bertanggung jawab memastikan bahwa risiko di unit bisnis telah diidentifikasi dan dikelola dengan tepat.
 - Lini pertahanan ketiga (*third line*) yaitu Satuan Kerja Audit Internal yang bertanggung jawab menilai keefektifan proses yang dilakukan pada lini pertahanan pertama dan lini pertahanan kedua untuk memberikan jaminan independen kepada Bank bahwa sistem pengendalian internal, manajemen risiko, serta proses dan sistem tata kelola telah diterapkan secara efektif.

The core duties of IAU are as follows:

- Support the President Director and the Board of Commissioners in supervising operations by detailing the operational aspects of planning, execution, and monitoring audit results.
- Conduct analysis and assessments in areas such as finance, accounting, operations, and other activities through audits.
- Identify opportunities for improvement and increase efficiency in the use of resources and funds.
- Provide recommendations for improvements and objective information about the audited activities at all management levels to prevent recurrence of similar issues.
- Perform inspections and evaluations on activities.
- IAU collaborates with the units responsible for developing control functions within the Bank. The control functions are carried out in a defense line concept, specifically:
 - *First Line (Primary Defense)*: Business units are responsible for identifying, assessing, and managing business risks.
 - *Second Line (Secondary Defense)*: Supporting functions such as risk management and compliance ensure that business risks are identified and managed properly.
 - *Third Line (Internal Audit)*: IAU evaluates the effectiveness of the processes in the first and second lines and provides independent assurance that the internal control system, risk management, and governance processes are functioning effectively.



Kode Etik Auditor Code of Conduct for Auditors

Seluruh Auditor wajib mematuhi kode etik Auditor sebagaimana tercantum dalam Piagam Audit Internal, yang di antaranya meliputi:

1. Kompetensi
 - a. Memiliki pengetahuan, keterampilan, dan kompetensi yang dibutuhkan dalam pelaksanaan fungsi audit internal secara menyeluruh.

All auditors must adhere to the Code of Conduct stipulated in the Internal Audit Charter, which includes the following principles:

1. Competence
 - a. Possess the necessary knowledge, skills, and competency to perform internal audit functions comprehensively.

- b. Meningkatkan pengetahuan, keterampilan, dan kompetensi lain melalui pengembangan profesional berkelanjutan.
 - c. Meningkatkan pengetahuan, keterampilan, dan kompetensi lain melalui pengembangan profesional berkelanjutan.
2. Independensi
 - a. Mampu mengungkapkan pandangan dan pemikirannya tanpa pengaruh ataupun tekanan dari pihak manapun.
 - b. Memiliki kebebasan dalam menetapkan metode, scope, cara, teknik dan pendekatan audit yang akan dilakukan.
 - c. Tidak melakukan kegiatan yang bersifat operasional di luar aktivitas audit internal.
 - d. Dilarang perangkap tugas dan jabatan pada kegiatan operasional perusahaan.
3. Objektivitas
 - a. Menunjukkan objektivitas profesional dalam mengumpulkan, mengevaluasi, dan mengkomunikasikan informasi tentang kegiatan atau proses yang sedang di audit
 - b. Membuat penilaian dan mengungkapkan sesuatu berdasarkan fakta, bukan berdasarkan pertimbangan diri sendiri atau pihak-pihak tertentu.
 - c. Bebas dari pertentangan kepentingan (conflict of interest) atas objek atau kegiatan yang di audit. Apabila Internal Auditor mempunyai pertentangan kepentingan atas objek atau kegiatan yang diperiksa, maka yang bersangkutan harus menyatakan keterkaitannya dan tidak ditugaskan untuk melaksanakan audit terhadap objek atau kegiatan dimaksud.
4. Integritas
 - a. Dapat diandalkan, tegas, jujur, dan terpercaya.
 - b. Menjaga kerahasiaan informasi yang diperoleh dalam pelaksanaan tugas.
 - c. Menghindari benturan kepentingan.
 - d. Mengimplementasikan Kode Etik Audit Internal.
5. Kerahasiaan
 - a. Harus berhati-hati dalam menggunakan dan menjaga informasi yang diperoleh selama melaksanakan tugas.
 - b. Tidak menggunakan informasi untuk kepentingan pribadi, atau dalam cara apa pun, yang bertentangan dengan hukum atau merugikan tujuan Bank yang sah dan etis.
 - c. Tidak membocorkan dokumen dan hasil pemeriksaan kepada pihak manapun yang tidak berhak.

- b. Continuously improve knowledge, skills, and other competencies through ongoing professional development.
 - c. Improve knowledge, skills and other competencies through continuous professional development.
2. Independence
 - a. Able to express views and opinions without any influence or pressure from external parties.
 - b. Free to determine the methods, scope, techniques, and approaches of audits.
 - c. Not to engage in operational activities outside of the internal audit function.
 - d. Prohibited from holding concurrent positions in operational activities.
3. Objectivity
 - a. Demonstrate professional objectivity in gathering, evaluating, and communicating information about the activities or processes being audited.
 - b. Make assessments and disclose findings based on facts, rather than personal biases or external pressures.
 - c. Free from conflicts of interest regarding the objects or activities being audited. If an internal auditor has a conflict of interest, they must declare it and be excluded from auditing that particular object or activity.
4. Integrity
 - a. Reliable, assertive, honest, and trustworthy.
 - b. Maintain confidentiality of information obtained during audit activities.
 - c. Avoid conflicts of interest.
 - d. Implement the Code of Conduct for Internal Auditors.
5. Confidentiality
 - a. Cautious in handling and using information obtained during audits.
 - b. Refrain from using information for personal gain or in any way that contradicts the law or harms the legitimate and ethical goals of the Bank.
 - c. Refrain from disclosing audit findings or documents to unauthorized parties

Ruang Lingkup Satuan Kerja Audit Internal Scope of Internal Audit Unit

Satuan Kerja Audit Internal melaksanakan kegiatan audit serta pemberian konsultasi terhadap unit kerja di Kantor Pusat dan Kantor Cabang untuk memastikan kecukupan dan efektivitas pengendalian intern, manajemen risiko dan GCG.

Metode Audit Audit Method

Bank menerapkan metodologi Risk Based Internal Audit (RBIA) dengan pendekatan proses bisnis. Di mana RBIA tersebut diimplementasikan secara bertahap sesuai dengan tingkat kematangan manajemen risiko secara korporat. Dengan metodologi tersebut, maka proses bisnis dan unit bisnis yang diperkirakan memiliki risiko yang signifikan dalam pencapaian tujuan usaha lebih diprioritaskan untuk diaudit, sehingga dapat diyakini bahwa seluruh potensi risiko dapat diminimalkan sesuai dengan toleransi risiko yang telah ditetapkan.

The Internal Audit Unit conducts audits and provides consultation to work units at both the Head Office and Branch Offices to ensure the adequacy and effectiveness of internal controls, risk management, and Good Corporate Governance (GCG).

The Bank applies a Risk-Based Internal Audit (RBIA) methodology with a business process approach. This methodology is implemented gradually in accordance with the corporate risk management maturity level. With this methodology, business processes and units with significant risks to achieving business targets are prioritized for auditing, ensuring that potential risks are minimized within the risk tolerance levels set by the Bank.



Laporan Singkat Pelaksanaan Tugas dan Kegiatan Satuan Kerja Audit Internal Tahun 2024

Implementation of Duties of the Internal Audit Unit for 2024

Realisasi Kegiatan Satuan Kerja Audit Internal yang dilakukan Bank sepanjang tahun 2024 dapat dijabarkan sebagai berikut:

The activities of the Internal Audit Unit throughout 2024 are summarized as follows:

No	Aktivitas Position	Rencana Plan	Realisasi Realization	Pencapaian Achievement	Keterangan Remarks
Pemeriksaan Inspection					
1	General Audit by Inspectorate Audit *)	18	18	100%	-
2	Review Mandatory BI-SKN & RTGS Next G & KPDHN & Review Mandatory BI-ETP & SSSS Next G *)	1	1	100%	Mandatory Regulator
3	Security Audit of SKN, RTGS, SSSS, ETP	1	1	100%	Mandatory Regulator
4	Security Audit of BI - FAST	1	1	100%	Mandatory Regulator
5	Payment Service Provider	1	1	100%	Mandatory Regulator
6	SLIK Checking *)	1	1	100%	Mandatory Regulator
7	IT General Control *)	1	1	100%	Mandatory Regulator
8	Single Customer View	1	1	100%	Mandatory Regulator
9	DRC Corebanking Trial Review	1	1	100%	-
10	Examination of IT Application in Business Units	6	6	100%	-
11	Special/Thematic Audit *)	11	11	100%	-
12	Audit Mandatory Leave *)	31	246	794%	Conducted By Resident Audit For Critical Area In Each Branch/Sub Branch (Lending, Funding, Back Office, General Affair, Etc)
13	Monthly Audit by Resident Audit *)	1.932	1.811	94%	Number Of Examination Frequency (Onsite/Offsite Audit) Of Resident Audit To Branches/Sub Branches
14	Crossing Audit	6	6	100%	-
15	Daily & Continuous Audit through WGSS by Resident Audit	100	100	100%	Percentage Of Average Daily/Continuous Audit (Through WGSS) By Resident Audit
Mandatory Regulator Reporting :					
1	Principles of Audit Results Report for 2 nd semester 2023	1	1	100%	-
2	Principles of Audit Results Report for 1 st semester 2024	1	1	100%	-
3	Report of SKN, RTGS Next G, KPDHN, BI-ETP & SSSS, Next G	1	1	100%	-
4	Security Audit of SKN, RTGS, SSSS, ETP	1	1	100%	-



No	Aktivitas Position	Rencana Plan	Realisasi Realization	Pencapaian Achievement	Keterangan Remarks
5	Security Audit of BI - FAST	1	1	100%	-
6	Payment Service Provider	1	1	100%	-
7	IT General Control *)	1	1	100%	-
8	Single Customer View	1	1	100%	-

Others :

1	Training	7	17	243%	Training/Certification Program/Theme Is Adjusted To The Schedule/Training Appointment From The Learning & Development Division
2	Auditor Certification	7	7	100%	

Achievement

133%

Kegiatan tidak terencana

Unplanned Audit

No	Aktivitas Position	Rencana Plan	Realisasi Realization	Pencapaian Achievement	Keterangan Remarks
1	Special Audit/ Investigation *)	0	6	125%	Unplanned audit/special assignment (IT Audit : 1 examinations, Inspectorate Audit : 1 examinations, and Resident Audit : 4 examinations)

Achievement

125%



Program Peningkatan Kompetensi SKAI Internal Audit Competency Improvement Program

Untuk menunjang pelaksanaan tugas audit, Kepala SKAI dan karyawan SKAI terus berupaya untuk meningkatkan kapasitas dan kompetensinya dengan mengikuti program pendidikan dan pelatihan, baik yang diselenggarakan oleh internal Bank maupun oleh pihak ketiga.

Adapun program pendidikan dan pelatihan yang diikuti oleh Kepala SKAI dan karyawan SKAI tahun 2024 adalah sebagai berikut:

To support the execution of audit duties, the Head of IAU and IAU staff continually strive to improve their capacity and competencies by participating in educational and training programs, both organized by the Bank internally and by third parties.

The following is a list of educational and training programs attended by the Head of IAU and IAU staff in 2024:

Program Pendidikan dan Pelatihan Karyawan SKAI Education and Training Programs of SKAI Staff

Jenis Pendidikan dan Pelatihan Types of Education and Training	Jumlah Peserta Total Participants	Tanggal Date	Penyelenggara Organizer
Bancassurance Produk Sequis Super Easy Health	4	23 April 2024 April 23, 2024	PT Sequis Life
Brevet A&B Terpadu	2	24 Agustus - 21 Desember 2024 August 24 - December 21, 2024	Ikatan Akuntan Indonesia Indonesian Institute of Accountants
Business Strategic Meeting 1 st Semester 2024	1	29 Januari 2024 January 29, 2024	Bank Woori Saudara
Business Strategic Meeting 2 nd Semester 2024	1	22 Juli 2024 July 22, 2024	Bank Woori Saudara
Cash Position Monitoring	1	27 Juni 2024 June 27, 2024	Bank Woori Saudara
Certified Anti-Fraud Manager (CAFM)	1	16-18 Desember 2024 December 16-18, 2024	PT Asia Anti-Fraud Management
Coaching Clinic & Konfirmasi Penginputan Data Informasi Debitur Coaching Clinic & Confirmation of Debtor Information Data Input	1	29 Juli 2024 July 29, 2024	Bank Woori Saudara
Consumer Product	5	3 Juni - 2 September 2024 January 3 - September 2, 2024	Bank Woori Saudara
Derivative Training	4	3 April 2024 April 3, 2024	Deloitte Indonesia
Digital Forensik Di Sektor Jasa Keuangan Digital Forensics In The Financial Services Sector	1	28-30 Oktober 2024 October 28-30, 2024	Otoritas Jasa Keuangan (OJK) Financial Services Authority (FSA)
E-book Standart International - Audit	1	11 Juni 2024 June 11, 2024	Bank Woori Saudara
Financial Auditing for Internal Auditors	2	7-8 Agustus 2024 August 7-8, 2024	Institute Internal Auditors (IIA) Indonesia
Fundamental IT Auditing	1	28-29 Oktober 2024 October 28-29, 2024	The Institute of Internal Auditors Indonesia
How to Prevent Accounting Fraud in Financial Sector	1	2 Mei 2024 May 2, 2024	Otoritas Jasa Keuangan (OJK) Financial Services Authority (FSA)
Induction Program	5	3 Juni - 2 September 2024 June 3 - September 2, 2024	Bank Woori Saudara
Insight Session With CEO	5	21 November - 2 Desember 2024 November 21- December 2, 2024	Bank Woori Saudara

Jenis Pendidikan dan Pelatihan Types of Education and Training	Jumlah Peserta Total Participants	Tanggal Date	Penyelenggara Organizer
Integrity Pact, Antifraud and Sanction Awareness and, Ethic Code	509	10 Januari - 18 Desember 2024 Januari 10 - December 18, 2024	Bank Woori Saudara
Jenjang 5: Resertifikasi Manajemen Risiko Level 5: Risk Management Recertification	8	16 Maret 2024 March 16, 2024	Efektifpro Knowledge Source
Jenjang 5: Sertifikasi Manajemen Risiko Level 5: Risk Management Recertification	1	22-23 Juni 2024 June 22-23, 2024	Efektifpro Knowledge Source
Jenjang 6: Resertifikasi Manajemen Risiko Level 6: Risk Management Recertification	1	16 Maret 2024 March 16, 2024	Efektifpro Knowledge Source
Konvensi RKKNI Audit Intern Bank SKKNI Bank Internal Audit Convention	1	2 Oktober 2024 October 2, 2024	Otoritas Jasa Keuangan (OJK) Financial Services Authority (FSA)
Masa Persiapan Pensiun Retirement Preparation Period	1	15-16 Oktober 2024 October 15-16, 2024	ESQ Training
Monthly Sharing Session Network & Operation	2	19 Juni - 25 Juli 2024 June 19-July 25, 2024	Bank Woori Saudara
Morning Briefing Race	2	1-29 Mei 2024 May 1-29, 2024	Bank Woori Saudara
On the Job Training	5	2-10 Januari 2024 January 2-10, 2024	Bank Woori Saudara
Pelatihan Analisa Keuangan Bank Bank Financial Analysis Training	1	18 Maret 2024 March 18, 2024	Bank Woori Saudara
Pelatihan Pemahaman Profil Risiko Risk Profile Understanding Training	1	21 Maret 2024 March 21, 2024	Bank Woori Saudara
Pentingnya Fungsi & Penerapan SPI Dalam Implementasi GRC The Importance of SPI Functions & Applications in GRC Implementation	2	28 Agustus 2024 August 28, 2024	Bank Woori Saudara
Product Knowledge: SBN Ritel SBR013	1	7 Juni 2024 June 7, 2024	PT Trimegah Sekuritas Indonesia
Renewal CISA & CISM	1	1 Januari - 1 Desember 2024 January 1 - December 1, 2024	Information Systems Audit and Control Association (ISACA)
Sertifikasi Audit Intern Bank Bank Internal Audit Certification	20	13 - 27 Juni 2024 June 13-27, 2024	Efektifpro Knowledge Source
Smart Goal Program for Frontliner	1	26 Juli 2024 July 26, 2024	Bank Woori Saudara
Sosialisasi for BWS New Employee Socialization for BWS New Employee	2	4 Juni - 3 September 2024 June 4 - September 3, 2024	Bank Woori Saudara
Sosialisasi Implementasi Self-Assessment Socialization of Self-Assessment Implementation	2	30 Juli 2024 July 30, 2024	Bank Woori Saudara
Sosialisasi Pelindungan Data Pribadi Socialization of Personal Data Protection	43	9 Oktober 2024 October 9, 2024	Deloitte Indonesia



Jenis Pendidikan dan Pelatihan Types of Education and Training	Jumlah Peserta Total Participants	Tanggal Date	Penyelenggara Organizer
Strengthening Financial Integrity Advanced Strategies & Innovations In Anti-Fraud	1	21 November 2024 November 21, 2024	Otoritas Jasa Keuangan (OJK) Financial Services Authority (FSA)
Trade Finance Training (EXIM)	5	8-9 Juni 2024 June 8-9, 2024	Muamalat Institute
Training Awareness ISO27001	3	1 Februari 2024 February 1, 2024	PT Catur Daya Solusi
Training for the Implementation of the Personal Data Protection Law	2	24-26 Juni 2024 June 24-26, 2024	Bank Woori Saudara
Training for Trainer of Minova Application Implementation	2	30 Desember 2024 December 30, 2024	Bank Woori Saudara
Training of Cyber Security - Phising	41	26 - 30 Agustus 2024 August 26 - 30, 2024	Bank Woori Saudara
Webinar OJK - Strategi Mencegah Serangan Siber OJK Webinar - Strategy to Prevent Cyber Attacks	3	29 Februari 2024 February 29, 2024	Otoritas Jasa Keuangan (OJK) Financial Services Authority (FSA)

SATUAN KERJA KEPATUHAN COMPLIANCE WORK UNIT

Bank membentuk Satuan Kerja Kepatuhan (SKK) untuk memastikan kepatuhan Bank terhadap peraturan-peraturan yang dikeluarkan otoritas (Otoritas Jasa Keuangan dan Bank Indonesia) serta peraturan perundang-undangan lainnya yang berlaku, dalam rangka pelaksanaan Tata Kelola Perusahaan.

The Bank has established a Compliance Work Unit to ensure the Bank's adherence to regulations issued by authorities (OJK and Bank Indonesia), as well as other applicable laws and regulations, in the implementation of Corporate Governance.



Dasar Hukum Legal Basis

- Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum.
- Peraturan Otoritas Jasa Keuangan Nomor 46/POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum.
- Financial Services Authority Regulation Number 17/POJK.03/2023 on Implementation of Corporate Governance for Commercial Banks.
- Financial Services Authority Regulation Number 46/POJK.03/2017 on Implementation of the Compliance Function for Commercial Banks.



Pedoman Kerja Kepatuhan Compliance Work Guidelines

Bank Woori Saudara telah memiliki pedoman kerja kepatuhan yaitu sebagai berikut:

- Surat Keputusan Direksi Nomor 006/KEP-DIR/A-11/V/24 tentang Kebijakan Kepatuhan.
- Surat Keputusan Direksi Nomor 017/KEP-DIR/A-11/VIII/24 tentang Kode Etik Kepatuhan.
- Surat Edaran Direksi Nomor 034/SE-DIR/B-11/V/24 tentang Prosedur Kepatuhan.

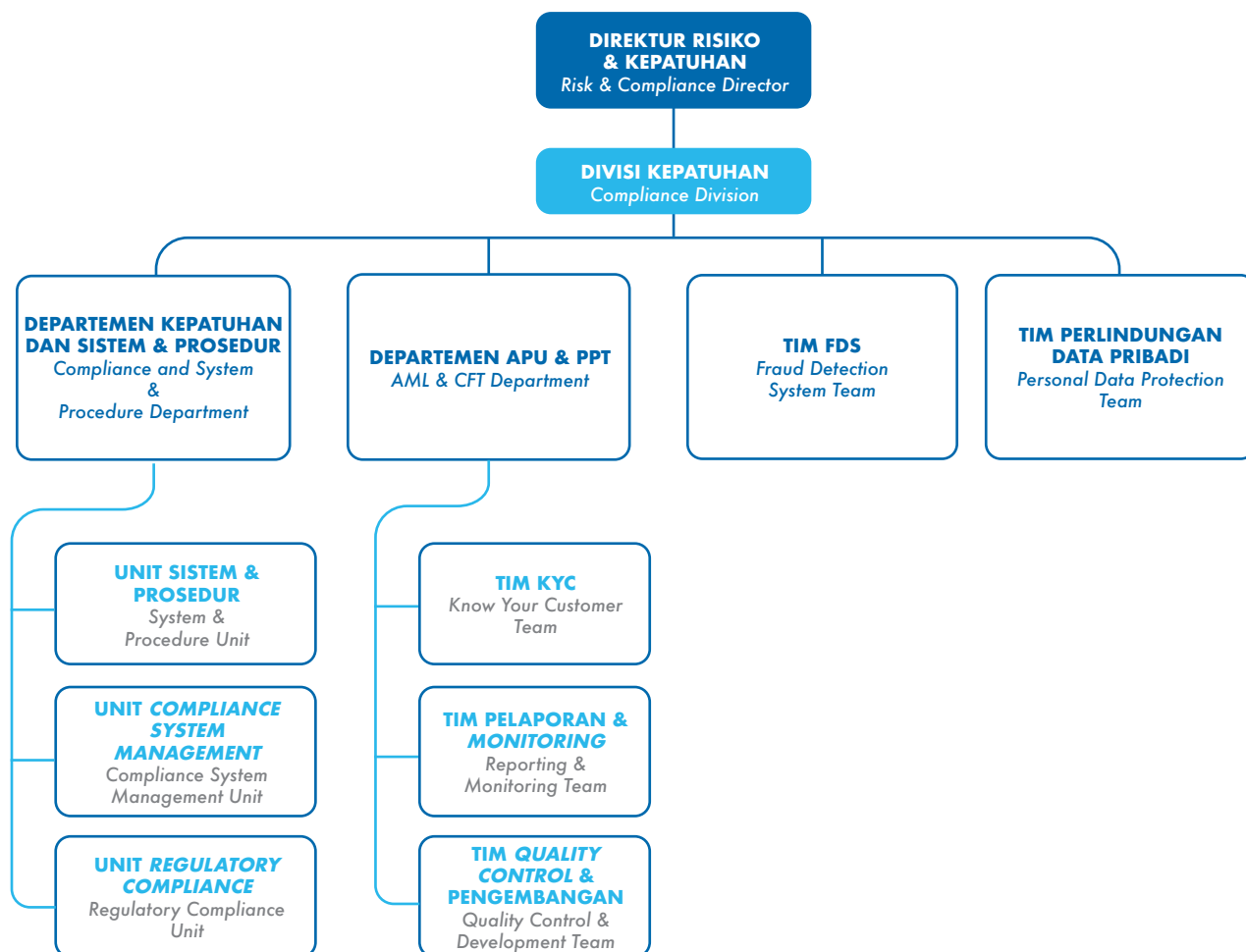
Bank Woori Saudara has established the following compliance work guidelines:

- Board of Directors Decree Number 006/KEP-DIR/A-11/V/24 on Compliance Policy.
- Board of Directors Decree Number 017/KEP-DIR/A-11/VIII/24 on Compliance Code of Conduct.
- Circular Letter of the Board of Directors Number 034/SE-DIR/B-11/V/24 on Compliance Procedures.

Struktur Organisasi Kepatuhan Compliance Organizational Structure

SKK bertanggung jawab kepada Direktur Risiko dan Kepatuhan. Pada tahun 2024, SKK didukung oleh 24 (dua puluh empat) karyawan termasuk Kepala Satuan Kerja Kepatuhan.

The Compliance Work Unit is accountable to the Risk and Compliance Director. In 2024, this division was supported by 24 (twenty-four) employees, including the Head of the Compliance Division.



Profil Kepala Satuan Kerja Kepatuhan Profile of Head of Compliance Work Unit

Tahun 2024, Kepala Satuan Kerja Kepatuhan dijabat oleh Wiwit Sundari yang diangkat pada tanggal 1 Juli 2022 berdasarkan Surat Keputusan Direksi Nomor 054/KEP.DIR/HC.II/VI/2022 tanggal 28 Juni 2022.

In 2024, the Head of Compliance Work Unit was held by Wiwit Sundari, who was appointed on July 1, 2022, based on Decree of the Board of Directors Number 054/KEP.DIR/HC.II/VI/2022 dated June 28, 2022.



Wiwit Sundari

Kepala Satuan Kerja Kepatuhan
Head of Compliance Work Unit

Usia Age	50 tahun / years old
Kewarganegaraan Country	Indonesia
Domisili Domicile	Jakarta
Riwayat Pendidikan Education	S1 Manajemen <i>Bachelor of Management</i>
Riwayat Pekerjaan Professional Experience	- PT Bank Woori Saudara Indonesia 1906, Tbk: <i>PT Bank Woori Saudara Indonesia 1906, Tbk:</i> a. Kepala Divisi Kepatuhan (2022-sekarang) <i>Head of Compliance Division (2022-present)</i> b. Kepala Departemen Audit Inspektorat (2018-2022) <i>Head of Audit Department, Inspectorate (2018-2022)</i> c. Koordinator Audit Residen Wil. I (2018) <i>Resident Audit Coordinator for Region I (2018)</i> - PT Bank MNC Internasional, Tbk: Branch Manager (2015-2018) <i>PT Bank MNC Internasional, Tbk, Branch Manager (2015-2018)</i> - PT Bank Mutiara, Tbk: <i>PT Bank Mutiara, Tbk:</i> a. Branch Manager (2011-2015) <i>Branch Manager (2011-2015)</i> b. Team Leader Funding (2009-2011) <i>Team Leader Funding (2009-2011)</i> c. Relation Officer (2008-2009) <i>Relation Officer (2008-2009)</i> d. Operational Officer (2002-2008) <i>Operational Officer (2002-2008)</i> - PT Bank Putra Surya Perkasa: Operational Officer (1997-1999) <i>PT Bank Putra Surya Perkasa: Operational Officer (1997-1999)</i>
Jabatan Lainnya Other position	Tidak ada <i>None</i>
Sertifikasi Certification	- Sertifikasi Manajemen Risiko Tingkat 4 <i>Risk Management Certification Level 4</i> - Sertifikasi General Banking Tingkat 2 <i>General Banking Certification Level 2</i> - Sertifikasi Sistem Pembayaran dan Pengelolaan Uang Rupiah (SPPUR), Sub Bidang Pengelolaan Transfer Dana Bank Jenjang 6 <i>Payment System and Rupiah Management Certification (SPPUR), Sub-field of Bank Fund Transfer Management Level 6</i> - Sertifikasi Audit Supervisor <i>Audit Supervisor Certification</i> - Sertifikasi Kepatuhan <i>Compliance Certification</i>
Dasar Hukum Pengangkatan Basis of Appointment	Surat Keputusan Direksi Nomor 054/KEP.DIR/HC.II/VI/2022 tanggal 28 Juni 2022 <i>Decree of the Board of Directors Number 054/KEP.DIR/HC.II/VI/2022 dated June 28, 2022</i>
Hubungan Afiliasi Affiliation	Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi dan Pemegang Saham Pengendali <i>She is not affiliated with members of the Board of Commisisoners, Board of Directors and Controlling Shareholders</i>
Periode Jabatan Term of Office	1 Juli 2022 - Sekarang <i>July 1, 2022 - Present</i>

Direktur yang Membawahi Fungsi Kepatuhan *Compliance Director*

BWS telah menunjuk Direktur yang membawahi fungsi Kepatuhan yaitu Wuryanto dengan tugas dan tanggung jawab sebagai berikut:

- Merumuskan strategi guna mendorong terciptanya budaya kepatuhan Bank.
- Mengusulkan kebijakan kepatuhan atau prinsip-prinsip kepatuhan yang akan ditetapkan oleh Direksi.
- Menetapkan sistem dan prosedur kepatuhan yang akan digunakan untuk menyusun ketentuan dan pedoman internal Bank.
- Memastikan bahwa seluruh kebijakan sistem dan prosedur serta kegiatan usaha yang dilakukan bank telah sesuai dengan ketentuan Otoritas Jasa Keuangan/Bank Indonesia dan peraturan perundang-undangan yang berlaku.
- Meminimalkan risiko kepatuhan Bank.

BWS has appointed Wuryanto as the Compliance Director, with the following duties and responsibilities:

- *Formulate strategies to promote a culture of compliance within the Bank.*
- *Propose compliance policies or principles to be established by the Board of Directors.*
- *Establish the compliance systems and procedures to be used in developing the Bank's internal regulations and guidelines.*
- *Ensure that all policies, systems, procedures, and business activities carried out by the Bank are in compliance with the regulations of the Financial Services Authority (OJK), Bank Indonesia, and applicable laws.*
- *Minimize the Bank's compliance risks.*

Tugas dan Tanggung Jawab SKK *Duties and Responsibilities of the Compliance Work Unit*

Divisi Kepatuhan memiliki tanggung jawab sebagai berikut:

- Membuat langkah-langkah dalam rangka mendukung terciptanya Budaya Kepatuhan pada seluruh kegiatan usaha Bank pada setiap jenjang organisasi.
- Melakukan identifikasi, pengukuran, *monitoring* dan pengendalian terhadap Risiko Kepatuhan dengan mengacu pada peraturan Otoritas Jasa Keuangan mengenai Penerapan Manajemen Risiko bagi Bank Umum.
- Menilai dan mengevaluasi efektivitas, kecukupan, dan kesesuaian kebijakan, ketentuan, sistem maupun prosedur yang dimiliki oleh Bank dengan peraturan perundang-undangan yang berlaku.
- Melakukan *review* dan/atau merekomendasikan pengkinian dan penyempurnaan kebijakan, ketentuan, sistem maupun prosedur yang dimiliki oleh Bank agar sesuai dengan ketentuan Otoritas Jasa Keuangan/Bank Indonesia dan peraturan perundang-undangan yang berlaku.
- Melakukan upaya-upaya untuk memastikan bahwa kebijakan, ketentuan, sistem dan prosedur, serta kegiatan usaha Bank telah sesuai dengan ketentuan Otoritas Jasa Keuangan/Bank Indonesia dan peraturan perundang-undangan yang berlaku.

The Compliance Division has the following responsibilities:

- *Develop measures to support the establishment of a compliance culture throughout the Bank's business activities at all levels of the organization.*
- *Identify, measure, monitor, and control Compliance Risk, in accordance with the OJK regulations on Risk Management for Commercial Banks.*
- *Assess and evaluate the effectiveness, adequacy, and compliance of the Bank's policies, regulations, systems, and procedures with applicable laws and regulations.*
- *Review and/or recommend updates and improvements to the Bank's policies, regulations, systems, and procedures to ensure compliance with OJK, Bank Indonesia, and other applicable legal provisions.*
- *Take initiatives to ensure that the Bank's policies, regulations, systems, procedures, and business activities are in line with OJK/Bank Indonesia regulations and prevailing laws and regulations.*

Pelaksanaan Program Kerja Fungsi Kepatuhan Tahun 2024 *Implementation of Duties of the Compliance Work Unit in 2024*

Dalam mengimplementasikan fungsi kepatuhan, di tahun 2024 Direktur yang membawahi fungsi kepatuhan dibantu oleh Satuan Kerja Kepatuhan yang bertanggung jawab untuk membuat langkah-langkah dalam rangka mendukung terciptanya budaya kepatuhan pada seluruh kegiatan usaha Bank pada setiap jenjang organisasi, antara lain melalui:

1. Pada tahun 2024, telah dilakukan analisa kepatuhan sebanyak 61 (enam puluh satu) analisa yang terdiri dari analisa pengembangan jaringan kantor, produk dan/atau aktivitas baru, *compliance checklist*, dan opini kepatuhan
2. Telah dilakukan evaluasi dan peninjauan terhadap 139 (seratus tiga puluh sembilan) ketentuan internal.
3. Monitoring Ketentuan Regulator dan Compliance info, pelaksanaan *monitoring* ketentuan regulator dilakukan secara berkala.
4. Sosialisasi, training, dan *compliance test*.
5. Telah dilakukan *monitoring* terhadap pemenuhan rasio-rasio terkait KPMM, BMPK, GWM, PDN, dan rasio lainnya.

In carrying out the compliance function in 2024, the Compliance Director was supported by the Compliance Work Unit, which was responsible for developing initiatives to foster a culture of compliance across all levels of the Bank's operations. These initiatives include:

1. *In 2024, a total of 61 (sixty-one) compliance analyses were conducted, including analyses on the development of branch networks, new products and/or activities, compliance checklists, and compliance opinions.*
2. *An evaluation and review of 139 (one hundred thirty-nine) internal regulations were conducted.*
3. *Monitoring of Regulatory Provisions and Compliance Information, with regular monitoring of regulatory requirements carried out periodically.*
4. *Socialization, training, and compliance testing.*
5. *Monitoring of compliance with ratios related to CAR, LLL, BI Reserves, NOP, and other ratios was carried out.*



Pengembangan Kompetensi Satuan Kerja Kepatuhan Compliance Work Unit Competency Development

Nama Pelatihan Training Name	Jumlah Peserta Number of Participants	Tanggal Date	Penyelenggara Organizer
Silaturahmi Tahun Baru 2024 New Year's Gathering 2024	1	5 Januari 2024 January 5, 2024	Bank Indonesia
Sosialisasi Ketentuan Penggunaan Aplikasi "RELICARE" dan Klusterisasi Provider Asuransi Reliance Socialization Terms of Use for the "RELICARE" Application and Reliance Insurance Provider Clustering	8	9 Januari 2024 January 9, 2024	Human Capital Division
Connecting The Dots	1	11 Januari 2024 January 11, 2024	OJK
E-Learning Induction Program	1	11 Januari 2024 January 11, 2024	Human Capital Division
E-Learning Induction Program	1	15 Januari 2024 January 11, 2024	Human Capital Division
Meeting for Overseas Network Compliance Officers	1	18 Januari 2024 January 18, 2024	Woori Bank Korea (WBK)
Sosialisasi Penggunaan Asuransi Kesehatan Karyawan Socialization the Use of Employee Health Insurance	14	29 Januari 2024 January 29, 2024	Human Capital Division
E-learning "Ketentuan Pengalihan Penggunaan Benefit Asuransi Kesehatan Reliance ke Provider HALODOC" E-Learning "Provisions for Transferring the Use of Reliance Health Insurance Benefits to HALODOC Providers"	14	31 Januari 2024 - 2 Februari 2024 January 31, 2024 - February 2, 2024	Human Capital Division
Pertemuan Koordinasi PPATK Tahun 2024 INTRAC Coordination Meeting 2024	3	30 Januari 2024 January 30, 2024	PPATK
Strategi Manajemen Investasi untuk Industri Asuransi dan Dana Pensiun Investment Management Strategy for the Insurance Industry and Pension Funds	1	1 Februari 2024 February 1, 2024	OJK
Peran UU Pembinaan dan Penguatan Sektor Keuangan (P2SK) dalam Memberikan Efek Jera bagi Pelaku Jasa Keuangan Ilegal The Role of the Development and Strengthening of the Financial Sector (P2SK) Law in Providing a Deterrent Effect for Illegal Financial Services Actors	1	15 Februari 2024 February 15, 2024	OJK
E-Learning Interaktif APU & PPT dan Penilaian Risiko Sektoral (SRA) E-Learning Interactive AML & CFT and Sectoral Risk Assessment (SRA)	7	2-29 Februari 2024 February 2-29, 2024	Learning & Development Division
Pertemuan Tahunan Industri Jasa Keuangan 2024 Financial Service Industry Annual Meeting 2024	1	20 Februari 2024 February 20, 2024	OJK
Undangan Pelatihan Penyusunan Dokumen Penilaian Risiko Individual (IRA) untuk Penilaian Risiko TPPU, TPPT dan/atau PPSPM oleh Penyedia Jasa Keuangan Invitation to Coaching on the Preparation of Individual Risk Assessment (IRA) Documents for TPPU, TPPT and/or PPSPM Risk Assessments by Financial Service Providers	5	20 Februari 2024 February 20, 2024	OJK
Overseas Network Compliance Officer	1	22 Februari 2024 February 22, 2024	Woori Bank Korea (WBK)
Prospek Ekonomi dan Keuangan Tahun 2024 Economic and Financial Outlook in 2024	1	22 Februari 2024 February 22, 2024	OJK
Tren Baru Pencucian Uang dan Pendanaan Teroris Emerging Trend on Money Laundering and Terrorist Financing	1	22 Februari 2024 February 22, 2024	Pengembangan, Bantuan dan Pelatihan Kejaksaan Luar Negeri Development, Assistance and Training of Overseas Prosecutors
Undangan Acara: Jalan Perbankan Indonesia Menuju Nol Emisi Event Invitation : Indonesia Banking Road to Net Zero Emission	1	4 Maret 2024 March 4, 2024	OJK
Sosialisasi Sikap Kerja & Grooming Bagi Karyawan Baru BWS Socialization of Working Attitude & Grooming for BWS New Employee	3	6 Maret 2024 March 6, 2024	Learning & Development Division

Nama Pelatihan Training Name	Jumlah Peserta Number of Participants	Tanggal Date	Penyelenggara Organizer
Sosialisasi Taksonomi untuk Keuangan Berkelanjutan Indonesia <i>Socialization of Taxonomy for Indonesia Sustainable Finance</i>	1	6-7 Maret 2024 <i>6-7 March, 2024</i>	OJK
Webinar Kecerdasan Buatan Mengubah Wajah Sektor Keuangan <i>Webinar Artificial Intelligence Changes The Face of The Financial Sector</i>	2	7 Maret 2024 <i>March 6-7, 2024</i>	OJK
E-Learning Induction Program	1	8 Maret 2024 <i>March 8, 2024</i>	Learning & Development Division
Manajemen Risiko Penyegaran & Sertifikasi Ulang <i>Refreshment & Recertification Risk Management</i>	4	7-13 Maret 2024 <i>March 7-13, 2024</i>	LSPP
Peluang dan Tantangan Aset Digital di Indonesia <i>Opportunities and Challenges of Digital Assets in Indonesia</i>	1	12 Maret 2024 <i>March 12, 2024</i>	OJK
Seri Webinar Menetap di Ekosistem Perdagangan Karbon Indonesia Bagian I <i>Webinar Series Setting Your Sail on the Indonesia Carbon Trading Ecosystem Part I</i>	1	13 Maret 2024 <i>March 13, 2024</i>	OJK
Strategi Akselerasi Pangsa Pasar Keuangan Syariah <i>Strategy to Accelerate Sharia Financial Market Share</i>	1	21 Maret 2024 <i>March 21, 2024</i>	OJK
Meeting for Overseas Network Compliance Officer	1	21 Maret 2024 <i>March 21, 2024</i>	Woori Bank Korea (WBK)
Idea Talks Vol 5 : Tantangan Pasar Modal dan Keuangan Syariah dalam Dinamika Sosial dan Suku Bunga <i>Idea Talks Vol 5 : Challenges of Capital Markets and Sharia Finance in Social Dynamics and Interest Rates</i>	1	26 Maret 2024 <i>March 26, 2024</i>	OJK
Lokakarya Kejahatan Finansial 2024 Penilaian Risiko Individu untuk Bank Umum <i>Financial Crime Workshop 2024 Individual Risk Assessment for Commercial Bank</i>	2	27 Maret 2024 <i>March 27, 2024</i>	Delloitte
Peran Taksonomi Keuangan Berkelanjutan Indonesia (TKBI) dalam Mendorong Transisi Energi Menuju Net Zero Emission di Indonesia <i>The Role of the Taxonomy for Indonesian Sustainable Finance (TKBI) in Encouraging the Energy Transition Towards Net Zero Emissions in Indonesia</i>	1	28 Maret 2024 <i>March 28, 2024</i>	OJK
Meeting for Overseas Network Compliance Officer	1	18 April 2024 <i>April 18, 2024</i>	Woori Bank Korea (WBK)
Kenali Kolesterol dan Trigliserida Serta Bahayanya yang Mengintai <i>Get to know Cholesterol and Triglycerides and the Dangers That Lurk</i>	16	23 April 2024 <i>April 23, 2024</i>	Sequis
Undangan Forum Acara Peningkatan Kapasitas Keuangan Berkelanjutan <i>Invitation Capacity Building Sustainable Finance Event Forum</i>	1	23 April 2024 <i>April 23, 2024</i>	OJK
Pelatihan Identifikasi Transaksi Keuangan Mencurigakan dan Penentuan Asal Kejahatan <i>Training on Identification of Suspicious Financial Transactions and Determination of Criminal Origin</i>	2	24-25 April 2024 <i>24-25 April, 2024</i>	Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP) <i>Banking Compliance Director Communication Forum (FKDKP)</i>
Pelatihan Pelaporan Transaksi Keuangan Mencurigakan <i>Training of Suspicious Transaction Reporting</i>	8	26 April 2024 <i>April 26, 2024</i>	Woori Bank Korea (WBK)
Cara Mencegah Kecurangan Akuntansi di Sektor Keuangan <i>How to Prevent Accounting Fraud in Financial Sector</i>	2	2 Mei 2024 <i>May 2, 2024</i>	OJK
Rapat Koordinasi Tim Analisis Kolaboratif "Optimalkan Sinergi dan Kolaborasi untuk Mewujudkan Pilkada Serentak Tahun 2024 yang Mendukung Integrasi Bangsa" <i>Collaborative Analysis Team Coordination Meeting "Optimizing Synergy and Collaboration to Realize Simultaneous Regional Election in 2024 that Support National Integration"</i>	3	7 Mei 2024 <i>May 7, 2024</i>	Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK/INTRAC) <i>Financial Transaction Reports and Analysis Center (PPATK/INTRAC)</i>
Undangan Rapat Dengar Pendapat Rancangan Peraturan OJK tentang Sistem Informasi Pelaku di Sektor Jasa Keuangan <i>Invitation to a Hearing on the Draft OJK Regulation concerning Actor Information System in the Financial Service Sector</i>	1	8 Mei 2024 <i>May 8, 2024</i>	OJK
Meeting for Overseas Network Compliance Officer	1	16 Mei 2024 <i>May 16, 2024</i>	Woori Bank Korea (WBK)
Cara Mencegah Greenwashing dalam Keuangan Berkelanjutan <i>How to Prevent Greenwashing in Sustainable Finance</i>	1	16 Mei 2024 <i>May 16, 2024</i>	OJK



Nama Pelatihan Training Name	Jumlah Peserta Number of Participants	Tanggal Date	Penyelenggara Organizer
Seminar Internasional AML/CFT dan PF “Penguatan Kerjasama Internasional dalam Pemulihan Aset dan Urgensi Deteksi Aliran Keuangan Gelap pada Penipuan Berbasis Siber” <i>International Seminar on AML/CFT and PF “Strengthening International Cooperation on Asset Recovery and Urgency of Detection of Illicit Financial Flows on Cyber-Enabled Fraud”</i>	3	17 Mei 2024 May 17, 2024	Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK/INTRAC), Bank Indonesia, Financial Action Task Force (FATF)
Permohonan Tanggapan dan Undangan Rapat Dengar Pendapat atas Rancangan Peraturan OJK tentang Kegiatan Usaha Bank <i>Request for Responses and Invitations to Hearing Meetings on Draft OJK Regulation concerning Bank Business Activities</i>	1	21 Mei 2024 May 21, 2024	OJK
Permohonan Tanggapan dan Undangan Rapat Dengar Pendapat atas Rancangan Peraturan OJK tentang Perintah Tertulis (Perubahan) <i>Request for Responses and Invitation to Hearing Meetings on Draft OJK Regulation concerning Written Order (Amendment)</i>	1	22 Mei 2024 May 22, 2024	OJK
Undangan Sosialisasi Peraturan Anggota Dewan Gubernur tentang Perubahan Peraturan Anggota Gubernur Nomor 11 Tahun 2023 tentang Ketentuan Pelaksanaan Kebijakan Insentif Likuiditas Makroprudensial <i>Invitation for Socialization of Regulation for Members of the Board of Governors concerning Amendment to Regulation for Members of the Governors Number 11 of 2023 concerning Implementation Regulation for Macroprudential Liquidity Incentive Policies</i>	1	29 Mei 2024 May 29, 2024	Bank Indonesia
Peluang dan Tantangan Perlindungan Data Pribadi dalam Transaksi di Era Digital <i>Opportunities and Challenges for Personal Data Protection in Transaction in the Digital Era</i>	3	30 Mei 2024 May 30, 2024	OJK
Peningkatan Kapasitas Penguatan Pemahaman tentang Pencucian Uang, Tindak Pidana Terorisme, Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal dan Penyedia Jasa Pembayaran <i>Capacity Building Strengthening Understanding of Money Laundering, Criminal Act of Terrorism, Prevention of Funding for the Proliferation of Weapon of Mass Destruction and Payment Service Provider</i>	1	4 Juni 2024 June 4, 2024	1. Bank Indonesia 2. INTRAC (Pusat Pelaporan dan Analisis Transaksi Keuangan) INTRAC (Financial Transaction Reports and Analysis Center) 3. KLHK (Kementerian Lingkungan Hidup dan Kehutanan RI) KLHK (Ministry of Environment and Forestry of the Republic of Indonesia)
Pemberitahuan Rencana Kegiatan “Konsultasi Nasional” Tanggal 6 Juni 2024 dan Permohonan Pengangkatan Ketua Umum Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP) <i>Notification of “National Consultation” Activity Plan for June 6, 2024 and Request for Appointment of General Chair of Banking Compliance Director Communication Forum (FKDKP)</i>	1	6 Juni 2024 June 6, 2024	INTRAC (Pusat Pelaporan dan Analisis Transaksi Keuangan) INTRAC (Financial Transaction Reports and Analysis Center)
Membangun Kepercayaan bagi Industri Asuransi melalui Empati dalam Manajemen Klaim <i>Building Trust for Insurance Industry via Empathy in Claims Management</i>	2	11 Juni 2024 June 11, 2024	OJK
Forum Penguatan Fungsi Governance Risk and Compliance (GRC): Sosialisasi Standar Audit Internal Terkini <i>Governance Risk and Compliance (GRC) Function Strengthening Forum : Dissemination of the Latest Internal Audit Standards</i>	2	7 Juni 2024 June 7, 2024	OJK
Pertemuan Responden & Talk Show Perlindungan Konsumen <i>Respondent Meeting & Consumer Protection Talk Show</i>	1	7 Juni 2024 June 7, 2024	Bank Indonesia
Program Pelatihan Supervisor Operasional Angkatan 1 Bidang AML/CFT <i>Operational Supervisor Training Program Batch 1 Field of AML/CFT</i>	1	8-9 Juni 2024 June 8-9, 2024	APU PPT Departemen AML PPT Department
Meeting for Overseas Network Compliance Officers	1	20 Juni 2024 June 20, 2024	Woori Bank Korea (WBK)
AML Training from WBK : Periodic Business Introduction, and WLF List and Performance Management	8	24-25 Juni 2024 June 24-25, 2024	Woori Bank Korea (WBK)
Pelatihan Implementasi UU Perlindungan Data Pribadi <i>Training for the Implementation of the Personal Data Protection Law</i>	2	24 & 26 Juni 2024 June 24 & 26, 2024	Divisi Learning & Development Learning & Development Division

Nama Pelatihan Training Name	Jumlah Peserta Number of Participants	Tanggal Date	Penyelenggara Organizer
Menavigasi Setengah Tahun: Peta Jalan Menuju Kesuksesan <i>Navigating the Half-Year : Roadmap to Success</i>	3	20 Juni 2024 <i>June 20, 2024</i>	OJK
Sosialisasi Penggunaan Nomor Induk Berusaha (NIB) Bagi Pelaku Usaha <i>Socialization Regarding the Use of Business Identification Numbers (NIB) for Business Actors</i>	2	21 Juni 2024 <i>June 21, 2024</i>	OJK
Klasifikasi Sertifikasi Manajemen Risiko 4 <i>Risk Management Certification Classification 4</i>	1	22 Juni 2024 <i>June 22, 2024</i>	Efektif Pro
Klasifikasi Sertifikasi Manajemen Risiko 5 <i>Risk Management Certification Classification 5</i>	1	22-23 Juni 2024 <i>June 22-23, 24</i>	Efektif Pro
Undangan untuk Lokakarya "Mempercepat Perjalanan Keberlanjutan Anda dengan Meningkatkan Standar dan Pengungkapan Keberlanjutan" dengan S&P Global pada 24 Juni 2024 <i>Invitation for Workshop "Accelerate Your Sustainability Journey by Raising the Bar on Sustainability Standards and Disclosures" with S&P Global on June 24, 2024</i>	1	24 Juni 2024 <i>June 24, 2024</i>	IDX (Indonesia Stock Exchange Bursa Efek Indonesia) <i>IDX (Indonesia Stock Exchange)</i>
Agenda Diskusi Publik-Swasta: Pengembangan, Bantuan dan Pelatihan Kejaksaan Luar Negeri <i>Agenda for Public – Private Roundtable : Overseas Prosecutorial Development, Assistance and Training</i>	1	26 Juni 2024 <i>June 26, 2024</i>	1. JP Morgan Indonesia 2. U.S. Department of Justice OPDAT U.S. Embassy Jakarta 3. Financial Crime Enforcement Network (FinCEN)
Webinar Integrasi Manajemen Kepatuhan "Implementasi Peraturan OJK Nomor 22 Tahun 2023 Dari Teori Hingga Tindakan dalam Kasus Perlindungan Konsumen" <i>Webinar Integrating Compliance Management "Implementation OJK Regulation Number 22 of 2023 From Theory to Action in Consumer Protection Cases"</i>	8	27 Juni 2024 <i>June 27, 2024</i>	Centre for Risk Management & Sustainability (CRMS), and Institute of Compliance Profesional Indonesia (ICoPI)
Undangan Sosialisasi Regulasi Bank Umum <i>Invitation to Socialize Commercial Bank Regulation</i>	2	27 Juni 2024 <i>June 27, 2024</i>	OJK
Workshop Pendampingan Penerapan Program AML/CFT/CFP Berbasis Risiko dan Aset Virtual di Sektor Jasa Keuangan Tahun 2024 <i>Workshop Assistance in the Implementation of Risk-Based AML/CFT/ CFP Program and Virtual Assets in the Financial Service Sector 2024</i>	1	27 Juni 2024 <i>June 27, 2024</i>	OJK
Membangun Kepercayaan di Kanal Digital: Studi Risiko Penipuan Perbankan di Indonesia <i>Building Trust in Digital Channels : Indonesia Banking Fraud Risk Study</i>	1	3 Juli 2024 <i>July 3, 2024</i>	OJK
Cara Mengurangi Risiko Transisi dan Fisik di Sektor Keuangan <i>How to Mitigate Transition and Physical Risks in the Financial Sector</i>	1	4 Juli 2024 <i>July 4, 2024</i>	OJK
Undangan Penguatan Pelaksanaan Program AML, CFT, dan CPF serta Penguatan Keamanan Siber dalam Rangka Pemberantasan Tindak Pidana <i>Invitation to Strengthen the Implementation of the AML, CFT, and CPF Programs and Strengthen Cyber Security in the Context of Eradicating Crime</i>	1	4 Juli 2024 <i>July 4, 2024</i>	OJK
Permohonan Tanggapan Tertulis dan Undangan Rapat Dengar Pendapat atas Rancangan POJK tentang Rahasia Bank <i>Request for Written Responses and Invitations to Hearing Meetings on the Draft POJK Concerning Bank Secrecy</i>	2	5 Juli 2024 <i>July 5, 2024</i>	OJK
Undangan Komunikasi Awal Rencana Penerbitan Peraturan Bank Indonesia tentang Rasio Pendanaan Luar Negeri Bank <i>Invitation to Initial Communication for Planned Issuance of Bank Indonesia Regulations on Bank Foreign Funding Ratio</i>	3	11 Juli 2024 <i>July 11, 2024</i>	Bank Indonesia
Klasifikasi Sertifikasi Manajemen Risiko Penilaian 4 <i>Assessment Risk Management Certification Classification 4</i>	1	15 Juli 2024 <i>July 15, 2024</i>	Lembaga Sertifikasi Profesional Perbankan (LSPP) <i>Banking Professional Certification Institute (LSPP)</i>
Undangan Sosialisasi Pelaporan Penilaian Mandiri Melalui Sistem Informasi Pelaporan Edukasi dan Perlindungan Konsumen (SiPEDULI) <i>Invitation to Socialize Self-Assessment Reporting Through the Consumer Education and Protection Reporting Information System (SiPEDULI)</i>	1	16 Juli 2024 <i>July 16, 2024</i>	OJK



Nama Pelatihan Training Name	Jumlah Peserta Number of Participants	Tanggal Date	Penyelenggara Organizer
Klasifikasi Sertifikasi Manajemen Risiko Penilaian 5 <i>Assessment Risk Management Certification Classification 5</i>	1	17 Juli 2024 July 17, 2024	Lembaga Sertifikasi Profesional Perbankan (LSPP) <i>Banking Professional Certification Institute (LSPP)</i>
Webinar Penanganan Cyber Crime Termasuk Judi Online Sebagai Tindak Pidana yang Berasal dari Tindak Pidana Pencucian Uang <i>Webinar on Handling Cyber Crime, Including Online Gambling as a Crime Originating from the Crime of Money Laundering</i>	1	17 Juli 2024 July 17, 2024	OJK
Sosialisasi Pertukaran Informasi Otomatis (Aeol) <i>Socialization Automatic Exchange of Information (Aeol)</i>	2	18 Juli 2024 July 18, 2024	Direktur Jenderal Pajak (DJP) <i>Director General of Taxes (DGT)</i>
Permasalahan Kecurangan yang Terjadi Saat Ini oleh Pihak Penyelenggara dan Tindak Lanjut yang Telah Dilakukan dalam Penanganan Pengaduan dan Pencegahannya <i>Current Fraud Issues by the Organizer and Follow-up Actions that have Been Carried Out in Handling Complaints and Prevention</i>	1	17 Juli 2024 July 17, 2024	OJK
Sosialisasi Pertukaran Informasi Otomatis (Aeol) <i>Socialization Automatic Exchange of Information (Aeol)</i>	2	18 Juli 2024 July 18, 2024	Direktur Jenderal Pajak (DJP) <i>Director General of Taxes (DGT)</i>
Permasalahan Kecurangan yang Terjadi Saat Ini oleh Pihak Penyelenggara dan Tindak Lanjut yang Telah Dilakukan dalam Penanganan Pengaduan dan Pencegahannya <i>Current Fraud Issues by the Organizer and Follow-up Actions that have Been Carried Out in Handling Complaints and Prevention</i>	3	18 Juli 2024 July 18, 2024	Bank Indonesia, Bank Rakyat Indonesia (BRI), Bank Negara Indonesia (BNI), Bank Central Asia (BCA), Link Aja
Meningkatkan Kinerja Perusahaan Melalui Kecerdasan Buatan <i>Driving Corporate Performance Through Artificial Intelligence</i>	1	25 Juli 2024 July 25, 2024	(OJK)
Peraturan OJK Nomor 5 Tahun 2023: Mengukur Ketahanan Perbankan di Tengah Gejolak Global <i>OJK Regulation Number 5 of 2023 : Measuring Banking Foundations in the Midst of Global Voltage</i>	3	26 Juli 2024 July 26, 2024	Lembaga Pengembangan Perbankan Indonesia (LPPI) <i>Indonesian Banking Development Institute (LPPI)</i>
Lokakarya Pencucian Uang Berbasis Perdagangan dan Solusinya <i>Workshop Trade Based Money Laundering and Solutions</i>	1	26 Juli 2024 July 26, 2024	Asosiasi SWIFT Indonesia (ASWIFTINDO)
Focus Group Discussion (FGD) "Persiapan Coaching Clinic Implementasi Taksonomi Keuangan Berkelanjutan di Indonesia (TKBI)" <i>Focus Group Discussion (FGD) "Coaching Clinic Preparation for Implementation of Taxonomy for Sustainable Finance in Indonesia (TKBI)"</i>	1	14 Agustus 2024 August 14, 2024	OJK
Customer Risk Rating (CRR) Criteria Management and Transaction Monitoring (TM) Threshold Management	12	20 Agustus 2024 August 20, 2024	Woori Bank (AML Center)
Customer Risk Rating (CRR) Criteria Management and Transaction Monitoring (TM) Threshold Management	12	20 Agustus 2024 August 20, 2024	Woori Bank (AML Center)
Forum Diskusi dan Penyerahan Implementasi dan Tata Kelola Kecerdasan Buatan dalam Rangka Peningkatan Ketahanan Digital di Sektor Perbankan <i>Discussion Forum and Consignment of Implementation and Governance of Artificial Intelligence in Order to Increase Digital Resilience in the Banking Sector</i>	1	20 Agustus 2024 August 20, 2024	OJK
Sosialisasi Peluncuran FIR TPPU/TPPT Tahun 2024 <i>Socialization of the Launch of FIR on ML/TF in 2024</i>	2	20 Agustus 2024	INTRAC
Rencana Pembentukan dan Implementasi Pusat Penanganan Penipuan Transaksi Keuangan ("PUSAKA") <i>Plan for the Establishment and Implementation of Financial Transaction Fraud Handling Center ("PUSAKA")</i>	3	21 Agustus 2024 August 21, 2024	Indonesian Payment Association (ASPI)
Seminar Keuangan Berkelanjutan Taksonomi Keuangan Berkelanjutan <i>Sustainable Finance Seminar Sustainable Finance Taxonomy</i>	1	22 Agustus 2024 August 22, 2024	OJK
E-Learning "Kesadaran Keamanan Email Phishing" <i>E-Learning "Email Phishing Security Awareness"</i>	18	26-30 Agustus 2024 August 26-30, 2024	Learning & Development Division
Meningkatkan Sistem Deteksi Penipuan untuk Memperkuat Ketahanan Keamanan Siber di Industri Sistem Pembayaran <i>Enhancing Fraud Detection Systems to Strengthen Cybersecurity Resilience in the Payment System Industry</i>	4	26 Agustus 2024 August 26, 2024	Bank Indonesia (BI)

Nama Pelatihan Training Name	Jumlah Peserta Number of Participants	Tanggal Date	Penyelenggara Organizer
Webinar - Cara Mencegah Pencucian Uang dan Pendanaan Terorisme Webinar - How to Prevent Money Laundering and Terrorism Financing	2	5 September 2024 September 5, 2024	OJK Institute
Focus Group Discussion - Follow-up to the INTRAC Banking Compliance Director Communication Forum National Consultation Commitment Completeness of Data for Analysis in Reporting goAML to INTRAC	1	6 September 2024 September 6, 2024	Banking Compliance Director Communication Forum (FKDKP)
Know Your Employee and Quality Control	12	19 September 2024 September 19, 2024	Woori Bank (AML Center)
Menjaga Masa Depan: Strategi Efektif untuk Implementasi UU PDP Safeguarding The Future : Effective Strategies for PDP Law Implementation	1	17 September 2024 September 17, 2024	PT. Intikom Berlian Mustika
Webinar Internasional - Optimalisasi Kolaborasi dalam Pencegahan dan Penanganan Kejahatan Keuangan Hijau di Indonesia Menuju Indonesia Emas 2045 International Webinar - Optimizing Collaboration in Preventing and Handling Green Financial Crime in Indonesia Towards Golden Indonesia 2045	2	24 September 2024 September 24, 2024	INTRAC, Ministry of Environment and Forestry, UNODC
Pelatihan Penilaian Risiko Individu dan Risiko Perusahaan terkait Program AML CFT dan CPF di Sektor Jasa Keuangan Individual Risk Assessment and Enterprise Risk Training related to the AML CFT & CPF Program in the Financial Services Sector	1	26-27 September 2024 September 26-27, 2024	Genesis Inti Utama
Sosialisasi PADG Penyelesaian Transaksi Bilateral Indonesia-Korea Selatan Menggunakan Mata Uang Rupiah dan Won PADG Socialization on Settlement of Bilateral Transactions between Indonesia and South Korea Using Rupiah and Won	1	27 September 2024 September 27, 2024	Bank Indonesia (BI)
Sosialisasi Mekanisme Cyber Patrol kepada Penyelenggara Sistem Pembayaran (PSP) Socialization of Cyber Patrol Mechanism to Payment System Organizers (PSP)	2	3 Oktober 2024 October 3, 2024	Bank Indonesia (BI)
Sosialisasi Pengembangan SIGAP 2024 Socialization of SIGAP Development 2024	1	7 Oktober 2024 October 7, 2024	OJK
Penerapan Undang-Undang Perlindungan Data Pribadi Personal Data Protection Law Implementation	20	9 Oktober 2024 October 9, 2024	Learning & Development Division
Training AML WBK un Q4 2024 (October) - New Product & Service Assessment	12	18 Oktober 2024 October 18, 2024	Woori Bank (AML Center)
Finalisasi Pengembangan UAT SIGAP 2024 Finalization of UAT SIGAP Development 2024	1	28 Oktober 2024 October 28, 2024	OJK
Sosialisasi KASPI Terkait Penanganan Transaksi Transfer Dana Antar Penyelenggara Sistem Pembayaran Bagi Rekening Pengguna/ Rekening yang Terindikasi Fraud KASPI Socialization Regarding Handling of Fund Transfer Transactions Between Payment System Providers for User Accounts/Accounts That Are Indicated as Fraud	1	28 Oktober 2024 October 28, 2024	Indonesian Payment System Association (ASPI)
Sosialisasi Aplikasi Pelaporan Online OJK (APOLO) Modul Pelaporan Penerapan Strategi Anti-Fraud (SAF) Socialization of OJK Online Reporting Application (APOLO) Anti-Fraud Strategy Implementation Report Module (SAF)	2	28-29 Oktober 2024 October 28-29, 2024	OJK
Training AML WBK in Q4 2024 (November) - AML Regulation Management	12	18 November 2024 November 18, 2024	Woori Bank (AML Center)
Rapat Koordinasi Tim Satgas Anti Penipuan November 2024 Anti-Fraud Task Force Team Coordination Meeting for November 2024	1	29 November 2024 November 29, 2024	Anti-Fraud Task Force Team (GTAF)
Bank Indonesia Bersama Masyarakat (BIRAMA) 2024 Bank Indonesia with the Community (BIRAMA) 2024	2	2 Desember 2024 November 2, 2024	Bank Indonesia (BI)
Sosialisasi ketentuan pelaksanaan standardisasi kompetensi di bidang sistem pembayaran Socialize the provisions for implementing competency standardization in the field of payment systems	4	3 Desember 2024 December 3, 2024	Bank Indonesia (BI)
Pengembangan SIGAP 2024 SIGAP Development 2024	2	4 Desember 2024 December 4, 2024	OJK
Obrolan Bisnis KPMG: Integritas Pelaporan Keuangan Bank KPMG business talk: Integrity of Bank's Financial Reporting	1	6 Desember 2024 December 6, 2024	KPMG



Nama Pelatihan Training Name	Jumlah Peserta Number of Participants	Tanggal Date	Penyelenggara Organizer
Dampak Penerapan UU PDP terhadap Industri Keuangan dalam Pengelolaan Data Konsumen dan Praktik GCG <i>The Impact of the Implementation of the PDP Law on the Financial Industry in Managing Consumer Data and GCG Practices</i>	12	6 Desember 2024 December 6, 2024	Lembaga Pengembangan Perbankan Indonesia (LPPI) Indonesian Banking Development Institute (LPPI)
Sosialisasikan penggunaan kalkulator hijau <i>Socialize the use of green calculators</i>	1	9 Desember 2024 December 9, 2024	Bank Indonesia (BI)
Undangan Sosialisasi Penguatan Sistem Deteksi Fraud (FDS) BI-FAST <i>Invitation to Socialize Strengthening of the BI-FAST Fraud Detection System (FDS)</i>	1	10 Desember 2024 December 10, 2024	Bank Indonesia (BI)
Undangan Sosialisasi Ketentuan Makroprudensial <i>Invitation to Socialize Macroprudential Provisions</i>	1	10 Desember 2024 December 10, 2024	Bank Indonesia (BI)
Sosialisasi Hasil Penilaian Peringkat Integritas Keuangan Tindak Pidana Pencucian Uang dan Pendanaan Terorisme (TPPU/TPPT) Sosialisasi Hasil Penilaian Peringkat Integritas Keuangan Tindak Pidana Pencucian Uang dan Pendanaan Terorisme (TPPU/TPPT) Tahun 2024 <i>Dissemination of the Results of the Financial Integrity Rating on Money Laundering and Terrorist Financing (FIR on ML/TF) Dissemination of the Results of the Financial Integrity Rating on Money Laundering and Terrorist Financing (FIR on ML/TF) Assessment in 2024</i>	1	11 Desember 2024 December 11, 2024	APU & PPT AML & CFT
Sosialisasi penundaan transaksi, pemblokiran akun dan pengembalian dana terkait penanganan penipuan transaksi keuangan <i>Socialization of transaction delays, account blocking and refunds related to handling financial transaction fraud</i>	1	13 Desember 2024 December 13, 2024	1. APU PPT AML & CFT 2. Indonesian Payment System Association (ASPI) 3. Association of National Banks of Indonesia (PERBANAS) 4. Indonesia Anti-Scam Center (IASC)
Pelatihan untuk Pelatih Implementasi Aplikasi Minova <i>Training for Trainers of Minova Application Implementation</i>	1	30 Desember 2024 December 30, 2024	Learning & Development

SATUAN KERJA MANAJEMEN RISIKO RISK MANAGEMENT WORK UNIT

Satuan Kerja Manajemen Risiko (SKMR) merupakan Satuan Kerja yang independen terhadap satuan kerja operasional (*risk taking unit*) dan satuan kerja yang melaksanakan fungsi pengendalian intern. Satuan kerja ini bertanggung jawab langsung kepada Direktur yang ditugaskan secara khusus untuk membawahi fungsi manajemen risiko.

Risk Management Work Unit is an independent unit that operates separately from both the operational units (risk-taking units) and internal control functions. This unit reports directly to the Director specifically assigned to oversee risk management functions.

Dasar Hukum Legal Basis

- Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum.
- Peraturan Otoritas Jasa Keuangan Nomor 4/POJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank Umum.
- Peraturan Otoritas Jasa Keuangan Nomor 18/POJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum.
- Peraturan Otoritas Jasa Keuangan Nomor 27 Tahun 2022 tentang Perubahan Kedua Atas Peraturan Otoritas Jasa Keuangan (POJK) Nomor 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum.
- Peraturan Otoritas Jasa Keuangan Nomor 11/POJK.03/2022 tentang Penyelenggaraan Teknologi Informasi oleh Bank Umum.
- Peraturan Otoritas Jasa Keuangan Nomor 31/POJK.03/2019 tentang Kewajiban Pemenuhan Rasio Pengungkit Bagi Bank Umum.
- Peraturan Otoritas Jasa Keuangan Nomor 39/POJK.03/2019 tentang Penerapan Strategi Anti-Fraud Bagi Bank Umum.
- Peraturan Otoritas Jasa Keuangan Nomor 37/POJK.03/2019 tentang Transparansi dan Publikasi Laporan Bank.
- Surat Edaran Otoritas Jasa Keuangan Nomor 24/SEOJK.03/2021 tentang Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Kredit dengan Menggunakan Pendekatan Standar Bagi Bank Umum.
- Surat Edaran Otoritas Jasa Keuangan Nomor 6/SEOJK.03/2020 tentang Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Operasional dengan Menggunakan Pendekatan Standar Bagi Bank Umum.
- Surat Edaran Otoritas Jasa Keuangan Nomor 23/SEOJK.03/2022 tentang Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Pasar bagi Bank Umum.
- Surat Keputusan Direksi Nomor 006/KEP-DIR/A-05/1/22 Tanggal 30 Maret 2022 Tentang Kebijakan Manajemen Risiko.
- Financial Services Authority (OJK) Regulation Number 17 of 2023 on Implementation of Governance for Commercial Banks.
- Financial Services Authority Regulation (OJK) Number 4/POJK.03/2016 on Assessment of Soundness Level of Commercial Banks.
- Financial Services Authority Regulation (OJK) Number 18/POJK.03/2016 on Implementation of Risk Management for Commercial Banks.
- Financial Services Authority (OJK) Regulation Number 27 of 2022 on Second Amendment to Financial Services Authority Regulation (POJK) Number 11/POJK.03/2016 on Obligation to Provide Minimum Capital for Commercial Banks.
- Financial Services Authority (OJK) Regulation Number 11/POJK.03/2022 on Implementation of Information Technology by Commercial Banks.
- Financial Services Authority (OJK) Regulation Number 31/POJK.03/2019 on Obligation to Fulfill Leverage Ratio for Commercial Banks.
- Financial Services Authority (OJK) Regulation Number 39/POJK.03/2019 on Implementation of Anti-Fraud Strategies for Commercial Banks.
- Financial Services Authority (OJK) Circular Letter Number 37/POJK.03/2019 on Transparency and Publication of Bank Reports.
- Financial Services Authority (OJK) Circular Letter Number 24/SEOJK.03/2021 on Calculation of Risk-Weighted Assets for Credit Risk Using the Standardized Approach for Commercial Banks.
- Financial Services Authority (OJK) Circular Letter Number 6/SEOJK.03/2020 on Calculation of Risk-Weighted Assets for Operational Risk Using the Standardized Approach for Commercial Banks.
- Financial Services Authority (OJK) Circular Letter Number 23/SEOJK.03/2022 on Calculation of Risk-Weighted Assets for Market Risk for Commercial Banks.
- Decree of the Board of Directors Decree Number 006/KEP-DIR/A-05/1/22 dated March 30, 2022, on Risk Management Policy.



Pedoman Kerja SKMR Risk Management Guidelines

Penerapan Manajemen Risiko secara efektif Bank secara individu diputuskan melalui Keputusan Direksi No. 006/KEPDIR/A-05/III/22 tentang kebijakan Manajemen Risiko. Penerapan Manajemen Risiko sebagaimana dimaksud mencakup:

1. Pengawasan aktif Direksi dan Dewan Komisaris;
2. Kecukupan kebijakan dan prosedur Manajemen Risiko serta penetapan limit Risiko;
3. Kecukupan proses identifikasi, pengukuran, pemantauan, dan pengendalian Risiko, serta sistem informasi Manajemen Risiko; dan
4. Sistem pengendalian internal yang menyeluruh Risiko sebagaimana dimaksud adalah Risiko Kredit, Risiko Pasar, Risiko Likuiditas, Risiko Operasional, Risiko Hukum, Risiko Reputasi, Risiko Strategik; dan Risiko Kepatuhan.

The effective implementation of Risk Management at the individual Bank level is stipulated by Decree of the Board of Directors Number 006/KEP-DIR/A-05/III/22 on Risk Management Policy. The implementation of Risk Management as referred to includes:

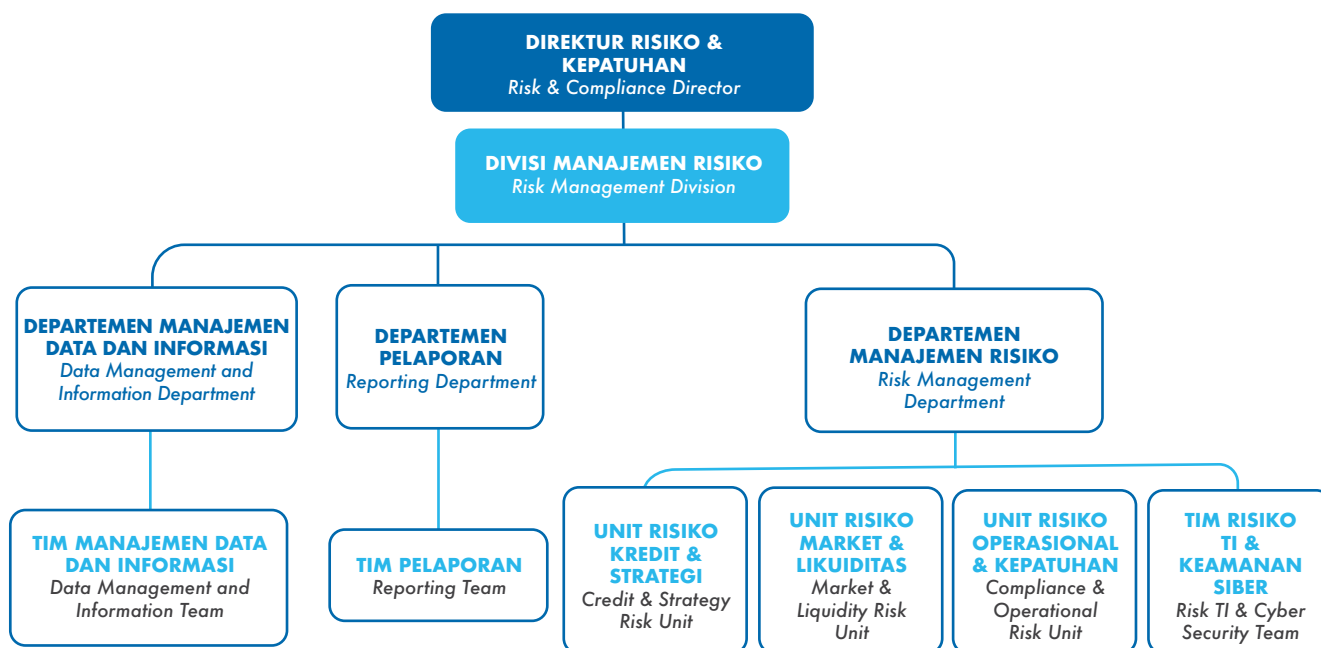
1. Active supervision by the Board of Directors and Board of Commissioners.
2. Adequacy of Risk Management policies and procedures, as well as the establishment of risk limits.
3. Adequacy of the processes for identifying, measuring, monitoring, and controlling risks, as well as the risk management information systems.
4. A comprehensive internal control system for risks, including Credit Risk, Market Risk, Liquidity Risk, Operational Risk, Legal Risk, Reputation Risk, Strategic Risk, and Compliance Risk.



Struktur Organisasi SKMR Risk Management Work Unit Structure

Pada tahun 2024, SKMR didukung oleh 20 (dua puluh) karyawan termasuk Kepala Satuan Kerja Manajemen Risiko. Kepala SKMR bertanggung jawab kepada Direktur Risiko & Kepatuhan.

In 2024, Risk Management Work Unit was supported by 20 (twenty) employees, including the Head of the Risk Management Work Unit. The Division Head reports to the Risk & Compliance Director.



Profil Kepala Satuan Kerja Manajemen Risiko Profile of the Head of the Risk Management Work Unit

Tahun 2024, Kepala SKMR dijabat oleh Johan Barlian Putra yang diangkat pada tanggal 8 Mei 2023 berdasarkan Surat Keputusan Direksi Nomor 024/KEP.DIR/HC.II/V/2023 tanggal 2 Mei 2023.

In 2024, the position of Head of Risk Management Division was held by Johan Barlian Putra, who was appointed on May 8, 2023, based on Decree of the Board of Directors Number 024/KEP.DIR/HC.II/V/2023 dated May 2, 2023.

Johan Barlian Putra

Kepala SKMR
Head of Risk Management Work Unit

Usia Age	50 tahun / years old
Kewarganegaraan Country	Indonesia
Domisili Domicile	Jakarta
Riwayat Pendidikan Educational Background	S1 - Agronomi - Institut Pertanian Bogor (IPB) - 1998 Bachelor's Degree in Agronomy – IPB University - 1998
Riwayat Pekerjaan Professional Experience	- Kepala Divisi Manajemen Risiko (2023-sekarang) Head of Risk Management Division (2023-present) - Pemimpin KC Cirebon (2022-2023) Branch Manager, Cirebon (2022-2023) - Pemimpin KC Purwokerto (2021-2022) Branch Manager, Purwokerto (2021-2022) - Pemimpin KC Semarang (2019-2021) Branch Manager, Semarang (2019-2021) - Kepala Divisi Manajemen Risiko & Kepatuhan (2018-2019) Head of Risk Management & Compliance Work Unit (2018-2019) - Kepala Departemen Manajemen Risiko (2012-2018) Head of Risk Management Department (2012-2018) - Kepala Departemen Compliance (2010-2012) Head of Compliance Department (2010-2012) - Kepala Unit Compliance (2008-2010) Head of Compliance Unit (2008-2010)
Jabatan Lainnya Concurrent Positions	Tidak ada None
Sertifikasi Certification	- Sertifikasi Manajemen Risiko Tingkat 4 Risk Management Certification Level 4 - Sertifikasi General Banking Tingkat 2 General Banking Certification Level 2 - Sertifikasi Sistem Pembayaran dan Pengelolaan Uang Rupiah (SPPUR), Sub Bidang Pengelolaan Transfer Dana Bank Jenjang 6 Payment System and Rupiah Currency Management (SPPUR) Certification, Sub-Field of Bank Fund Transfer Management Level 6 - Sertifikasi Sistem Pembayaran dan Pengelolaan Uang Rupiah (SPPUR), Sub Bidang Pengelolaan Uang Tunai Jenjang 6 Payment System and Rupiah Currency Management (SPPUR) Certification, Sub-Field of Cash Management Level 6
Dasar Hukum Pengangkatan Legal Basis of Appointment	Surat Keputusan Direksi Nomor 024/KEP.DIR/HC.II/V/2023 Tanggal 2 Mei 2023 Decree of the Board of Directors Number 024/KEP.DIR/HC.II/V/2023 dated May 2, 2023
Hubungan Afiliasi Affiliation	Tidak memiliki hubungan afiliasi dengan anggota Dewan Komisaris, Direksi dan Pemegang Saham Pengendali He is not affiliated with members of the Board of Commissioners, the Board of Directors, and the Controlling Shareholders
Periode Jabatan Term of Office	Mei 2023-Sekarang May 2023-Present



Sertifikasi yang Dimiliki Karyawan SKMR

Certifications Held by Risk Management Work Unit Employees

Untuk meningkatkan efektivitas pelaksanaan sistem manajemen risiko di Bank, karyawan SKMR juga dibekali dengan pengetahuan dan kompetensi yang cukup, termasuk program sertifikasi, baik tingkat nasional maupun internal, serta program sertifikasi lainnya.

To enhance the effectiveness of risk management systems within the Bank, employees of the Risk Management Work Unit are also equipped with sufficient knowledge and competencies, including certifications at both national and internal levels, as well as other specialized certification programs.

Berikut daftar sertifikasi yang dimiliki karyawan SKMR per 31 Desember 2024:

The following is a list of certifications held by Risk Management Work Unit employees as of December 31, 2024:

Nama dan Jenis Sertifikat Name and Type Certificate	Jumlah Karyawan SKMR yang Memiliki Number of Risk Management Work Unit Employee
Manajemen Risiko Risk Management	13
Sistem Pembayaran dan Pengelolaan Uang Rupiah Payment System and Rupiah Currency Management	11
General Banking General Banking	6
Anti-Fraud Anti-Fraud	1



Tugas dan Tanggung Jawab SKMR

Duties and Responsibilities of the Risk Management Work Unit

Tugas dan tanggung jawab satuan kerja Manajemen Risiko meliputi:
The duties and responsibilities of the Risk Management Work Unit include:

- Pemantauan pelaksanaan strategi Manajemen Risiko yang telah disetujui oleh Direksi.
- Pemantauan posisi Risiko secara keseluruhan (composite), per jenis Risiko, dan per jenis aktivitas fungsional serta melakukan *stress testing*.
- Kaji ulang secara berkala terhadap proses Manajemen Risiko.
- Pengkajian usulan aktivitas dan/atau produk baru.
- Evaluasi terhadap akurasi model dan validitas data yang digunakan untuk mengukur Risiko, bagi Bank yang menggunakan model untuk keperluan intern (*internal model*).
- Memberikan rekomendasi kepada satuan kerja operasional (*risk-taking unit*) dan/atau kepada komite Manajemen Risiko, sesuai kewenangan yang dimiliki.
- Menyusun dan menyampaikan laporan profil Risiko kepada presiden direktur atau direktur yang ditugaskan secara khusus dan komite Manajemen Risiko secara berkala.
- Monitor the implementation of the Risk Management strategy approved by the Board of Directors.
- Monitor the overall (composite) risk position, risks by type, and risks per functional activity, as well as conduct stress testing.
- Regularly review the Risk Management processes.
- Review proposals for new activities and/or products.
- Evaluate the accuracy of models and the validity of data used to measure risk, for the Bank that uses models for internal purposes (*internal models*).
- Provide recommendations to operational work units (*risk-taking units*) and/or to the Risk Management Committee, in accordance with their authority.
- Prepare and deliver periodic risk profile reports to the President Director or the Director assigned specifically to oversee risk management, and to the Risk Management Committee.

Pelaksanaan Program Kerja SKMR Tahun 2024 Risk Management Work Unit Activities in 2024

Kegiatan pengelolaan risiko yang dilakukan Bank sepanjang tahun 2024 dapat dijabarkan sebagai berikut:

1. Melakukan pemantauan eksposur risiko secara keseluruhan (composite) maupun per jenis risiko, dan per jenis aktivitas fungsional termasuk pemantauan kepatuhan terhadap toleransi risiko dan limit yang ditetapkan.
2. Konsisten dalam implementasi budaya sadar risiko pada semua tingkat organisasi
3. Menyusun dan menyampaikan laporan profil risiko kepada Direksi dan Komisaris, yang Frekuensi penyampaian laporan dapat ditingkatkan dalam hal terdapat kondisi pasar berubah dengan cepat.
4. Mengkaji usulan produk dan/atau aktivitas baru, termasuk dalam pengkajian adalah penilaian kemampuan Bank untuk melakukan aktivitas dan/atau produk baru dan kajian usulan perubahan sistem dan prosedur.
5. Memantau implementasi kebijakan, strategis, dan pedoman penerapan manajemen risiko yang direkomendasikan oleh Risk Management Committee (RMC) dan/atau yang telah disetujui oleh Direksi.
6. Mengevaluasi akurasi model dan validitas data yang digunakan untuk mengukur risiko, apabila menggunakan model untuk keperluan intern (internal Model) dan/atau regulator.
7. Pembentukan Unit khusus dibawah Satuan Kerja Manajemen risiko yang memiliki fungsi melakukan analisa terhadap pelaksanaan IT dan Cyber Security Assessment.
8. Memastikan penerapan manajemen risiko bank telah mencakup country risk dan transfer risk sesuai dengan karakteristik dan kompleksitas bank.
9. Melakukan peningkatan terhadap perangkat yang akan digunakan untuk mengukur dan mengelola risiko operasional melalui Key Risk Indicator (KRI) dan Risk Control Self Assessment (RCSA) serta Business Continuity Management (BCM) yang dikonsolidasikan kedalam satu Loss Even Database

The activities undertaken by the Bank in managing risks throughout 2024 are as follows:

1. Monitor risk exposure both overall (composite) and by type, and by functional activity, including monitoring compliance with risk tolerance and limits set by the Bank.
2. Consistently implement a risk-aware culture at all organizational levels.
3. Prepare and deliver risk profile reports to the Board of Directors and the Board of Commissioners, with increased frequency if market conditions change rapidly.
4. Review proposals for new products and/or activities, including an assessment of the Bank's ability to undertake such activities or products and a review of proposed system and procedural changes.
5. Monitor the implementation of policies, strategies, and guidelines for risk management as recommended by the Risk Management Committee (RMC) and/or approved by the Board of Directors.
6. Evaluate the accuracy of models and data validity used for risk measurement, if internal models are used for internal or regulatory purposes.
7. Establish a special unit under the Risk Management Work Unit responsible for analyzing the implementation of IT and Cyber Security Assessments.
8. Ensure that the Bank's risk management practices cover country risk and transfer risk in accordance with the Bank's characteristics and complexity.
9. Enhance tools used to measure and manage operational risks through Key Risk Indicators (KRIs), Risk Control Self-Assessments (RCSAs), and Business Continuity Management (BCM), all consolidated into a Loss Event Database.

Program Peningkatan Kompetensi SKMR Competency Development Program of Risk Management Work Unit

Untuk menunjang pelaksanaan tugas dan tanggung jawabnya, karyawan SKMR terus berupaya untuk meningkatkan kapasitas dan kompetensinya dengan mengikuti program pendidikan dan pelatihan, baik yang diselenggarakan oleh internal Bank maupun oleh pihak ketiga.

To support the implementation of their duties and responsibilities, employees in the Risk Management Work Unit continuously strive to enhance their capacity and competencies by participating in education and training programs, both internally organized by the Bank and by third-party providers.

Adapun program pendidikan dan pelatihan yang diikuti oleh karyawan SKMR tahun 2024 adalah sebagai berikut:

The education and training programs attended by the employees of the Risk Management Work Unit in 2024 are as follows:

Nama Pelatihan Training Name	Jumlah Peserta Total Participants	Tanggal Date	Penyelenggara Organizer
Business Strategic Meeting 1 st Semester 2024	1	29 Januari 2024 January 29, 2024	Bank Woori Saudara
Business Strategic Meeting 2 nd Semester 2024	1	22 Juli 2024 July 22, 2024	Bank Woori Saudara
Consumer Product	6	22 Januari - 2 Desember 2024 January 22 - December 2, 2024	Bank Woori Saudara
Derivative Training	7	3 April 2024 April 3, 2024	Deloitte Indonesia



Nama Pelatihan Training Name	Jumlah Peserta Total Participants	Tanggal Date	Penyelenggara Organizer
Induction Program	5	22 Januari - 22 November 2024 2024 January 22 - November 22, 2024	Bank Woori Saudara
Insight Session With CEO	8	21 November 2024 November 21, 2024	Bank Woori Saudara
Integrity Pact, Antifraud and Sanction Awareness and, Ethic Code	215	10 Januari - 18 Desember 2024 January 10 - December 18, 2024	Bank Woori Saudara
Jenjang 5: Resertifikasi Manajemen Risiko Level 5: Risk Management Re- Certification	2	16-18 Maret 2024 March 16-18, 2024	Efektifpro Knowledge Source
Jenjang 5: Sertifikasi Manajemen Risiko Level 5: Risk Management Certification	3	22-30 Juni 2024 June 22-30, 2024	Efektifpro Knowledge Source
Jenjang 6: Resertifikasi Manajemen Risiko Level 6: Risk Management Re- Certification	1	16 Maret 2024 March 16, 2024	Efektifpro Knowledge Source
Pelatihan Analisa Keuangan Bank Training on Bank Financial Analysis	1	18 Maret 2024 March 18, 2024	Bank Woori Saudara
Pelatihan Pemahaman Profil Risiko Training on Risk Profile Understanding	1	21 Maret 2024 March 21, 2024	Bank Woori Saudara
Pentingnya Fungsi & Penerapan SPI Dalam Implementasi GRC Importance of the Role & Implementation of Internal Control in the Implementation of GRC	2	28 Agustus 2024 August 28, 2024	Bank Woori Saudara
Sosialisasi for BWS New Employee Socialization for for BWS New Employees	4	6 Maret - 4 Juni 2024 March 6 - June 4, 2024	Bank Woori Saudara
Sosialisasi Implementasi Self Assessment Socialization on Self-Assessment Implementation	1	30 Juli 2024 July 30, 2024	Bank Woori Saudara
Sosialisasi Pelindungan Data Pribadi Socialization on Personal Data Protection	18	9 Oktober 2024 October 9, 2024	Deloitte Indonesia
Training Awareness ISO27001	2	1 Februari 2024 February 1, 2024	PT Catur Daya Solusi
Training for the Implementation of the Personal Data Protection Law	1	24-26 Juni 2024 June 24-26, 2024	Bank Woori Saudara
Training for Trainer of Minova Application Implementation	1	30 Desember 2024 December 30, 2024	Bank Woori Saudara
Training of Cyber Security - Phising	16	26-30 Agustus 2024 August 26-30, 2024	Bank Woori Saudara
Jenjang 4: Resertifikasi Manajemen Risiko Level 4: Risk Management Re- Certification	1	17 Maret 2024 March 17, 2024	Efektifpro Knowledge Source
Jenjang 5: Sertifikasi SPPUR: Pengelolaan Transfer Dana Bank Level 5: SPPUR Certification: Bank Funds Transfer Management	4	20 April - 10 November 2024 April 20 - November 10, 2024	Lembaga Pengembangan Perbankan Indonesia (LPPI) Indonesian Banking Development Institute (LPPI)

Nama Pelatihan Training Name	Jumlah Peserta Total Participants	Tanggal Date	Penyelenggara Organizer
Sosialisasi Peraturan Otoritas Jasa Keuangan No. 30 2023 & No. 6 2024 <i>Socialization on POJK Number 30 2023 & Number 6 2024</i>	1	14 Juni 2024 <i>June 14, 2024</i>	Otoritas Jasa Keuangan (OJK) <i>Financial Services Authority (FSA)</i>
Woori Bank Korea Training Program	1	26 Januari - 13 Desember 2024 <i>January 26 - December 13, 2024</i>	Woori Bank Korea
Sosialisasi Tematik Laporan Bank Umum Terintegrasi (LBUT) <i>Thematic Socialization on Integrated Commercial Bank Reports (LBUT)</i>	3	22-23 Februari 2024 <i>February 22-23, 2024</i>	Bank Indonesia
Training for RCSA App Trainers	5	18-19 April 2024 <i>April 18-19, 2024</i>	PT Bartech Media Solusi
Derivative Transaction in WGSS	3	15 Mei 2024 <i>May 15, 2024</i>	Woori Bank Vietnam
How to Mitigate Transition and Physical Risks in Financial Sector	2	4 Juli 2024 <i>July 4, 2024</i>	Otoritas Jasa Keuangan (OJK) <i>Financial Services Authority (FSA)</i>
Derivative Product	4	29-30 Juli 2024 <i>July 29-30, 2024</i>	Otoritas Jasa Keuangan (OJK) <i>Financial Services Authority (FSA)</i>
Keamanan Siber Bank <i>Bank Cyber Security</i>	3	7 November 2024 <i>November 7, 2024</i>	Otoritas Jasa Keuangan (OJK) <i>Financial Services Authority (FSA)</i>

AUDIT EKSTERNAL EXTERNAL AUDITOR

Fungsi pengawasan independen terhadap aspek keuangan Bank dilakukan dengan melaksanakan pemeriksaan Audit Eksternal yang dilakukan oleh Akuntan Publik dan Kantor Akuntan Publik (KAP).

Akuntan Publik ditunjuk oleh Pemegang Saham melalui forum RUPS. Oleh RUPS, penunjukan Akuntan Publik dipercayakan kepada Dewan Komisaris yang akan memutuskan berdasarkan usulan dari Direksi dengan alasan dan besarnya kompensasi yang diusulkan untuk Auditor Eksternal tersebut. Auditor Eksternal harus independen dari pengaruh Direksi, Dewan Komisaris dan pihak yang berkepentingan di Bank. Bank wajib menyediakan semua catatan akuntansi dan data penunjang yang diperlukan bagi Audit Independen sehingga memungkinkan Audit Independen memberikan pendapatnya tentang kewajaran, kepatutan dan kesesuaian laporan keuangan Bank dengan Standar Akuntansi Keuangan (SAK) Indonesia. Audit Independen wajib memberitahu Bank bila ada kejadian dalam Perusahaan yang tidak sesuai dengan peraturan perundang-undangan yang berlaku.

The independent supervision of the Bank's financial aspects is carried out through external audits conducted by Public Accountants and Public Accounting Firms (KAP).

The Public Accountant is appointed by the Shareholders through GMS. The appointment is entrusted to the Board of Commissioners, who will decide based on the proposal from the Board of Directors, including the rationale and proposed compensation for the External Auditor. The External Auditor must be independent of the influence of the Board of Directors, Board of Commissioners, and any other interested parties within the Bank. The Bank is required to provide all accounting records and supporting data necessary for the Independent Audit, enabling the Auditor to express their opinion on the fairness, compliance, and alignment of the Bank's financial statements with Indonesian Financial Accounting Standards (SAK). The Independent Auditor must notify the Bank if there are any events within the Company that are not in accordance with applicable laws and regulations.



Independensi Independence

Tim Audit yang ditugaskan adalah independen sesuai dengan Standar Pemeriksaan Akuntan Publik (SPAP) dan Peraturan Pasar Modal sehubungan dengan audit Bank. Tidak terdapat hubungan personal, pemberian jasa profesional lain atau hubungan bisnis antara Kantor Akuntan Publik (KAP) dengan Bank yang dapat mempengaruhi independensi KAP sebagai auditor independen.

The audit team assigned must be independent in accordance with the Public Accountant Examination Standards (SPAP) and the Capital Market Regulations related to bank audits. There must be no personal relationships, provision of other professional services, or business relationships between the Public Accounting Firm (KAP) and the Bank that could influence the KAP's independence as an external auditor.

Fungsi Audit Eksternal External Audit Function

Laporan keuangan bank setiap tahun diaudit oleh Kantor Akuntan Publik (KAP) sebagai audit eksternal yang independen. Pemilihan KAP didasarkan atas ketentuan yang berlaku antara lain bahwa KAP yang ditunjuk merupakan entitas yang terdaftar di Otoritas Jasa Keuangan, dan KAP yang ditunjuk tidak melakukan pekerjaan audit atas Laporan Keuangan bank lebih dari 7 (tujuh) tahun kumulatif.

The Bank's financial statements are audited annually by a Public Accounting Firm (KAP) as an independent external auditor. The selection of KAP is based on applicable regulations, which include the requirement that the appointed KAP be registered with the Financial Services Authority (OJK), and that no KAP should have been auditing the Bank's Financial Statements for more than 7 (seven) cumulative years.

Akuntan publik merupakan organ eksternal Bank yang berfungsi memberikan opini terkait kesesuaian penyajian laporan keuangan Bank terhadap Standar Akuntansi Keuangan (SAK) yang berlaku di Indonesia.

The public accountant is an external organ of the Bank that provides an opinion on the alignment of the Bank's financial statements with the prevailing Indonesian Financial Accounting Standards (SAK).

Kepatuhan Terhadap Standar Akuntansi Keuangan Indonesia Compliance with Indonesian Financial Accounting Standards

Manajemen bertanggung jawab terhadap penyajian laporan keuangan Bank dan patuh terhadap SAK yang berlaku di Indonesia yang ditetapkan oleh Ikatan Akuntan Indonesia (IAI) dan peraturan perundang-undangan yang berlaku.

Management is responsible for presenting the Bank's financial statements and ensuring compliance with the applicable SAK, as set by the Indonesian Institute of Accountants (IAI) and other relevant regulations.

Prosedur Audit Eksternal dan Standar Audit External Audit Procedures and Audit Standards

- Audit atas laporan keuangan Bank dilakukan sesuai dengan standar profesional Akuntan Publik yang mencakup seluruh prosedur audit yang dipandang perlu sesuai dengan keadaan.
- Audit meliputi pengujian dan evaluasi terhadap sistem pengendalian internal, serta pemeriksaan, atas dasar pengujian, bukti-bukti yang mendukung jumlah-jumlah dan pengungkapan dalam laporan keuangan. Audit juga akan meliputi penilaian atas prinsip akuntansi yang digunakan dan estimasi signifikan yang dibuat oleh manajemen, serta penilaian atas penyajian laporan keuangan secara keseluruhan sesuai dengan Pernyataan Standar Akuntansi Keuangan (PSAK) yang dikeluarkan oleh IAI.
- Sebagai bagian dari proses audit, Kantor Akuntan Publik (KAP) juga melakukan tanya jawab kepada manajemen mengenai pernyataan manajemen yang disajikan dalam laporan keuangan.
- Audit mengandung risiko inheren bahwa jika terdapat kekeliruan dan ketidakberesan yang material. Jika terdapat hal tersebut, KAP akan menyampaikan kepada manajemen.
- Manajemen menyetujui kertas kerja pemeriksaan KAP atas Bank untuk di review oleh badan atau otoritas terkait. Audit dilaksanakan berdasarkan Standar Profesional Akuntan Publik yang diterbitkan oleh Institut Akuntan Publik Indonesia (IAPI). Jika terdapat bantuan keuangan Pemerintah RI, maka audit dilaksanakan berdasarkan Standar Pemeriksaan Keuangan Negara (SPKN) yang diterbitkan oleh Badan Pengawasan Keuangan (BPK) RI.
- The audit of the Bank's financial statements is conducted in accordance with professional standards for Public Accountants, which include all necessary audit procedures based on the specific circumstances.
- The audit includes testing and evaluating the internal control systems, as well as examining evidence supporting the amounts and disclosures in the financial statements. It also involves evaluating the accounting principles used, significant estimates made by management, and assessing the overall presentation of the financial statements in accordance with the Financial Accounting Standards (PSAK) issued by the IAI.
- As part of the audit process, the Public Accounting Firm (KAP) conducts interviews with management regarding management statements presented in the financial statements.
- The audit carries an inherent risk that material errors or discrepancies may be found. If such issues are identified, the KAP will inform management.
- Management approves the working papers of the KAP's audit of the Bank to be reviewed by relevant bodies or authorities. The audit is carried out in accordance with the Professional Standards for Public Accountants issued by the Indonesian Institute of Public Accountants (IAPI). If there is any Government Financial Assistance, the audit is performed based on the State Financial Audit Standards (SPKN) issued by the Financial and Development Supervisory Agency (BPK) of Indonesia.

Mekanisme Penunjukan Akuntan Publik *Mechanism for Public Accountant Appointment*

Laporan keuangan wajib diaudit oleh akuntan publik yang terdaftar di Otoritas Jasa Keuangan. Penunjukan akuntan publik yang akan memberikan jasa audit atas informasi keuangan historis tahunan wajib telah memperoleh persetujuan dari Dewan Komisaris.

Penunjukan Kantor Akuntan Publik telah sesuai dengan keputusan RUPS Tahunan dan merupakan Kantor Akuntan Publik dan Akuntan Publik (*partner in charge*) yang terdaftar di Otoritas Jasa Keuangan.

Penugasan audit kepada Akuntan Publik dan KAP telah memenuhi aspek-aspek:

- Kapasitas KAP
- Legalitas perjanjian kerja
- Ruang lingkup audit
- Standar Profesional Akuntan Publik
- Komunikasi antara KAP dengan pihak terkait

Akuntan Publik Tahun 2024 *Public Accountant for 2024*

Berdasarkan RUPS Tahunan pertanggungjawaban kinerja tahun buku 2023 yang diselenggarakan tanggal 7 Maret 2024, Pemegang Saham memutuskan terkait Mata Acara ke-3 tentang Penunjukan Kantor Akuntan Publik untuk mengaudit Laporan Keuangan Bank untuk tahun buku 2024 adalah sebagai berikut:

1. Menyetujui memberikan wewenang kepada Dewan Komisaris Perseroan untuk menunjuk Akuntan Publik untuk melakukan audit Laporan Keuangan Perseroan untuk Tahun Buku 2024.
2. Menyetujui memberikan kewenangan kepada Dewan Komisaris untuk menetapkan imbalan jasa Akuntan Publik tersebut serta persyaratan lain penunjukannya, serta menunjuk Akuntan Publik Pengganti dalam hal Akuntan Publik yang telah ditunjuk tersebut, karena sebab apapun tidak dapat menyelesaikan tugas audit Laporan Keuangan Perseroan untuk Tahun Buku 2024, dengan ketentuan bahwa dalam melakukan penunjukan Akuntan Publik, Dewan Komisaris wajib memperhatikan rekomendasi dari Komite Audit Perseroan serta memenuhi kriteria sebagaimana diatur dalam POJK No. 9 Tahun 2023 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik Dalam Kegiatan Jasa Keuangan.

Menindaklanjuti keputusan tersebut berdasarkan Surat Persetujuan Dewan Komisaris Nomor 010/BWS.KEP/DEKOM/VIII/2024 tanggal 12 Agustus 2024 dan Surat Perikatan Audit Nomor 185/SSR-HO/BWS-A24/MS/VIII-2024 menyetujui penunjukkan KAP Suharli, Sugiharo & Rekan (SW Indonesia anggota ShineWing International Limited) sebagai Akuntan Eksternal Bank Woori Saudara untuk tahun buku 2024.

The financial statements must be audited by a public accountant registered with the Financial Services Authority (OJK). The appointment of the public accountant to audit the Bank's annual financial information must be approved by the Board of Commissioners.

The appointment of the Public Accounting Firm is in line with the GMS resolution, and the appointed KAP and the responsible Public Accountant (partner in charge) must be registered with the OJK.

The assignment of the audit to the Public Accountant and KAP must meet the following aspects:

- KAP Capacity
- Legality of the agreement
- Scope of the audit
- Professional standards for public accountants
- Communication between KAP and relevant parties

Based on the Annual GMS held on March 7, 2024, regarding the performance accountability for the fiscal year 2023, the Shareholders decided on the third agenda item regarding the appointment of the Public Accounting Firm to audit the Bank's financial statements for the fiscal year 2024, as follows:

1. *Approve the delegation of authority to the Board of Commissioners to appoint a Public Accountant to audit the Bank's Financial Statements for the Fiscal Year 2024.*
2. *Approve the delegation of authority to the Board of Commissioners to determine the compensation for the appointed Public Accountant and other terms of appointment, and to appoint a replacement Public Accountant in case the appointed Public Accountant cannot complete the audit of the Bank's Financial Statements for the Fiscal Year 2024 for any reason. In making the appointment, the Board of Commissioners must consider the recommendations of the Bank's Audit Committee and ensure compliance with the criteria set forth in POJK Number 9 of 2023 regarding Use of Public Accountant and Public Accounting Firm Services in the Financial Services Sector.*

Following up on the decision, based on the Board of Commissioners' Approval Letter Number 010/BWS.KEP/DEKOM/VIII/2024 dated August 12, 2024, and the Audit Engagement Letter No. 185/SSR-HO/BWS-A24/MS/VIII-2024, the appointment of KAP Suharli, Sugiharo & Partners (SW Indonesia member of ShineWing International Limited) as the External Auditor for Bank Woori Saudara for the 2024 fiscal year has been approved.



Nama KAP KAP Name	Suharli, Sugiharto & Rekan Partners
Akuntan Accountant	Michell Suharli CPA
Jasa Service	Audit umum Laporan Keuangan Bank untuk tahun yang berakhir pada tanggal 31 Desember 2024 General audit of the Bank's Financial Statements for the year ending December 31, 2024
Jasa Lainnya yang Diberikan Other Services	-
Periode Penugasan Assignment Period	2024
Opini Opinion	Wajar dalam semua hal yang material Fairly in all material respects
Biaya Fee	Rp1.200.000.000 IDR1.200.000.000

Daftar Akuntan Publik List of Public Accountants

Berdasarkan Peraturan Pemerintah Nomor 9 Tahun 2023 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan dibatasi paling lama untuk 5 (lima) tahun buku kumulatif.

Based on Government Regulation Number 9 of 2023 concerning the Use of Public Accountant Services and Public Accountant Firms in Financial Services Activities is limited to a maximum of 5 (five) cumulative financial years.

Tahun Buku Fiscal Year	Kantor Akuntan Publik Public Accounting Firm	Akuntan Accountant	Jasa Services
2024	Suharli, Sugiharto & Rekan Partners Nomor 614/KM.1/2020	Michell Suharli CPA STTD.AP-364/PB.122/2018	Audit atas laporan keuangan 31 Desember 2024 Audit of the financial statements as of December 31, 2024
2023	Suharli, Sugiharto & Rekan Partners Nomor 614/KM.1/2020	Michell Suharli CPA STTD.AP-364/PB.122/2018	Audit atas laporan keuangan 31 Desember 2023 Audit of the financial statements as of December 31, 2023
2022	Suharli, Sugiharto & Rekan Partners Nomor 614/KM.1/2020	Michell Suharli CPA STTD.AP-364/PB.122/2018	Audit atas laporan keuangan 31 Desember 2022 Audit of the financial statements as of December 31, 2022
2021	Suharli, Sugiharto & Rekan Partners Nomor 614/KM.1/2020	Michell Suharli CPA STTD.AP-364/PB.122/2018	Audit atas laporan keuangan 31 Desember 2021 Audit of the financial statements as of December 31, 2021
2020	Tanudiredja, Wibisana, Rintis & Rekan Partners Nomor S-39/PB.122/2015	Jimmy Pangestu, S.E. STTD.AP-393/PB.122/2018	Audit atas laporan keuangan 31 Desember 2020 Audit of the financial statements as of December 31, 2020
2019	Tanudiredja, Wibisana, Rintis & Rekan Partners Nomor S-39/PB.122/2015	Jimmy Pangestu, S.E. STTD.AP-393/PB.122/2018	Audit atas laporan keuangan 31 Desember 2019 Audit of the financial statements as of December 31, 2019
2018	Tanudiredja, Wibisana, Rintis & Rekan Partners Nomor S-39/PB.122/2015	Jimmy Pangestu, S.E. STTD.AP-393/PB.122/2018	Audit atas laporan keuangan 31 Desember 2018 Audit of the financial statements as of December 31, 2018

SISTEM PENGENDALIAN INTERNAL INTERNAL CONTROL SYSTEM

Sistem Pengendalian Internal (SPI) mendukung pencapaian tujuan Bank serta mengidentifikasi kemungkinan terjadinya suatu kejadian yang dapat mempengaruhi Bank. BWS menerapkan SPI sebagai komponen pengawasan yang penting dalam pengelolaan Bank dan menjadi acuan kegiatan operasional Bank yang sehat, aman, dan terkendali.

SPI membantu Dewan Komisaris dan Direksi dalam menjaga aset Bank, menjamin tersedianya pelaporan keuangan dan manajerial yang dapat dipercaya, meningkatkan kepatuhan Bank terhadap ketentuan dan peraturan perundang-undangan, serta mengurangi risiko terjadinya kerugian, penyimpangan, dan pelanggaran aspek kehati-hatian. Sistem ini juga meningkatkan efektivitas organisasi dan efisiensi biaya.

The Internal Control System (SPI) supports the achievement of the Bank's objectives and identifies potential events that could affect the Bank. BWS implements SPI as a crucial oversight component in managing the Bank, ensuring healthy, safe, and controlled operational activities.

SPI assists the Board of Commissioners and the Board of Directors in safeguarding the Bank's assets, ensuring the availability of reliable financial and managerial reporting, increasing the Bank's compliance with regulations, and reducing the risks of losses, deviations, and violations of prudence. This system also enhances organizational effectiveness and cost efficiency.

Dasar Hukum Legal Basis

- Peraturan Otoritas Jasa Keuangan Nomor 17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum.
- Surat Edaran Otoritas Jasa Keuangan Nomor 35/SEOJK.03/2017 tentang Pedoman Standar Sistem Pengendalian Internal bagi Bank Umum.
- Financial Services Authority (OJK) Regulation Number 17 of 2023 on Implementation of Governance for Commercial Banks.
- Financial Services Authority (OJK) Circular Letter Number 35/SEOJK.03/2017 on Guidelines for Standard of Internal Control Systems for Commercial Banks

Tujuan Penerapan Sistem Pengendalian Internal Objectives of Implementing the Internal Control System

Sistem Pengendalian Internal merupakan suatu mekanisme pengawasan yang ditetapkan oleh manajemen Bank secara berkesinambungan (*ongoing basis*) yang kualitas desain dan pelaksanaannya dipengaruhi oleh Dewan Komisaris, Direksi serta seluruh pejabat dan pegawai Bank, dirancang untuk dapat memberikan keyakinan yang memadai guna:

1. Menjaga dan mengamankan harta kekayaan Bank.
2. Menjamin tersedianya laporan yang akurat.
3. Meningkatkan kepatuhan terhadap ketentuan yang berlaku.
4. Mengurangi dampak kerugian keuangan, penyimpangan termasuk kecurangan (*fraud*) dan pelanggaran aspek kehati-hatian.
5. Meningkatkan efektivitas organisasi dan meningkatkan efisiensi biaya.

The Internal Control System is a monitoring mechanism established by the Bank's management on an ongoing basis. The design and implementation quality are influenced by the Board of Commissioners, the Board of Directors, and all officers and employees of the Bank. It is designed to provide adequate assurance in the following areas:

1. Safeguarding Bank Assets
2. Ensuring Accurate Financial Reporting
3. Enhancing Compliance with Applicable Regulations
4. Reducing Financial Losses, Deviations, Fraud, and Violations of Prudence
5. Improving Organizational Effectiveness and Cost Efficiency



Pedoman Sistem Pengendalian Internal Internal Control Guidelines

BWS telah menyusun Pedoman Standar Sistem Pengendalian Internal yang menjadi dasar bagi kegiatan operasional bank yang sehat dan aman. Pedoman Sistem Pengendalian Internal BWS telah mengacu pada SEOJK Nomor 35/SEOJK.03/2017 yang mencakup 5 (lima) elemen pokok yang saling berkaitan, yaitu:

1. Pengawasan oleh Manajemen dan Kultur Pengendalian.
2. Identifikasi dan Penilaian Risiko.
3. Kegiatan Pengendalian dan Pemisahan Fungsi.
4. Sistem Akuntansi, Informasi dan Komunikasi.
5. Kegiatan Pemantauan dan Tindakan Koreksi Penyimpangan.

BWS has developed the Internal Control System Standard Guidelines, which serve as the foundation for healthy and safe operational activities. The guidelines refer to OJK Circular Letter Number 35/SEOJK.03/2017 and include five interrelated core elements, as follows:

1. Management Oversight and Control Culture
2. Risk Identification and Assessment
3. Control Activities and Separation of Duties
4. Accounting, Information, and Communication Systems
5. Monitoring Activities and Corrective Action for Deviations

Tujuan Sistem Pengendalian Internal BWS adalah untuk memastikan:

The objective of BWS's Internal Control System is to ensure the following:

1. Semua kegiatan usaha Bank telah dilaksanakan sesuai dengan ketentuan dan peraturan perundang-undangan yang berlaku, baik ketentuan yang dikeluarkan oleh pemerintah, otoritas pengawasan Bank maupun kebijakan, ketentuan, dan prosedur internal yang ditetapkan oleh Bank.
2. Tersedianya laporan yang benar, lengkap, tepat waktu, dan relevan yang diperlukan dalam rangka pengambilan keputusan yang tepat dan dapat dipertanggungjawabkan.
3. Meningkatkan efektivitas dan efisiensi dalam menggunakan aset dan sumber daya lainnya.
4. Mengidentifikasi kelemahan dan menilai penyimpangan secara dini dan menilai kembali kewajaran kebijakan dan prosedur yang ada di Bank secara berkesinambungan.

1. All Bank activities are conducted in accordance with applicable regulations, both from the government and the regulatory authorities, as well as the Bank's internal policies, procedures, and guidelines.
2. The availability of accurate, complete, timely, and relevant reports necessary for making sound and accountable decisions.
3. Increased effectiveness and efficiency in utilizing assets and other resources.
4. Early identification of weaknesses, deviations, and the continuous assessment of the appropriateness of policies and procedures.

Unsur-unsur lingkungan pengendalian di Bank dapat disampaikan bahwa lingkungan pengendalian mencerminkan keseluruhan sikap, komitmen, perilaku, kepedulian dan langkah-langkah dari Komisaris dan Direksi, dalam melaksanakan kegiatan pengendalian operasional Bank. Sikap terhadap pentingnya pengendalian internal ini terdiri atas unsur-unsur lingkungan pengendalian yang meliputi:

- Struktur organisasi yang memadai.
- Gaya kepemimpinan dan filosofi manajemen Bank.
- Integritas dan nilai-nilai etika serta kompetensi seluruh pegawai.
- Kebijakan dan prosedur sumber daya manusia Bank.
- Atensi dan arahan manajemen Bank dan komite lainnya, seperti Komite Manajemen Risiko.
- Faktor-faktor eksternal yang mempengaruhi operasional Bank dan penerapan manajemen risiko.

The control environment reflects the overall attitudes, commitments, behaviors, concerns, and actions taken by the Board of Commissioners and Board of Directors in implementing the Bank's operational control activities. It encompasses the following key elements:

- Adequate Organizational Structure.
- Leadership Style and Bank Management Philosophy.
- Integrity, Ethical Values, and Competence of Employees.
- Bank's Human Resource Policies and Procedures.
- Attention and Direction from Bank Management and Other Committees, such as the Risk Management Committee.
- External Factors Affecting the Bank's Operations and Risk Management Practices.

Penerapan Sistem Pengendalian Internal *Implementation of the Internal Control System*

Secara garis besar tentang kegiatan pengendalian BWS dapat disampaikan bahwa sistem pengendalian melibatkan seluruh pegawai dan pejabat Bank, termasuk Dewan Komisaris dan Direksi. Oleh karena itu, kegiatan pengendalian terlebih dahulu direncanakan dan diterapkan guna mengendalikan risiko yang dapat mempengaruhi kinerja atau mengakibatkan kerugian Bank. Kegiatan pengendalian mencakup pula penetapan kebijakan dan prosedur pengendalian serta proses verifikasi lebih dini untuk memastikan bahwa kebijakan dan prosedur tersebut secara konsisten dipatuhi, serta merupakan kegiatan yang tidak terpisahkan dari setiap fungsi atau setiap kegiatan Bank sehari-hari.

Aktivitas Pengendalian *Control Activity*

BWS melaksanakan kegiatan aktivitas pengendalian dalam rangka penerapan Sistem Pengendalian Internal:

- Kaji ulang manajemen (*Top Level Reviews*) Direksi Bank secara berkala meminta penjelasan (informasi) dan laporan kinerja operasional dari pejabat dan pegawai sehingga memungkinkan untuk mengkaji ulang kemajuan (realisasi) dibandingkan dengan target yang akan dicapai, seperti laporan keuangan dibandingkan dengan rencana anggaran yang ditetapkan. Berdasarkan kaji ulang tersebut, Direksi segera mendeteksi permasalahan seperti kelemahan pengendalian, kesalahan laporan keuangan atau penyimpangan lainnya (*fraud*).
- Kaji Ulang Kinerja Operasional (*Functional Review*). Kaji ulang ini dilaksanakan oleh Internal Audit Division dengan frekuensi yang lebih tinggi, baik kaji ulang secara harian, mingguan maupun bulanan.
- Melakukan kaji ulang terhadap penilaian risiko (laporan profil risiko) yang dihasilkan oleh satuan kerja manajemen risiko.
- Menganalisis data operasional, baik data yang terkait dengan risiko maupun data keuangan, yaitu melakukan verifikasi rincian dan kegiatan transaksi dibandingkan output (laporan) yang dihasilkan oleh satuan kerja manajemen risiko.
- Melakukan kaji ulang atas realisasi pelaksanaan rencana kerja dan anggaran, guna:
 - Mengidentifikasi penyebab penyimpangan yang signifikan.
 - Menetapkan persyaratan untuk tindakan dan perbaikan (*corrective action*).

The implementation of the Internal Control System involves all employees and officers of the Bank, including the Board of Commissioners and Board of Directors. Therefore, control activities are first planned and applied to manage risks that may impact performance or cause financial losses to the Bank. These control activities include setting policies and procedures and early verification to ensure consistent adherence to these policies and procedures. Additionally, control activities are integrated into the daily functions of the Bank.

BWS implements control activities as part of the internal control system, which includes:

- *Top-Level Review*
The Board of Directors regularly requests explanations and performance reports from officers and employees, allowing them to review progress compared to established targets, such as comparing financial statements with the planned budget. Based on this review, the Board can immediately detect problems such as weaknesses in controls, financial statement errors, or fraud.
- *Functional Review. This review is conducted by the Internal Audit Division with higher frequency, either daily, weekly, or monthly.*
- *Risk Profile Report. This is conducted by the risk management unit.*
- *Operational Data Analysis. Verification of detailed transactional data against outputs (reports) produced by the risk management unit.*
- *Review of the Implementation of Work Plans and Budgets:*
 - *To identify significant deviation*
 - *To determine corrective actions and establish requirements for improvements.*

Pengendalian Sistem Informasi dan Teknologi *Information Systems and Technology Control*

- Bank melaksanakan verifikasi terhadap akurasi dan kelengkapan dari transaksi dan melaksanakan prosedur otorisasi, sesuai dengan ketentuan intern.
- Kegiatan pengendalian sistem informasi dapat digolongkan dalam dua kriteria, yaitu pengendalian umum dan pengendalian aplikasi.
 - Pengendalian umum (*general control*) meliputi pengendalian terhadap operasional pusat data, sistem pengadaan dan pemeliharaan *software*, pengamanan akses, serta pengembangan dan pemeliharaan sistem aplikasi yang ada. Pengendalian umum ini diterapkan terhadap *mainframe*, *server*, dan *user workstation*, serta jaringan internal-eksternal.
 - Pengendalian aplikasi (*application controls*) diterapkan terhadap program yang digunakan Bank dalam mengolah transaksi dan untuk memastikan bahwa semua transaksi adalah benar, akurat, dan telah diotorisasi secara benar. Selain itu, pengendalian aplikasi harus dapat memastikan tersedianya proses audit yang efektif dan untuk mengecek kebenaran proses audit dimaksud.

- *BWS conducts verification of the accuracy and completeness of transactions and implements authorization procedures in accordance with internal guidelines.*
- *Information system controls can be classified into two categories:*
 - *General Controls, which include controls over data center operations, software procurement and maintenance, access security, and the development and maintenance of application systems. General controls apply to mainframes, servers, user workstations, and internal-external networks.*
 - *Application Controls, which are applied to programs used by the Bank to process transactions, ensuring all transactions are valid, accurate, and properly authorized. Additionally, application controls ensure the availability of an effective audit process to verify the integrity of the audit itself.*



Pengendalian Aset Fisik Physical Asset Control

Pengendalian aset fisik dilaksanakan untuk menjamin terselenggaranya pengamanan fisik terhadap aset Bank.

- Kegiatan ini meliputi pengamanan aset, catatan, dan akses terbatas terhadap program komputer dan file data, serta membandingkan nilai Aset dan kewajiban Bank dengan nilai yang tercatat pada catatan pengendali, khususnya pengecekan nilai aset secara berkala.

Dokumentasi Documentation

- Bank sekurang-kurangnya memformalkan dan mendokumentasikan kebijakan, prosedur, sistem, dan standar akuntansi serta proses audit secara memadai.
- Dokumen tersebut harus diperbarui secara berkala guna menggambarkan kegiatan operasional Bank secara aktual, dan diinformasikan kepada pejabat dan pegawai.
- Atas suatu permintaan, dokumen harus senantiasa tersedia untuk kepentingan auditor intern, akuntan publik, dan otoritas pengawasan Bank.
- Akurasi dan ketersediaan dokumen harus dinilai oleh auditor intern ketika melakukan audit rutin maupun non rutin.

Selain berbagai hal di atas, dapat disampaikan juga aktivitas pemisahan fungsi yang merupakan bagian dalam aktivitas pengendalian yang dimaksudkan agar setiap orang dalam jabatannya tidak memiliki peluang untuk melakukan dan menyembunyikan kesalahan atau penyimpangan dalam pelaksanaan tugasnya pada seluruh jenjang organisasi dan seluruh langkah kegiatan operasional yaitu sebagai berikut:

- Mematuhi prinsip pemisahan fungsi ini, yang dikenal sebagai "Dual Control".
- Menetapkan prosedur (kewenangan), termasuk penetapan daftar petugas yang dapat mengakses suatu transaksi atau kegiatan usaha yang berisiko tinggi.
- Menghindari pemberian wewenang dan tanggung jawab yang dapat menimbulkan berbagai benturan kepentingan (*conflict of interest*). Seluruh aspek yang dapat menimbulkan pertentangan kepentingan tersebut diidentifikasi, diminimalisir, dan dipantau secara hati-hati oleh pihak lain yang independen.
- Dalam pelaksanaan pemisahan fungsi tersebut, Bank melakukan langkah-langkah, antara lain:
 - a. Menetapkan fungsi dan tugas tertentu pada Bank yang dipisahkan atau dialokasikan kepada beberapa orang dalam rangka mengurangi risiko terjadi manipulasi data keuangan atau penyalahgunaan aset Bank;
 - b. Pemisahan fungsi tersebut tidak terbatas pada kegiatan *front* dan *back office*, tetapi juga dalam rangka pengendalian terhadap:
 - Persetujuan atas pengeluaran dana dan realisasi pengeluaran
 - Rekening nasabah dan rekening pemilik Bank
 - Transaksi dalam pembukuan Bank
 - Pemberian informasi kepada nasabah Bank
 - Penilaian terhadap kecukupan dokumentasi perkreditan dan pemantauan debitur setelah pencairan kredit
 - Kegiatan usaha lainnya yang dapat menimbulkan benturan kepentingan yang signifikan
 - Independensi fungsi manajemen risiko pada Bank

Physical asset control is implemented to ensure the physical security of the Bank's assets.

- This activity includes safeguarding assets, keeping records, and limiting access to computer programs and data files, as well as comparing the value of assets and liabilities of the Bank with the values recorded in control records, particularly periodic asset value checks.

- The Bank must formalize and adequately document policies, procedures, systems, accounting standards, and audit processes.
- These documents must be updated regularly to reflect the actual operational activities of the Bank and communicated to the officers and employees.
- Upon request, documents must always be available for the benefit of internal auditors, public accountants, and the Bank's supervisory authorities.
- The accuracy and availability of these documents must be assessed by the internal auditor during both regular and non-regular audits.

In addition to the above, it is also important to highlight the separation of functions, which is a part of the control activities aimed at preventing any individual from having the opportunity to commit and conceal errors or irregularities in the performance of their duties at all levels of the organization and throughout operational activities. This includes the following:

- Adhere to the principle of separation of function, known as "Dual Control".
- Establish procedures (authority), including determining the list of officers who are authorized to access high-risk transactions or business activities.
- Avoid the delegation of authority and responsibility that could lead to conflicts of interest. Any aspects that may cause such conflicts of interest must be identified, minimized, and closely monitored by an independent party.
- In implementing the separation of functions, the Bank takes the following measures:
 - a. Designate specific functions and tasks within the Bank to be separated or allocated to several individuals in order to reduce the risk of data manipulation or asset misuse.
 - b. The separation of functions is not limited to front-office and back-office activities, but also includes controls over:
 - Approval of fund expenditures and the realization of expenditures
 - Customer accounts and the Bank's owner accounts
 - Transactions recorded in the Bank's books
 - Providing information to Bank customers
 - Assessing the adequacy of credit documentation and monitoring of debtors after credit disbursement
 - Other business activities that may lead to significant conflicts of interest
 - The independence of the Bank's risk management functions

Kesesuaian dengan Internal Control Integrated Framework *Compliance with the Internal Control Integrated Framework*

Sistem pengendalian internal Bank telah sesuai dengan Internal Control Integrated Framework yang dikembangkan oleh The Committee of Sponsoring Organization of the Treadway Commission (COSO). Tujuan pengendalian internal menurut COSO meliputi tujuan operasional, tujuan pelaporan, dan tujuan kepatuhan. Hal ini sesuai dengan tujuan sistem pengendalian internal Bank yang telah diuraikan di atas.

Tujuan operasional berkaitan dengan efektivitas efisiensi operasi. Tujuan pelaporan berkaitan dengan kepentingan pelaporan keuangan yang memenuhi kriteria andal, tepat waktu, transparan, dan persyaratan lain yang ditetapkan oleh regulator maupun Bank. Sedangkan tujuan kepatuhan berkaitan dengan kepatuhan Bank terhadap hukum dan peraturan perundang-undangan.

Menurut COSO, unsur-unsur pengendalian internal meliputi komponen-komponen sebagai berikut:

1. Lingkungan pengendalian
2. Penilaian risiko
3. Kegiatan pengendalian
4. Informasi dan Komunikasi
5. Kegiatan pemantauan

Kelima unsur pengendalian internal menurut COSO sejalan dengan Elemen Sistem Pengendalian Internal Bank menurut Surat Edaran Otoritas Jasa Keuangan Nomor 35/SEOJK.03/2017 tentang Pedoman Standar Sistem Pengendalian Intern bagi Bank Umum.

Tinjauan atas Efektivitas Sistem Pengendalian Internal *Review of the Effectiveness of the Internal Control System*

Evaluasi Efektivitas Sistem Pengendalian Internal Bank senantiasa melakukan pemantauan secara terus-menerus terhadap efektivitas keseluruhan pelaksanaan pengendalian internal. Pemantauan terhadap risiko utama Bank harus diprioritaskan dan berfungsi sebagai bagian dari kegiatan Bank sehari-hari termasuk evaluasi secara berkala, baik oleh satuan-satuan kerja operasional maupun Satuan Kerja Audit Internal. Bank juga memantau dan mengevaluasi kecukupan sistem pengendalian internal secara terus-menerus berkaitan dengan adanya perubahan kondisi internal dan eksternal serta harus meningkatkan kapasitas Sistem Pengendalian Internal tersebut agar efektivitasnya dapat ditingkatkan.

Secara garis besar, langkah-langkah yang dilakukan Bank dalam rangka memastikan terselenggaranya kegiatan pemantauan yang efektif, antara lain:

- Memastikan bahwa fungsi pemantauan telah ditetapkan secara jelas dan terstruktur dengan baik dalam organisasi Bank.
- Menetapkan satuan kerja/pegawai yang ditugaskan untuk memantau efektivitas pengendalian internal.
- Menetapkan frekuensi yang tepat untuk kegiatan pemantauan yang didasarkan pada risiko yang melekat pada Bank dan sifat/frekuensi perubahan yang terjadi dalam kegiatan operasional.
- Mengintegrasikan Sistem Pengendalian Internal ke dalam kegiatan operasional dan menyediakan laporan rutin seperti jurnal pembukuan, *management review* dan laporan mengenai persetujuan atas eksepsi/penyimpangan dari kebijakan dan prosedur yang ditetapkan (*justifikasi atas irregularities*) yang selanjutnya dilakukan kaji ulang.
- Melakukan kaji ulang terhadap dokumentasi dan hasil evaluasi dari satuan kerja/pegawai yang ditugaskan untuk melakukan pemantauan.
- Menetapkan informasi/feedback dalam format dan frekuensi yang tepat.

The Bank's internal control system is in line with the Internal Control Integrated Framework developed by the Committee of Sponsoring Organizations of the Treadway Commission (COSO). According to COSO, the objectives of internal control include operational objectives, reporting objectives, and compliance objectives. This aligns with the internal control objectives elaborated above.

Operational objectives relate to the effectiveness and efficiency of operations. Reporting objectives are concerned with financial reporting that meets reliability, timeliness, transparency, and other requirements set by regulators and the Bank. Meanwhile compliance objectives are related to the Bank's compliance with applicable laws and regulations.

According to COSO, the components of internal control include the following:

1. Control Environment
2. Risk Assessment
3. Control Activities
4. Information and Communication
5. Monitoring Activities

The five components of internal control according to COSO align with the elements of the Bank's Internal Control System as stipulated in the Financial Services Authority (OJK) Circular Letter Number 35/SEOJK.03/2017 concerning Internal Control System Standard Guidelines for Commercial Banks.

The Bank continuously monitors the overall effectiveness of the internal control system. Monitoring of the Bank's key risks must be prioritized and serve as an integral part of the Bank's daily operations, including periodic evaluations by both operational units and the Internal Audit Unit. The Bank also monitors and evaluates the adequacy of the internal control system in response to changes in both internal and external conditions, and works to enhance the system's capacity to improve its effectiveness.

In general, the initiatives taken by the Bank to ensure the effective monitoring of its internal control activities include:

- Ensure that the monitoring function is clearly defined and well-structured within the Bank's organization.
- Assign specific units/employees responsible for monitoring the effectiveness of the internal control system.
- Determine the appropriate frequency for monitoring activities, based on the risks inherent in the Bank's operations and the nature/frequency of changes in those operations.
- Integrate the internal control system into the daily operations and provide regular reports such as journal entries, management reviews, and reports on the approval of exceptions/deviations from established policies and procedures (*justification of irregularities*), which are subsequently reviewed.
- Review the documentation and results of evaluations conducted by the units/employees assigned to perform the monitoring function.
- Establish information/feedback in the appropriate format and frequency



Pernyataan Direksi dan/atau Dewan Komisaris atas Kecukupan Sistem Pengendalian Internal

*Statement of the Board of Directors and/or Board of Commissioners
on the Adequacy of the Internal Control System*

Dewan Komisaris memiliki tanggung jawab dan telah melakukan pengawasan terhadap pelaksanaan Sistem Pengendalian Internal, termasuk menyetujui dan memantau kebijakan Direksi yang menetapkan pengendalian internal tersebut. Dalam menjalankan tugas, wewenang, dan tanggung jawab melakukan pengawasan, Dewan Komisaris dibantu oleh Komite Audit, Komite Pemantau Risiko dan Komite Nominasi dan Remunerasi.

Direksi bertanggung jawab atas terselenggaranya Sistem Pengendalian Internal yang handal dan efektif serta telah melakukan upaya-upaya untuk meningkatkan budaya sadar risiko yang efektif di setiap level organisasi. Sementara itu, Direktur yang membawahkan fungsi kepatuhan berperan aktif dalam mencegah adanya penyimpangan yang dilakukan oleh manajemen dalam menetapkan kebijakan berkaitan dengan prinsip kehati-hatian.

Berdasarkan hasil penelaahan dan berdasarkan diskusi bersama Manajemen, Komite Audit dan Dewan Komisaris menilai bahwa sistem pengendalian internal Bank telah memadai. Terhadap permasalahan yang muncul selalu diupayakan perbaikan dan dilakukan monitoring secara konsisten untuk memastikan Sistem Pengendalian Internal telah berjalan secara efektif.

The Board of Commissioners holds responsibility for overseeing the implementation of the internal control system, including approving and monitoring the policies set by the Board of Directors concerning the internal control framework. In performing their supervisory duties, authorities, and responsibilities, the Board of Commissioners is supported by the Audit Committee, the Risk Monitoring Committee, and the Nomination and Remuneration Committee.

The Board of Directors is responsible for ensuring the implementation of a robust and effective internal control system and has made efforts to foster a strong risk-aware culture at every level of the organization. Meanwhile, the Compliance Director plays an active role in preventing any deviations by management in setting policies related to the principles of prudence.

Based on a review and discussions with management, the Audit Committee, and the Board of Commissioners, it is concluded that the Bank's internal control system is adequate. Any issues that arise are always addressed with corrective actions, and continuous monitoring is conducted to ensure the internal control system operates effectively.

MANAJEMEN RISIKO RISK MANAGEMENT

BWS memandang penerapan manajemen risiko yang komprehensif merupakan aspek penting bagi Bank dalam mengelola berbagai risiko yang dihadapinya secara efektif. Oleh karena itu, Bank memberikan perhatian yang besar pada pelaksanaan manajemen risiko secara efektif dan efisien dalam aktivitas operasional perbankan sehari-hari.

Penerapan praktik manajemen risiko yang baik merupakan salah satu faktor signifikan bagi keberhasilan Bank. Implementasi tersebut bertujuan untuk melindungi Bank dari kerugian yang mungkin timbul diakibatkan dari berbagai aktivitasnya serta menjaga tingkat risiko agar sesuai dengan strategi bisnis dan pertumbuhan bank. Karena itu, Bank menjaga keseimbangan antara risiko dan manfaat agar menghasilkan pertumbuhan nilai jangka panjang yang berkelanjutan bagi pemegang saham.

BWS views the implementation of comprehensive risk management as a critical aspect for the Bank in effectively managing the various risks it encounters. Therefore, the Bank places significant emphasis on the effective and efficient implementation of risk management in its daily banking operations.

The implementation of sound risk management practices is a key factor for the Bank's success. The goal of this implementation is to protect the Bank from potential losses arising from its activities, while maintaining the risk level in line with the Bank's business strategy and growth objectives. As such, the Bank ensures a balance between risk and reward to generate sustainable long-term value growth for its shareholders.



Dasar Penerapan Manajemen Risiko *Basis of Risk Management Implementation*

Penerapan Manajemen Risiko di BWS mengacu pada Peraturan Otoritas Jasa Keuangan (POJK) tentang Penerapan Manajemen Risiko Bagi Bank Umum Nomor 18/POJK.03/2016 tanggal 16 Maret 2016 dan Surat Edaran Otoritas Jasa Keuangan (OJK) Nomor 34/SEOJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum.

The implementation of risk management at BWS refers to the Financial Services Authority (OJK) Regulation Number 18/POJK.03/2016 dated March 16, 2016, concerning Implementation of Risk Management for Commercial Banks, and OJK Circular Letter Number 34/SEOJK.03/2016 regarding the same subject.



Kerangka Kerja Manajemen Risiko *Risk Management Framework*

BWS menetapkan pendekatan pengelolaan risiko dan kerangka pengendalian di mana risiko dikelola untuk mendapatkan keseimbangan antara risiko (*risk*) dan pendapatan (*return*). Penerapan kerangka kerja manajemen risiko dilakukan melalui perumusan tingkat risiko yang akan diambil (*risk appetite*), dan toleransi risiko (*risk tolerance*) bagi setiap jenis

BWS has established a risk management approach and control framework through which risks are managed to achieve a balance between risk (exposure) and return (income). The implementation of this risk management framework is conducted through the formulation of the Bank's risk appetite (the level of risk the Bank is willing to accept), risk tolerance (the

risiko, pengembangan kebijakan dan prosedur manajemen risiko yang berkesesuaian serta pengembangan struktur pengendalian internal secara terpadu. Selain itu, Bank juga membangun budaya risiko yang menitikberatkan kesadaran seluruh karyawan akan risiko dan efektivitas proses manajemen risiko di dalam organisasi BWS dalam menghadapi pandemi maupun pasca pandemi.

Untuk tetap menjaga kondisi lingkungan bisnis dan pertumbuhan Bank, serta fokus manajemen risiko di tahun 2024 terdapat beberapa eksposur risiko utama bank yang perlu menjadi perhatian

Tata Kelola dalam Manajemen Risiko Governance in Risk Management

Penerapan manajemen risiko Bank dikelola melalui pembentukan Komite Pemantau Risiko pada tingkat Dewan Komisaris serta Komite Manajemen Risiko dan Asset & Liability Committee (ALCO) pada tingkat Direksi.

Sesuai kewenangan yang didelegasikan oleh Dewan Komisaris, Komite Pemantau Risiko mengevaluasi kebijakan manajemen risiko, dan memantau implementasinya, mengembangkan budaya pengelolaan risiko serta memastikan sumber daya yang memadai telah dikembangkan untuk memastikan pengelolaan risiko di Bank. Sementara Komite Manajemen Risiko bertanggung jawab kepada Presiden Direktur dengan tugas utamanya menyusun dan memperbarui kebijakan manajemen risiko serta mengkoordinir penerapannya, memantau kecukupan permodalan Bank terhadap eksposur risiko sesuai dengan ketentuan yang berlaku, dan menilai keseluruhan komposisi risiko dalam portofolio Bank.

Direktur Risiko & Kepatuhan (selaku Direktur yang ditugaskan khusus dalam penerapan manajemen risiko) mengelola Satuan Kerja Manajemen Risiko dan Satuan Kerja Kepatuhan yang independen terhadap fungsi Bisnis dan Operasional Bank serta fungsi yang melakukan Audit. Satuan Kerja Manajemen Risiko dan Satuan Kerja Kepatuhan bertanggung jawab melakukan pemantauan pelaksanaan manajemen risiko dan mengkaji secara berkala terhadap proses manajemen risiko termasuk pengkajian setiap usulan produk dan aktivitas baru.

Dalam rangka proses pengukuran dan pemantauan risiko, Departemen Manajemen Risiko menyusun laporan profil risiko yang merupakan laporan penilaian terhadap eksposur risiko yang melekat pada aktivitas fungsional (*inherent risk*) serta kecukupan sistem pengendalian risiko (*risk control system*).

Laporan profil risiko disusun dan disampaikan secara berkala minimal secara triwulan yang dilaporkan kepada Direksi dan Komite Manajemen Risiko.

Penerapan manajemen risiko di lingkup BWS meliputi empat pilar utama dan secara ringkas dijabarkan di bawah ini.

PILAR 1 PILLAR 1

Pengawasan Aktif Dewan Komisaris dan Direksi

Dewan Komisaris dan Direksi berperan aktif dalam pengawasan penerapan manajemen risiko di lingkup Bank. Dewan Komisaris bertanggung jawab untuk mengevaluasi kebijakan Manajemen Risiko dan pertanggungjawaban Direksi atas pelaksanaan kebijakan Manajemen Risiko di BWS. Sedangkan Direksi bertanggung jawab untuk memaksimalkan fungsi dari manajemen risiko serta secara teratur melakukan pemantauan dan pengendalian atas setiap jenis risiko.

acceptable variation in risk exposure), the development of risk management policies and procedures, and the establishment of an integrated internal control structure. In addition, the Bank has built a risk culture that emphasizes the awareness of all employees about risk and the effectiveness of the risk management process within BWS, particularly in the face of both the pandemic and its aftermath.

To maintain a conducive business environment and support the Bank's growth, several key risk exposures had to be carefully considered in the Bank's risk management focus for 2024.

Risk management at BWS is governed through the establishment of a Risk Monitoring Committee at the Board of Commissioners level, as well as Risk Management Committee and Asset & Liability Committees (ALCO) at the Board of Directors level.

In line with the authority delegated by the Board of Commissioners, the Risk Monitoring Committee evaluates risk management policies, monitors their implementation, develops a risk management culture, and ensures adequate resources are developed to ensure effective risk management at the Bank. Meanwhile, the Risk Management Committee reports to the President Director and is primarily responsible for drafting and updating risk management policies, coordinating their implementation, monitoring the Bank's capital adequacy relative to its risk exposure, and assessing the overall risk composition of the Bank's portfolio.

The Risk & Compliance Director (the Director specifically tasked with risk management implementation) oversees the Risk Management Work Unit and the Compliance Work Unit, both of which are independent of the Bank's business, operational, and audit functions. These units are responsible for monitoring the implementation of risk management and periodically reviewing the risk management process, including assessing any new product or activity proposals.

In the process of measuring and monitoring risk, the Risk Management Department compiles a Risk Profile Report, which assesses the inherent risks (risks embedded in functional activities) and the adequacy of the risk control systems.

The risk profile report is prepared and submitted periodically, at least quarterly, to the Board of Directors and the Risk Management Committee.

BWS's implementation of risk management consists of four main pillars, which can be elaborated as follows.

Active Supervision by the Board of Commissioners and Board of Directors

The Board of Commissioners and the Board of Directors play an active role in supervising the implementation of risk management within the Bank. The Board of Commissioners is responsible for evaluating the Risk Management Policy and the accountability of the Board of Directors regarding the execution of the policy at BWS. On the other hand, the Board of Directors is responsible for optimizing the function of risk management and regularly monitoring and controlling each type of risk.



Pengawasan aktif Direksi dilaksanakan antara lain dengan melakukan penyusunan serta evaluasi atas kebijakan dan prosedur manajemen risiko BWS. Dalam menjalankan fungsinya menerapkan manajemen risiko yang efektif, Direksi dibantu oleh Satuan Kerja Manajemen Risiko. Pengawasan dilakukan melalui Rapat Komite Manajemen Risiko (Risk Management Committee), Komite Aset dan Liabilitas (ALMA Committee), Komite Kredit (Credit Committee) dan Gugus Tugas Anti-Fraud (Anti-Fraud Task Force Team).

Pengawasan aktif Dewan Komisaris dilakukan antara lain melalui persetujuan dan evaluasi atas Kebijakan Umum Manajemen Risiko yang disusun oleh Direksi. Secara berkala Dewan Komisaris melakukan evaluasi pelaksanaan kebijakan manajemen risiko melalui Rapat Direksi dan Komisaris (Radirkom) maupun dalam Rapat Komite Pemantau Risiko (Risk Monitoring Committee).

PILAR 2 PILLAR 2

Kecukupan Kebijakan, Prosedur, dan Penetapan Limit

Perumusan Kecukupan Kebijakan, Prosedur, dan Penetapan Limit dilakukan pengkinian sejalan dengan sasaran strategi dan bisnis bank secara keseluruhan. Dalam implementasinya, kebijakan-kebijakan ini di review secara berkala dengan persetujuan sampai dengan tingkat Direksi melalui rapat komite ataupun melalui sirkulasi kepada Direksi sesuai dengan tingkat kewenangan. Direksi Bank memiliki wewenang untuk menetapkan limit risiko, tingkat toleransi bagi setiap jenis risiko, dan eksposur risiko, dengan memperhatikan pengalaman, kemampuan permodalan, kemampuan sistem dan perangkat manajemen risiko, sumber daya yang dimiliki, serta ketentuan yang berlaku.

Arahan tertulis dalam menerapkan manajemen risiko dituangkan dalam Kebijakan Manajemen Risiko harus sejalan dengan visi, misi dan strategis bisnis serta perubahan peraturan yang berlaku. Dalam implementasinya, prosedur manajemen risiko merupakan penjabaran serta aturan pelaksanaan dari Kebijakan manajemen risiko yang digunakan sebagai acuan pelaksanaan pengelolaan risiko setiap Unit Pengelolaan risiko. Evaluasi dan pengkinian terhadap Kebijakan dan Prosedur Manajemen risiko dilakukan secara berkala atau dalam hal terjadi perubahan secara signifikan yang mempengaruhi kegiatan usaha BWS.

Kebijakan pengelolaan risiko dituangkan dalam Rencana Bisnis Bank yang disusun secara berkala setiap awal tahun disesuaikan dengan perkembangan/perubahan yang terjadi baik internal maupun eksternal serta memperhitungkan dampaknya terhadap permodalan terutama pemenuhan Kewajiban Penyediaan Modal Minimum (KPMM). Salah satu strategi bank untuk melakukan pengendalian risiko, BWS menetapkan toleransi risiko dan limit risiko yang dilakukan review secara berkala dengan persetujuan sampai dengan tingkat Direksi melalui rapat komite ataupun melalui sirkulasi kepada Direksi sesuai dengan tingkat kewenangan.

PILAR 3 PILLAR 3

Kecukupan Proses Identifikasi, Pengukuran, Pemantauan, dan Pengendalian Risiko serta Sistem Informasi Manajemen Risiko

Proses manajemen risiko meliputi tahapan Identifikasi, pengukuran, pemantauan, dan pengendalian risiko terhadap 8 (delapan) jenis risiko yang dilakukan dalam rangka menganalisa sumber dan kemungkinan timbulnya risiko serta dampaknya terhadap BWS. Sedangkan pengukuran risiko dilakukan untuk mengukur eksposur risiko Bank sebagai acuan untuk melakukan pengendalian risiko. Pengukuran risiko dilakukan secara berkala baik secara kuantitatif

The active supervision of the Board of Directors is carried out by formulating and evaluating BWS's risk management policies and procedures. To implement effective risk management, the Board of Directors is assisted by the Risk Management Unit. Supervision is conducted through the Risk Management Committee, Asset and Liability Management Committee (ALMA), Credit Committee and Anti-Fraud Task Force.

The active supervision of the Board of Commissioners is conducted, among others, through the approval and evaluation of the General Risk Management Policy formulated by the Board of Directors. Periodically, the Board of Commissioners evaluates the implementation of the risk management policy through meetings with the Board of Directors and Board of Commissioners (Radirkom) as well as in Risk Monitoring Committee meetings.

Adequacy of Policies, Procedures, and Risk Limits

The formulation of the adequacy of Policies, Procedures, and Risk Limits is updated in alignment with the overall strategic objectives and business targets of the Bank. These policies are reviewed regularly, with approval from the Board of Directors via committee meetings or through circulation to the Board of Directors, as per the authority level. The Board of Directors has the authority to set risk limits, risk tolerance levels for each type of risk, and risk exposure, considering the Bank's experience, capital adequacy, risk management systems, available resources, and applicable regulations.

Written guidance on implementing risk management is outlined in the Risk Management Policy, which must be aligned with the vision, mission, and strategic business goals of the Bank as well as any regulatory changes. The risk management procedures serve as a detailed implementation guideline for each Risk Management Unit. The Risk Management Policy is periodically evaluated and updated, especially if there are significant changes that affect BWS's business activities.

Additionally, risk management policies are incorporated into the Bank's Business Plan, which is reviewed annually in response to both internal and external changes, and considers their impact on capital adequacy, particularly the fulfillment of Minimum Capital Adequacy Requirement (CAR). To control risk, BWS sets risk tolerances and limits that are reviewed regularly with approval from the Board of Directors through committee meetings or circulation, as per the authority level.

Adequacy of Risk Identification, Measurement, Monitoring, and Control Processes, and Risk Management Information Systems

The risk management process involves four key stages, namely Identification, Measurement, Monitoring, and Control of risks across 8 (eight) key risk categories. This process aims to analyze the sources and potential causes of risks and their impacts on BWS. Risk measurement is conducted to quantify the Bank's risk exposure, which serves as a reference for risk control. The measurement is carried out regularly, both quantitatively

dan/atau kualitatif sesuai metode pengukuran yang telah ditetapkan oleh regulator atau dengan menggunakan metode internal yang dikembangkan berdasarkan best practice dalam pengukuran risiko. Untuk mengantisipasi kondisi yang kurang baik, pengukuran risiko juga dilengkapi dengan *stress testing* untuk risiko kredit, pasar, dan likuiditas.

Proses pemantauan risiko terhadap hasil pengukuran risiko dilakukan untuk memastikan bahwa risiko telah dikelola dengan baik antara lain dengan melakukan pemantauan terhadap limit risiko dan toleransi risiko yang telah ditetapkan. Pemantauan dilakukan oleh unit kerja pelaksana maupun oleh Satuan Kerja Manajemen Risiko. Hasil pemantauan disajikan dalam laporan secara berkala yang disampaikan kepada Manajemen dalam rangka mitigasi risiko dan tindakan yang diperlukan. (Anti-Fraud Task Force Team).

PILAR 4 PILLAR 4

Sistem Pengendalian Internal Manajemen Risiko

Sistem pengendalian internal diimplementasikan di BWS dengan menggunakan model Three Lines of Defense yang terdiri atas Pemilik risiko (*Risk Taking Unit*) sebagai *first line of defense* yang melakukan pengelolaan terhadap risiko yang melekat di bisnis dan fungsinya. Satuan Kerja Manajemen Risiko, Satuan Kerja Kepatuhan bertindak sebagai *second line of defense/risk control unit* dan Satuan Kerja Audit Intern (SKAI) bertindak sebagai *Third Line Of Defense/Risk Assurance unit* yang bertanggung jawab kepada Presiden Direktur dan bertugas secara independen untuk memastikan kesesuaian proses penerapan manajemen risiko dan sistem pengendalian internal dengan kebijakan dan prosedur yang ditetapkan serta dengan ketentuan dari Regulator.

Satuan Kerja Manajemen Risiko Risk Management Work Unit

Satuan Kerja Manajemen Risiko berperan dalam mengoptimalkan return dan melindungi modal terhadap risiko. Sebagai *second line*, Satuan Kerja Manajemen Risiko melakukan *continuous monitoring* untuk memastikan pelaksanaan pengendalian internal oleh *first line*. Menyadari bahwa pengelolaan risiko menjadi tanggung jawab seluruh unit kerja di Bank, maka keberhasilan pengelolaan risiko ditentukan oleh adanya *risk awareness* di seluruh unit kerja Bank yang disertai dengan kemampuan teknis yang memadai. Oleh karena itu, BWS senantiasa meningkatkan kapabilitas dan pengetahuan seluruh pegawai terutama dalam hal pengelolaan risiko, dengan menyelenggarakan pelatihan internal maupun eksternal secara berkala.

Manajemen Permodalan Capital Management

Perhitungan rasio kewajiban modal minimum telah sesuai dengan Peraturan Otoritas Jasa Keuangan Nomor 11/POJK.03/2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum yang berlaku sejak 2 Februari 2016 dan sebagaimana telah diubah dengan Peraturan Otoritas Jasa Keuangan Nomor 34/POJK.03/2016 tentang Perubahan atas Peraturan Otoritas Jasa Keuangan Nomor 11/POJK.03/2016. Bank menghitung modal minimum sesuai profil risiko pada posisi Desember 2024.

and qualitatively, according to the methods prescribed by regulators or using internal methodologies developed based on best practices. To anticipate adverse conditions, stress testing is also conducted for credit, market, and liquidity risks.

The monitoring of risks is conducted on the results of the risk measurements to ensure that risks are managed effectively. This includes monitoring established risk limits and tolerances, and it is conducted by both operational units and the Risk Management Unit. The results of risk monitoring are presented in regular reports, which are submitted to management to facilitate risk mitigation and take any necessary corrective actions.

Internal Control System for Risk Management

The internal control system at BWS is implemented using the Three Lines of Defense model, which consists of Risk Owners (*Risk Taking Unit*) as the first line of defense responsible for managing the risks inherent in their business and functions. The Risk Management Unit and the Compliance Unit act as the second line of defense/risk control units, and the Internal Audit Unit (SKAI) acts as the third line of defense/risk assurance unit, which is accountable to the President Director and operates independently to ensure the alignment of risk management processes and internal control systems with the established policies and procedures, as well as with the requirements from the Regulator.

The Risk Management Work Unit plays a role in optimizing returns and protecting capital against risks. As the second line of defense, the Risk Management Unit conducts continuous monitoring to ensure the internal controls are being implemented by the first line of defense. Acknowledging that risk management is the responsibility of all work units within the Bank, the success of risk management is determined by the presence of risk awareness across all work units, accompanied by adequate technical capabilities. Therefore, BWS consistently enhances the capabilities and knowledge of all employees, particularly in risk management, by organizing periodic internal and external training sessions.

The calculation of the minimum capital ratio is in accordance with OJK Regulation Number 11/POJK.03/2016 concerning Minimum Capital Requirements for Commercial Banks, which has been effective since February 2, 2016, and as amended by OJK Regulation Number 34/POJK.03/2016 regarding Amendments to OJK Regulation Number 11/POJK.03/2016. The Bank calculates the minimum capital in accordance with the risk profile as of December 2024.



Laporan Perhitungan Kewajiban Penyediaan Modal Minimum (KPMM) Bank Umum Konvensional

Report on the Calculation of Minimum Capital Adequacy Requirements (CAR) for Conventional Commercial Banks

dalam jutaan Rupiah
in million Rupiah

Komponen Modal Capital Component	31 Desember 2024 December 31, 2024		31 Desember 2023 December 31, 2023	
	Individual Individual	Konsolidasian Consolidation	Individual Individual	Konsolidasian Consolidation
I Modal Inti (Tier 1) Common Equity (Tier 1)	11.613.178		8.409.995	
1 CET 1 CET 1	11.613.178		8.409.995	
1.1 Modal Disetor (setelah dikurangi Treasury Stock) Paid-Up Capital (Deducted by Treasury Stock)	1.469.219		856.823	
1.2 Cadangan Tambahan Modal *) Disclosed Reserve *)	11.864.076		9.263.257	
1.2.1 Faktor Penambah Addition Factors	12.348.572		9.466.020	
1.2.1.1 Pendapatan komprehensif lainnya Other Comprehensive Incomes	2		1.447	
1.2.1.1.1 Selisih lebih penjabaran laporan keuangan Positive Adjustment Due to Financial Statement	-		-	
1.2.1.1.2 Potensi keuntungan dari peningkatan nilai wajar aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain Unrealized Gain from Increases in Financial Asset Fair Values Classified in Other Comprehensive Incomes	2		1.447	
1.2.1.1.3 Saldo surplus revaluasi aset tetap Fixed Asset Revaluation Surplus Balance	-		-	
1.2.1.2 Cadangan tambahan modal lainnya (other disclosed reserves) Other Disclosed Reserves	12.348.569		9.464.573	
1.2.1.2.1 Agio Agio	6.617.184		4.185.057	
1.2.1.2.2 Cadangan umum General Reserve	173.215		173.215	
1.2.1.2.3 Laba tahun-tahun lalu Previous Years Earnings	5.042.039		4.408.436	
1.2.1.2.4 Laba tahun berjalan Current Years Earnings	516.132		697.866	
1.2.1.2.5 Dana setoran modal Capital Deposit Fund	-		-	
1.2.1.2.6 Lainnya Others	-		-	
1.2.2 Faktor Pengurang Deduction Factors	484.496		202.763	
1.2.2.1 Pendapatan komprehensif lainnya Other Comprehensive Incomes	31.340		24.347	
1.2.2.1.1 Selisih kurang penjabaran laporan keuangan Negative Adjusment Due to Financial Statement	-		-	

Komponen Modal Capital Component		31 Desember 2024 December 31, 2024		31 Desember 2023 December 31, 2023	
		Individual Individual	Konsolidasian Consolidation	Individual Individual	Konsolidasian Consolidation
1.2.2.1.2	Potensi kerugian dari penurunan nilai wajar aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain Unrealized Loss from Decreases in Financial Asset Fair Values Classified in Other Comprehensive Incomes	31.340		24.347	
1.2.2.2	Cadangan tambahan modal lainnya (other disclosed reserves) Disclosed Reserve	453.156		178.416	
1.2.2.2.1	Disagio Disagio	-		12.071	
1.2.2.2.2	Rugi tahun-tahun lalu Previous Years Loss	-		-	
1.2.2.2.3	Rugi tahun berjalan Current Years Loss	-		-	
1.2.2.2.4	Selisih kurang antara Penyisihan Penilaian Kualitas Aset (PPKA) dan Cadangan Kerugian Penurunan Nilai (CKPN) atas aset produktif Negative Difference Between Regulatory Provision for Quality Asset Losses (PPKA) on Earning Assets and Allowance For Impairment Losses (CKPN) on Earning Assets	423.288		135.695	
1.2.2.2.5	Selisih kurang jumlah penyesuaian nilai wajar dari instrumen keuangan dalam Trading Book Negative Difference of Total Adjustment in Fair Values from Financial Instruments in Trading Book	-		-	
1.2.2.2.6	PPKA non-produktif Provision for Quality Asset Losses (PPKA) on Non-Earning Assets	29.867		30.650	
1.2.2.2.7	Lainnya Others	-		-	
1.3	Kepentingan Non-Pengendali yang dapat diperhitungkan Non-Controlling Interests That Can Be Counted				
1.4	Faktor Pengurang Modal Inti Utama *) Deduction Factors in CET 1 Capital *)	1.720.116		1.710.085	
1.4.1	Pajak tangguhan Deferred Tax	38.842		-	
1.4.2	Goodwill Goodwill	1.474.492		1.474.492	
1.4.3	Aset tidak berwujud Intangible Assets	206.334		235.145	
1.4.4	Penyertaan yang diperhitungkan sebagai faktor pengurang Investments is Taken into Account as A Deduction Factor	449		449	
1.4.5	Kekurangan modal pada perusahaan anak asuransi Capital Shortfall in Subsidiary Company			-	
1.4.6	Eksposur sekuritisasi Securitization Exposure			-	
1.4.7	Faktor pengurang modal inti utama lainnya Other Deduction Factor of Common Equity Tier 1			-	



Komponen Modal Capital Component		31 Desember 2024 December 31, 2024		31 Desember 2023 December 31, 2023	
		Individual Individual	Konsolidasian Consolidation	Individual Individual	Konsolidasian Consolidation
1.4.7.1	Penempatan dana pada instrumen AT 1 dan/atau Tier 2 pada bank lain <i>Placement of fund in instrument at another bank that meet the criteria for inclusion in at 1 and/or Tier 2</i>			-	
1.4.7.2	Kepemilikan silang pada entitas lain yang diperoleh berdasarkan peralihan karena hukum, hibah, atau hibah wasiat <i>Cross ownership of other entities obtained due to transfer because of law, grant, or bequest</i>			-	
1.4.7.3	Eksposur yang menimbulkan Risiko Kredit akibat kegagalan settlement (settlement risk) - Non Delivery Versus Payment <i>Exposures of Settlement Risk - Non Delivery Versus Payment</i>			-	
1.4.7.4	Eksposur di Perusahaan Anak yang melakukan kegiatan usaha berdasarkan prinsip syariah (apabila ada) <i>Exposures in Subsidiary Company that carry out business activities based on sharia principles (if any)</i>			-	
2	Modal Inti Tambahan/Additional Tier 1 (AT 1) *) <i>Additional Tier 1 (AT 1) *)</i>			-	
2.1	Instrumen yang memenuhi persyaratan AT 1 <i>Instruments Issued by The Bank That Meet The Criteria for Inclusion in Additional Tier 1 Capital</i>			-	
2.2	Agio/Disagio <i>Agio/Disagio</i>			-	
2.3	Faktor Pengurang Modal Inti Tambahan *) <i>Deduction Factor *)</i>			-	
2.3.1	Penempatan dana pada instrumen AT 1 dan/atau Tier 2 pada bank lain <i>Placement of Fund in Instrument at Another Bank That Meet The Criteria for Inclusion in at 1 and/or Tier 2</i>			-	
2.3.2	Kepemilikan silang pada entitas lain yang diperoleh berdasarkan peralihan karena hukum, hibah, atau hibah wasiat <i>Cross Ownership of Other Entities Obtained Due to Transfer Because of Law, Grant, or Bequest</i>			-	
II	Modal Pelengkap (Tier 2) <i>Tier 2 Capital</i>	459.283		434.682	
1	Instrumen modal dalam bentuk saham atau lainnya yang memenuhi persyaratan Tier 2 <i>Capital Instruments in The Forms of Stocks or Other Forms That Meet The Requirement in Tier 2 Capital</i>			-	
2	Agio/Disagio <i>Agio/Disagio</i>			-	
3	Cadangan umum PPKA atas aset produktif yang wajib dihitung (paling tinggi 1,25% ATMR Risiko Kredit) <i>General Allowance for Losses on Earning Assets (Max. 1.25% from Risk-Weighted Assets)</i>	459.283		434.682	
4	Faktor Pengurang Modal Pelengkap *) <i>Deduction Factor of Tier 2 Capital *)</i>			-	
4.1	Sinking Fund <i>Sinking Fund</i>			-	
4.2	Penempatan dana pada instrumen Tier 2 pada bank lain <i>Placement of Fund in Instrument at Another Bank That Meet The Criteria for Inclusion in Tier 2 Capital</i>			-	
4.3	Kepemilikan silang pada entitas lain yang diperoleh berdasarkan peralihan karena hukum, hibah, atau hibah wasiat <i>Cross Ownership of Other Entities Obtained Due to Transfer Because of Law, Grant, or Bequest</i>			-	

Komponen Modal Capital Component	31 Desember 2024 December 31, 2024		31 Desember 2023 December 31, 2023	
	Individual Individual	Konsolidasian Consolidation	Individual Individual	Konsolidasian Consolidation
Total Modal Total Capital	12.072.416		8.844.677	
ASET TERTIMBANG MENURUT RISIKO RISK-WEIGHTED ASSETS (RWAs)				
ATMR RISIKO KREDIT RWAs CONSIDERING CREDIT RISK	36.733.124		34.761.866	
ATMR RISIKO PASAR RWAs CONSIDERING MARKET RISK	78.219		510.631	
ATMR RISIKO OPERASIONAL RWAs CONSIDERING OPERATIONAL RISK	2.021.288		1.758.147	
TOTAL ATMR TOTAL RISK-WEIGHTED ASSETS	38.832.631		37.030.644	
RASIO KPMM SESUAI PROFIL RISIKO (%) CAR RATIO BASED ON RISK PROFILE (%)	9,50		9,60	
ALOKASI PEMENUHAN KPMM SESUAI PROFIL RISIKO CAR ALLOCATION BASED ON RISK PROFILE				
Dari CET 1 (%) From CET 1 (%)	8,32		8,43	
Dari AT 1 (%) From AT 1 (%)	0,00		0,00	
Dari Tier 2 (%) From Tier 2 (%)	1,18		1,17	
RASIO KPMM CAR Ratio				
Rasio CET 1 (%) CET 1 Ratio (%)	29,91		22,71	
Rasio Tier 1 (%) Tier 1 Ratio (%)	29,91		22,71	
Rasio Tier 2 (%) Tier 2 Ratio (%)	1,18		1,17	
Rasio KPMM (%) CAR Ratio (%)	31,09		23,88	
CET 1 UNTUK BUFFER (%) CET 1 FOR BUFFER (%)	21,59		14,28	
PERSENTASE BUFFER YANG WAJIB DIPENUHI OLEH BANK (%) REGULATORY BUFFER PERCENTAGE REQUIRED BY BANK (%)	2,50		2,50	
Capital Conservation Buffer (%) Capital Conservation Buffer (%)	2,50		2,50	
Countercyclical Buffer (%) Countercyclical Buffer (%)	0,00		0,00	
Capital Surcharge untuk Bank Sistemik (%) Capital Surcharge For Systemic Bank (%)	0,00		0,00	

*) Penyajian rincian dapat tidak ditampilkan apabila nilainya nihil.

*) Detail statements may not be displayed if the value is nil

Pengelolaan dan Pengungkapan Eksposur Risiko serta Mitigasi yang Dilakukan oleh BWS *Risk Exposure Management and Disclosure, and Mitigation Measures Taken by BWS*

Pengelolaan Risiko Kredit *Credit Risk Management*

Dalam situasi perekonomian baik global maupun nasional, Bank tetap memprioritaskan prinsip kehati-hatian dalam mengelola risiko bisnis dan portofolio kredit sebagai upaya untuk meraih pertumbuhan kinerja secara berkelanjutan. Sejalan dengan itu, Bank juga berupaya untuk menjaga kualitas dari kredit yang diberikan agar tidak menjadi beban bagi Bank. Tahun 2024, kredit BWS dapat tumbuh cukup sebesar 6,57%. Namun demikian, rasio kredit bermasalah (Non Performing Loan) BWS dapat terjaga pada level 1,85%.

In both global and national economic conditions, the Bank continues to prioritize the precautionary principle in managing business risks and its credit portfolio as an effort to achieve sustainable performance growth. In line with this, the Bank also seeks to maintain the quality of the credits granted so that they do not become a burden on the Bank. In 2024, BWS's credit grew by 6.57%. However, the Non-Performing Loan (NPL) ratio of BWS remained at 1.85%.



Pengungkapan Tagihan Bersih Berdasarkan Wilayah - Bank secara Individual
Disclosure of Net Receivables by Region - Bank Only

dalam jutaan Rupiah
in million Rupiah

No	Kategori Portofolio Portfolio Categories	31 Desember 2024 December 31, 2024			
		Tagihan Bersih Berdasarkan Wilayah Net Receivables by Region			
		Jawa Barat West Java	Jakarta	Lainnya Others	Jumlah Total
1	Tagihan Kepada Pemerintah Receivables on Government	-	7.445.713	-	7.445.713
2	Tagihan Kepada Entitas Sektor Publik Receivables on Public Entity Sector	-	19.664	-	19.664
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions				-
4	Tagihan Kepada Bank Receivables on Banks	1.137	217.678	139	218.954
5	Tagihan berupa Covered Bond Receivables in the form of Covered Bond				-
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables on Securities Companies and Other Financial Service Institutions	172	1.351.708	2.748	1.354.628
7	Tagihan berupa Surat Berharga/ Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables on Securities/Subordinated Receivables, Equity, and Other Capital Instruments				-
8	Kredit Beragun Properti Rumah Tinggal Loans Secured by Residential Property	-	10.528	450	10.978
9	Kredit Beragun Properti Komersial Loans Secured by Commercial Real Estate	-	2.051.212	3.780	2.054.991
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Loans for Land Procurement, Land Cultivation, and Construction	-	795.119	-	795.119
11	Kredit Pegawai atau Pensiunan Employee or Retired Loans	8.335.773	4.178.927	12.692.656	25.207.356
12	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Receivables on Micro, Small Business & Retail Portfolio	4.292	4.583	5.012	13.886
13	Tagihan kepada Korporasi Receivables on Corporate	405.444	17.151.113	1.079.160	18.635.716
14	Tagihan yang Telah Jatuh Tempo Past Due Receivables	23.445	511.242	49.143	583.830
15	Aset Lainnya Other Assets	373.108	727.879	500.745	1.601.733
	Jumlah Total	9.143.371	34.465.366	14.333.833	57.942.569

dalam jutaan Rupiah
in million Rupiah

No	Kategori Portofolio Portfolio Categories	31 Desember 2023 December 31, 2023			
		Tagihan Bersih Berdasarkan Wilayah Net Receivables by Region			
		Jawa Barat West Java	Jakarta	Lainnya Others	Jumlah Total
1	Tagihan Kepada Pemerintah Receivables on Government	-	7.052.842	-	7.052.842
2	Tagihan Kepada Entitas Sektor Publik Receivables on Public Entity Sector	-	15.228	-	15.228
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-	-	-	-
4	Tagihan Kepada Bank Receivables on Banks	-	457.509	-	457.509
5	Tagihan berupa Covered Bond Receivables in the form of Covered Bond	-	-	-	-
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables on Securities Companies and Other Financial Service Institutions	-	764.190	40.008	804.198
7	Tagihan berupa Surat Berharga/ Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables on Securities/Subordinated Receivables, Equity, and Other Capital Instruments	-	-	-	-
8	Kredit Beragun Properti Rumah Tinggal Loans Secured by Residential Property	296	48.561	337	49.194
9	Kredit Beragun Properti Komersial Loans Secured by Commercial Real Estate	-	2.542.317	5.422	2.547.739
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Loans for Land Procurement, Land Cultivation, and Construction	-	806.700	-	806.700
11	Kredit Pegawai atau Pensiunan Employee or Retired Loans	7.671.918	3.649.084	11.094.741	22.415.743
12	Tagihan kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel Receivables on Micro, Small Business & Retail Portfolio	2.419	9.494	2.441	14.354
13	Tagihan kepada Korporasi Receivables on Corporate	380.517	17.338.446	1.069.621	18.788.585
14	Tagihan yang Telah Jatuh Tempo Past Due Receivables	50.364	222.539	78.624	351.527
15	Aset Lainnya Other Assets	211.520	638.481	323.891	1.173.892
Jumlah Total		8.317.035	33.545.392	12.615.084	54.477.511

Pengungkapan Tagihan Bersih Berdasarkan Wilayah Disclosure of Net Receivables by Region

- Pengungkapan tagihan bersih dilakukan untuk eksposur aset di laporan posisi keuangan, eksposur di Transaksi Rekening Administratif (TRA) dan eksposur yang menimbulkan risiko kredit akibat kegagalan pihak lawan (counterparty credit risk).
Net charge-off disclosures are made for asset exposures in the statement of financial position, exposures in the Administrative Account Transaction (TRA) and exposures that give rise to counterparty credit risk.



2. Penetapan kategori portofolio dan perhitungan tagihan bersih mengacu pada ketentuan mengenai perhitungan aset tertimbang menurut risiko untuk risiko kredit dengan menggunakan pendekatan standar.
The determination of portfolio categories and the calculation of net charge-offs refer to the provisions regarding the calculation of risk-weighted assets for credit risk using the standardized approach.
3. Pembagian wilayah dilakukan berdasarkan kebijakan masing-masing Bank, sesuai laporan manajemen. Pembagian wilayah ditetapkan paling sedikit 3 (tiga) wilayah. Bank harus mengungkapkan dalam laporan, rincian tagihan bersih dari masing-masing wilayah.
The division of regions is carried out based on the policies of each Bank, according to the management report. The division of regions is determined by at least 3 (three) regions. The Bank must disclose in the report, the details of the net billings of each region.
4. Penentuan wilayah dilakukan berdasarkan lokasi proyek dari debitur.
The determination of the region is based on the project location of the debtor.

Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak - Bank secara Individual Disclosure of Net Receivables by Remaining Contract Term - Bank Only

dalam jutaan Rupiah
in million Rupiah

No	Kategori Portofolio Portfolio Categories	31 Desember 2024 December 31, 2024					
		Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak Net Receivables Based on Remaining Contract Term					Jumlah Total
		≤ 1 tahun ≤ 1 year	> 1 tahun s.d 3 tahun > 1 to 3 years	> 3 tahun s.d 5 tahun > 3 to 5 years	> 5 tahun > 5 years	Non Kontraktual Non-Contractual	
1	Tagihan Kepada Pemerintah Receivables on Government	3.246.560	2.172.277			2.027.594	7.446.431
2	Tagihan Kepada Entitas Sektor Publik Receivables on Public Sector Entities	15.880	3.783	-	-	-	19.664
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions						-
4	Tagihan Kepada Bank Receivables on Banks	29.094	258	4	318	189.280	218.954
5	Tagihan berupa Covered Bond Receivables in the form of Covered Bond						-
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables on Securities Companies and Other Financial Service Institutions	874.558	203.637	7.669	268.764	-	1.354.628
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables in the form of Securities/Subordinated Receivables, Equity, and Other Capital Instruments						-
8	Kredit Beragun Properti Rumah Tinggal Loans Secured by Residential Property	3.205	3.760	560	3.451		10.978
9	Kredit Beragun Properti Komersial Loans Secured by Commercial Real Estate	738.037	598.456	278.424	440.075		2.054.991

dalam jutaan Rupiah
in million Rupiah

No	Kategori Portofolio Portfolio Categories	31 Desember 2024 December 31, 2024					
		Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak Net Receivables Based on Remaining Contract Term					Jumlah Total
		≤ 1 tahun ≤ 1 year	> 1 tahun s.d 3 tahun > 1 to 3 years	> 3 tahun s.d 5 tahun > 3 to 5 years	> 5 tahun > 5 years	Non Kontraktual Non-Contractual	
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Loans for Land Procurement, Land Cultivation, and Construction	368.284	335.906	90.930	-		795.119
11	Kredit Pegawai atau Pensiunan Employee or Retired Loans	79.420	713.794	1.390.135	23.024.008		25.207.356
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business & Retail Portfolio	3.119	1.770	1.551	7.446		13.886
13	Tagihan kepada Korporasi Receivables on Corporate	11.371.309	2.464.522	2.905.437	1.894.448		18.635.716
14	Tagihan yang Telah Jatuh Tempo Past Due Receivables	346.213	21.406	112.140	104.071		583.830
15	Aset Lainnya Other Assets					1.601.733	1.601.733
	Jumlah Total	17.075.679	6.519.570	4.786.849	25.742.581	3.818.607	57.943.287

dalam jutaan Rupiah
in million Rupiah

No	Kategori Portofolio Portfolio Categories	31 Desember 2023 December 31, 2023					
		Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak Net Receivables Based on Remaining Contract Term					Jumlah Total
		≤ 1 tahun ≤ 1 year	> 1 tahun s.d 3 tahun > 1 to 3 years	> 3 tahun s.d 5 tahun > 3 to 5 years	> 5 tahun > 5 years	Non Kontraktual Non-Contractual	
1	Tagihan Kepada Pemerintah Receivables on Government	2.429.156	1.503.548	886.477	-	2.233.661	7.052.842
2	Tagihan Kepada Entitas Sektor Publik Receivables on Public Sector Entities	286	14.942	-	-	-	15.228
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Tagihan Kepada Bank Receivables on Banks	189.137	901	54	53	267.364	457.509
5	Tagihan berupa Covered Bond Receivables in the form of Covered Bond	-	-	-	-	-	-



dalam jutaan Rupiah
in million Rupiah

No	Kategori Portofolio Portfolio Categories	31 Desember 2023 December 31, 2023					
		Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak Net Receivables Based on Remaining Contract Term					Jumlah Total
		≤ 1 tahun ≤ 1 year	> 1 tahun s.d 3 tahun > 1 to 3 years	> 3 tahun s.d 5 tahun > 3 to 5 years	> 5 tahun > 5 years	Non Kontraktual Non-Contractual	
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables on Securities Companies and Other Financial Service Institutions	525.220	91.253	4.488	183.238	-	804.198
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables in the form of Securities/Subordinated Receivables, Equity, and Other Capital Instruments	-	-	-	-	-	-
8	Kredit Beragun Properti Rumah Tinggal Loans Secured by Residential Property	5.281	2.697	36.376	4.838	-	49.194
9	Kredit Beragun Properti Komersial Loans Secured by Commercial Real Estate	871.262	24.145	1.191.644	460.687	-	2.547.739
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Loans for Land Procurement, Land Cultivation, and Construction	367.272	314.387	121.898	3.143	-	806.700
11	Kredit Pegawai atau Pensiunan Employee or Retired Loans	77.518	651.047	1.298.194	20.388.983	-	22.415.743
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business & Retail Portfolio	8.525	1.413	967	3.449	-	14.354
13	Tagihan kepada Korporasi Receivables on Corporate	12.892.892	2.168.182	1.968.972	1.758.538	-	18.788.585
14	Tagihan yang Telah Jatuh Tempo Past Due Receivables	200.621	25.050	9.767	116.090	-	351.527
15	Aset Lainnya Other Assets	-	-	-	-	1.173.892	1.173.892
Jumlah Total		17.567.169	4.797.565	5.518.839	22.919.020	3.674.918	54.477.511

Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak Disclosure of Net Receivables by Remaining Contract Term

1. Pengungkapan tagihan bersih dilakukan untuk eksposur aset di laporan posisi keuangan, eksposur di transaksi rekening administratif dan eksposur yang menimbulkan risiko kredit akibat kegagalan pihak lawan (counterparty credit risk).
Net charge-off disclosures are made for asset exposures in the statement of financial position, exposures in administrative account transactions and exposures that give rise to counterparty credit risk.
2. Penetapan kategori portofolio dan perhitungan tagihan bersih mengacu pada ketentuan mengenai pedoman perhitungan aset tertimbang menurut risiko untuk risiko kredit dengan menggunakan pendekatan standar.
The determination of portfolio categories and the calculation of net charge-offs refer to the provisions regarding the guidelines for calculating risk-weighted assets for credit risk using the standardized approach.

3. Pemetaan ke dalam skala waktu dilakukan berdasarkan sisa waktu sampai dengan jatuh tempo sesuai kontrak untuk pos laporan posisi keuangan, Transaksi Rekening Administratif dan eksposur yang menimbulkan Risiko Kredit akibat kegagalan pihak lawan yang memiliki jatuh tempo kontraktual. Untuk pos laporan posisi keuangan, transaksi rekening administratif dan eksposur yang menimbulkan Risiko Kredit akibat kegagalan pihak lawan yang tidak memiliki jatuh tempo kontraktual (*non maturity items*) dimasukkan ke dalam kolom non-kontraktual.

Mapping into time scale is done based on the remaining time until contractual maturity for statement of financial position items, Administrative Account Transactions and exposures that give rise to Credit Risk due to counterparty failure that have contractual maturity. For statement of financial position items, administrative account transactions and exposures that give rise to Credit Risk due to counterparty default that do not have contractual maturities (non-maturity items) are included in the non-contractual column.

Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank secara Individual

Disclosure of Net Receivables by Economic Sectors - Bank Only

No.	Sektor Ekonomi	Tagihan Kepada Pemerintah Receivables on Government	Tagihan Kepada Entitas Sektor Publik Receivables on Public Entity Sector	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	Tagihan Kepada Bank Receivables on Banks	Tagihan berupa Covered Bond Receivables in the form of Covered Bond	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables on Securities Companies and Other Financial Service Institutions	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
31 Desember 2024								
1	Pertanian, Kehutanan, dan Perikanan		-			-		
2	Pertambangan dan Penggalian		15.616			-		
3	Industri pengolahan		4.048					
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	4.802.702	-		218.954		1.354.628	
12	Real Estate		-					
13	Aktivitas Profesi, Ilmiah, dan Teknis		-					
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya		-					



dalam jutaan Rupiah
in million Rupiah

Tagihan berupa Surat Berharga/ Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya <i>Receivables in the form of Securities/ Subordinated Receivables, Equity, and Other Capital Instruments</i>	Kredit Beragun Properti Rumah Tinggal <i>Loans Secured by Residential Property</i>	Kredit Beragun Properti Komersial <i>Loans Secured by Commercial Real Estate</i>	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi <i>Loans for Land Procurement, Land Cultivation, and Construction</i>	Kredit Pegawai/Pensiunan <i>Employee/Retired Loans</i>	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel <i>Receivables on Micro, Small Business & Retail Portfolio</i>	Tagihan kepada Korporasi <i>Receivables on Corporate</i>	Tagihan yang Telah Jatuh Tempo <i>Past Due Receivables</i>	Aset Lainnya <i>Other Assets</i>	Economic Sectors
(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	
December 31, 2024									
	-	1.457	-	1.424	8	1.381.345	324		Agriculture, Forestry, and Fishery
	-	44.004	-	-	-	2.643.859	-		Mining and Quarrying
	3.216	463.735	-	2.583	2.177	9.866.404	397.496		Manufacturing
	-	-	-	-	-	59.996	-		Procurement of Electricity, Gas, Steam/Hot Water and Cold Air
	-	-	-	81	-	-	9.935		Water Management, Waste Water Management, and Waste Recycle Management
	-	1.998	795.119	32	668	-	41.240		Construction
	2.458	127.026	-	5.990.655	7.746	1.165.305	21.175		Wholesale and retail trading; Repair and Maintenance for Cars and Motorcycles
	-	61.534	-	153	651	550.578	-		Transportation and Warehousing
	-	245.441	-	6.623	370	324.491	1.637		Hotel and Food & Beverage
	-	-	-	515	-	119.818	19		Information and Communication
	-	-	-	2.591	-	59.032	-		Financial Activities and Insurances
	-	1.107.195	-	-	-	525.941	20.847		Real Estate
	-	-	-	2.432	-	182.775	-		Professional, Scientific, and Technical Activities
	602	-	-	547.330	1.718	340.198	1.164		Rental and Lease Activities without Option Rights, Employment, Travel Agents, and Other Business Support

No.	Sektor Ekonomi	Tagihan Kepada Pemerintah Receivables on Government	Tagihan Kepada Entitas Sektor Publik Receivables on Public Entity Sector	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	Tagihan Kepada Bank Receivables on Banks	Tagihan berupa Covered Bond Receivables in the form of Covered Bond	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables on Securities Companies and Other Financial Service Institutions	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
31 Desember 2024								
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	2.643.012	-					
Jumlah		7.445.713	19.664	-	218.954	-	1.354.628	

No.	Sektor Ekonomi	Tagihan Kepada Pemerintah Receivables on Government	Tagihan Kepada Entitas Sektor Publik Receivables on Public Entity Sector	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	Tagihan Kepada Bank Receivables on Banks	Tagihan berupa Covered Bond Receivables in the form of Covered Bond	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables on Securities Companies and Other Financial Service Institutions	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
31 Desember 2023								
1	Pertanian, Kehutanan, dan Perikanan	-	-	-	-	-	-	
2	Pertambangan dan Penggalian	-	14.942	-	-	-	-	
3	Industri pengolahan	-	286	-	-	-	-	
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin	-	-	-	-	-	-	



dalam jutaan Rupiah
in million Rupiah

Tagihan berupa Surat Berharga/ Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya <i>Receivables in the form of Securities/ Subordinated Receivables, Equity, and Other Capital Instruments</i>	Kredit Beragun Properti Rumah Tinggal <i>Loans Secured by Residential Property</i>	Kredit Beragun Properti Komersial <i>Loans Secured by Commercial Real Estate</i>	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi <i>Loans for Land Procurement, Land Cultivation, and Construction</i>	Kredit Pegawai/ Pensiunan Employee/ Retired Loans	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel <i>Receivables on Micro, Small Business & Retail Portfolio</i>	Tagihan kepada Korporasi <i>Receivables on Corporate</i>	Tagihan yang Telah Jatuh Tempo <i>Past Due Receivables</i>	Aset Lainnya <i>Other Assets</i>	Economic Sectors
(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	
December 31, 2024									
-	-	-	-	-	-	-	-	-	Public Administration, Defense and Compulsory Social Security
-	-	-	-	48.651	115	11.198	35	-	Education
-	-	-	-	8.375	434	-	-	-	Human Health and Social Work Activities
-	-	-	-	134	-	321.301	-	-	Arts, Entertainment and Recreation
-	-	-	-	2.680	-	73.700	-	-	Other Service Activities
-	-	-	-	-	-	-	-	-	Activities of Households as Employers
-	-	-	-	1.499	-	-	-	-	International Institution and Other Extra International Agencies
2.196	614	-	4.164.983	-	-	103.315	43.042	-	Non-Business Field
2.506	1.987	-	14.426.616	-	-	906.459	46.916	1.601.733	Others
-	10.978	2.054.991	795.119	25.207.356	13.886	18.635.716	583.830	1.601.733	Total

dalam jutaan Rupiah
in million Rupiah

Tagihan berupa Surat Berharga/ Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya <i>Receivables in the form of Securities/ Subordinated Receivables, Equity, and Other Capital Instruments</i>	Kredit Beragun Properti Rumah Tinggal <i>Loans Secured by Residential Property</i>	Kredit Beragun Properti Komersial <i>Loans Secured by Commercial Real Estate</i>	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi <i>Loans for Land Procurement, Land Cultivation, and Construction</i>	Kredit Pegawai/ Pensiunan Employee/ Retired Loans	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel <i>Receivables on Micro, Small Business & Retail Portfolio</i>	Tagihan kepada Korporasi <i>Receivables on Corporate</i>	Tagihan yang Telah Jatuh Tempo <i>Past Due Receivables</i>	Aset Lainnya <i>Other Assets</i>	Economic Sectors
(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	
December 31, 2023									
-	-	1.581	-	1.337	15	995.728	529	-	Agriculture, Forestry, and Fishery
-	-	43.299	-	272	-	1.739.302	-	-	Mining and Quarrying
-	588	818.103	-	2.651	147	10.473.603	79.746	-	Manufacturing
-	-	-	-	-	135	-	-	-	Procurement of Electricity, Gas, Steam/Hot Water and Cold Air



No.	Sektor Ekonomi	Tagihan Kepada Pemerintah Receivables on Government	Tagihan Kepada Entitas Sektor Publik Receivables on Public Entity Sector	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	Tagihan Kepada Bank Receivables on Banks	Tagihan berupa Covered Bond Receivables in the form of Covered Bond	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables on Securities Companies and Other Financial Service Institutions	
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	4.611.050	-	-	457.509	-	804.198	
12	Real Estate	-	-	-	-	-	-	
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	-	-	-	-	-	-	



dalam jutaan Rupiah
in million Rupiah

Tagihan berupa Surat Berharga/ Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya <i>Receivables in the form of Securities/ Subordinated Receivables, Equity, and Other Capital Instruments</i>	Kredit Beragun Properti Rumah Tinggal <i>Loans Secured by Residential Property</i>	Kredit Beragun Properti Komersial <i>Loans Secured by Commercial Real Estate</i>	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi <i>Loans for Land Procurement, Land Cultivation, and Construction</i>	Kredit Pegawai/ Pensiunan Employee/ Retired Loans	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel <i>Receivables on Micro, Small Business & Retail Portfolio</i>	Tagihan kepada Korporasi <i>Receivables on Corporate</i>	Tagihan yang Telah Jatuh Tempo <i>Past Due Receivables</i>	Aset Lainnya <i>Other Assets</i>	Economic Sectors
-	-	-	-	60	-	6.169	-	-	Water Management, Waste Water Management, and Waste Recycle Management
-	-	214.574	806.700	-	-	-	37.018	-	Construction
-	3.239	159.385	-	5.047.680	5.666	1.747.440	88.824	-	Wholesale and retail trading; Repair and Maintenance for Cars and Motorcycles
-	-	58.908	-	819	-	331.938	94	-	Transportation and Warehousing
-	2.511	-	-	8.384	339	320.911	21	-	Hotel and Food & Beverage
-	-	-	-	190	-	137.019	20	-	Information and Communication
-	-	-	-	2.782	-	200.411	539	-	Financial Activities and Insurances
-	-	1.247.015	-	-	-	732.610	26.442	-	Real Estate
-	-	-	-	2.817	-	8.435	43	-	Professional, Scientific, and Technical Activities
-	-	1.996	-	607.703	7.347	570.490	4.513	-	Rental and Lease Activities without Option Rights, Employment, Travel Agents, and Other Business Support
-	-	-	-	37.113	-	-	334	-	Public Administration, Defense and Compulsory Social Security
-	-	-	-	55.946	224	11.542	197	-	Education
-	-	-	-	9.108	474	-	-	-	Human Health and Social Work Activities
-	-	-	-	66	-	-	-	-	Arts, Entertainment and Recreation
-	35.374	-	-	13.013	7	127.830	-	-	Other Service Activities
-	-	-	-	-	-	-	-	-	Activities of Households as Employers

No.	Sektor Ekonomi	Tagihan Kepada Pemerintah Receivables on Government	Tagihan Kepada Entitas Sektor Publik Receivables on Public Entity Sector	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	Tagihan Kepada Bank Receivables on Banks	Tagihan berupa Covered Bond Receivables in the form of Covered Bond	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables on Securities Companies and Other Financial Service Institutions	
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya	-	-	-	-	-	-	
22	Bukan Lapangan Usaha	-	-	-	-	-	-	
23	Lainnya	2.441.792	-	-	-	-	-	
Jumlah		7.052.842	15.228	-	457.509	-	804.198	

Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi

Disclosure of Net Receivables by Economic Sector

1. Pengungkapan tagihan bersih dilakukan untuk eksposur aset di laporan posisi keuangan, eksposur di transaksi rekening administratif dan eksposur yang menimbulkan risiko kredit akibat kegagalan pihak lawan (*counterparty credit risk*).
Net charge-off disclosures are made for asset exposures in the statement of financial position, exposures in administrative account transactions and exposures that give rise to counterparty credit risk.
2. Penetapan kategori portofolio dan perhitungan tagihan bersih mengacu pada ketentuan Otoritas Jasa Keuangan mengenai pedoman perhitungan aset tertimbang menurut risiko untuk risiko kredit dengan menggunakan pendekatan standar.
The determination of portfolio categories and the calculation of net charge-offs refer to the provisions of the OJK regarding guidelines for calculating risk-weighted assets for credit risk using the standardized approach.
3. Pembagian sektor ekonomi mengacu pada sektor ekonomi yang tercantum dalam laporan bulanan kepada otoritas, dengan tambahan sektor Lainnya untuk sektor ekonomi dari tagihan bersih yang tidak dapat digolongkan dalam salah satu sektor yang ada.
The division of economic sectors refers to the economic sectors listed in the monthly reports to the authority, with the addition of the Other sector for economic sectors of the net bill that cannot be classified in one of the existing sectors.



dalam jutaan Rupiah
in million Rupiah

Tagihan berupa Surat Berharga/ Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya <i>Receivables in the form of Securities/ Subordinated Receivables, Equity, and Other Capital Instruments</i>	Kredit Beragun Properti Rumah Tinggal <i>Loans Secured by Residential Property</i>	Kredit Beragun Properti Komersial <i>Loans Secured by Commercial Real Estate</i>	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi <i>Loans for Land Procurement, Land Cultivation, and Construction</i>	Kredit Pegawai/ Pensiunan <i>Employee/ Retired Loans</i>	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel <i>Receivables on Micro, Small Business & Retail Portfolio</i>	Tagihan kepada Korporasi <i>Receivables on Corporate</i>	Tagihan yang Telah Jatuh Tempo <i>Past Due Receivables</i>	Aset Lainnya <i>Other Assets</i>	Economic Sectors
-	-	-	-	1.578	-	-	-	-	International Institution and Other Extra International Agencies
-	3.628	645	-	5.709.737	-	97.046	57.940	-	Non-Business Field
-	3.855	2.232	-	10.914.488	-	1.288.109	55.266	1.173.892	Others
-	49.194	2.547.739	806.700	22.415.743	14.354	18.788.585	351.527	1.173.892	Total

Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah - Bank secara Individual

Disclosure of Receivables and Provisioning by Region - Bank Only

dalam jutaan Rupiah
in million Rupiah

No	Kategori Portofolio Portfolio Categories	31 Desember 2024 December 31, 2024			
		Tagihan Bersih Berdasarkan Wilayah Net Receivables by Region			
		Jawa Barat West Java	Jakarta	Lainnya Others	Jumlah Total
1	Tagihan Receivables	9.158.007	34.312.125	14.462.680	57.932.813
2	Tagihan yang mengalami peningkatan dan pemburukan risiko kredit (Stage 2 dan Stage 3) Impaired receivables (Stage 2 and Stage 3)				
3	a. Belum jatuh tempo a. Non past due	61.525	1.390.616	500.797	1.952.938
4	b. Telah jatuh tempo b. Past due	37.374	729.444	77.566	844.384
5	CKPN - Stage 1 Allowance for impairment losses (CKPN) - Stage 1	20.887	96.807	32.738	150.432
6	CKPN - Stage 2 Allowance for impairment losses (CKPN) - Stage 2	1.876	290.484	106.748	399.108
7	CKPN - Stage 3 Allowance for impairment losses (CKPN) - Stage 3	13.929	220.364	28.453	262.746
8	Tagihan yang dihapus buku Written-off receivables	5.239	238.154	6.878	250.271

Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah

Disclosure of Receivables and Provisions by Region

1. Tagihan adalah nilai aset keuangan yang tercatat dalam laporan posisi keuangan sebelum dikurangi CKPN (gross).
Receivables are the value of financial assets recorded in the statement of financial position before deducting CKPN (gross).
2. Definisi penurunan nilai dan perhitungan CKPN aset keuangan mengacu pada standar akuntansi keuangan yang berlaku.
The definition of impairment and the calculation of CKPN for financial assets refer to the applicable financial accounting standards.
3. Pembagian wilayah dilakukan berdasarkan kebijakan masing-masing Bank, sesuai laporan manajemen. Pembagian wilayah ditetapkan paling sedikit 3 (tiga) wilayah. Bank harus mengungkapkan dalam laporan, rincian dari masing-masing wilayah.
The division of regions is carried out based on the policies of each Bank, according to the management report. The division of regions is determined by at least 3 (three) regions. The Bank must disclose in the report, the details of each region.
4. Penentuan wilayah dilakukan berdasarkan lokasi proyek dari debitur.
The determination of the region is based on the project location of the debtor.
5. Tagihan yang telah jatuh tempo mengacu pada definisi kategori portofolio Tagihan yang Telah Jatuh Tempo dalam ketentuan Otoritas Jasa Keuangan mengenai pedoman perhitungan aset tertimbang menurut risiko untuk risiko kredit dengan menggunakan pendekatan standar.
Past due receivables refer to the definition of the portfolio category of Past Due Receivables in the provisions of the OJK regarding guidelines for calculating risk-weighted assets for credit risk using the standardized approach.
6. Tagihan yang dihapus buku merupakan tagihan yang telah dihapus buku selama periode berjalan.
Write-off receivables represent receivables that have been written off during the current period.
7. Untuk Laporan posisi Juli - Desember 2020, Bank dapat mengosongkan laporan posisi tahun sebelumnya.
For the July - December 2020 position report, the Bank may leave the previous year's position report blank.



dalam jutaan Rupiah
in million Rupiah

No	Kategori Portofolio Portfolio Categories	31 Desember 2023 December 31, 2023			
		Tagihan Bersih Berdasarkan Wilayah Net Receivables by Region			
		Jawa Barat West Java	Jakarta	Lainnya Others	Jumlah Total
1	Tagihan Receivables	8.358.904	32.548.553	12.687.385	53.594.842
2	Tagihan yang mengalami peningkatan dan pemburukan risiko kredit (Stage 2 dan Stage 3) Impaired receivables (Stage 2 and Stage 3)				
3	a. Belum jatuh tempo a. Non past due	91.081	1.679.305	437.639	2.208.025
4	b. Telah jatuh tempo b. Past due	87.956	332.176	130.713	550.845
5	CKPN - Stage 1 Allowance for impairment losses (CKPN) - Stage 1	18.549	89.968	26.891	135.409
6	CKPN - Stage 2 Allowance for impairment losses (CKPN) - Stage 2	4.418	319.787	57.300	381.505
7	CKPN - Stage 3 Allowance for impairment losses (CKPN) - Stage 3	37.948	112.334	52.139	202.420
8	Tagihan yang dihapus buku Written-off receivables	4.142	11.736	6.474	22.352

Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi

Receivables and Provisioning based on Economic Sectors

No.	Sektor Ekonomi	Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables		Cadangan kerugian penurunan nilai (CKPN) - Stage 1 Allowance for impairment losses (CKPN) - Stage 1
			Belum Jatuh Tempo Non Past Due	Telah jatuh tempo Past Due	
(1)	(2)	(3)	(4)	(5)	(6)
31 Desember 2024					
1	Pertanian, Kehutanan, dan Perikanan	1.396.633	165.685	354	6.775
2	Pertambangan dan Penggalian	2.745.233	182.616	-	13.595
3	Industri pengolahan	10.684.688	758.918	558.297	35.177
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin	52.512	-	-	251
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah	11.306	-	11.225	0
6	Konstruksi	988.913	286.120	57.298	3.107
7	Perdagangan besar dan eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor	7.422.593	91.751	44.599	19.532
8	Pengangkutan dan Pergudangan	693.384	-	-	3.483
9	Penyediaan Akomodasi dan Penyediaan Makan Minum	577.572	-	2.533	3.662
10	Informasi dan Komunikasi	120.185	-	33	818
11	Aktivitas Keuangan dan Asuransi	537.151	-	-	1.589
12	Real Estate	1.852.855	258.454	23.528	9.640
13	Aktivitas Profesi, Ilmiah, dan Teknis	181.973	-	-	1.042
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya	936.961	4.146	1.994	3.119
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib	-	-	-	-
16	Pendidikan	60.031	6.379	60	143
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial	8.808	-	-	22
18	Kesenian, Hiburan, dan Rekreasi	321.434	-	-	1.532
19	Aktivitas Jasa Lainnya	76.361	38	-	364
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja	-	-	-	-
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya	1.499	-	-	3
22	Bukan Lapangan Usaha	4.342.176	54.690	69.693	9.736
23	Lainnya	24.920.544	144.140	74.769	36.841
Jumlah		57.932.813	1.952.938	844.384	150.432
31 Desember 2023					
1	Pertanian, Kehutanan, dan Perikanan	976.941	131.395	1.914	4.386
2	Pertambangan dan Penggalian	1.521.132	29.476	-	6.301
3	Industri pengolahan	10.893.091	1.090.366	110.323	39.076



dalam jutaan Rupiah
in million Rupiah

	Cadangan kerugian penurunan nilai (CKPN) - Stage 2 Allowance for impairment losses (CKPN) - Stage 2	Cadangan kerugian penurunan nilai (CKPN) - Stage 3 Allowance for impairment losses (CKPN) - Stage 3	Tagihan yang dihapus buku Written-Off Receivables	Economic Sectors
	(7)	(8)	(9)	
December 31, 2024				
	38.629	31	1.615	Agriculture, Forestry, and Fishery
	44.432	-	-	Mining and Quarrying
	154.225	161.032	163.866	Manufacturing
	-	-	-	Procurement of Electricity, Gas, Steam/Hot Water and Cold Air
	-	1.296	-	Water Management, Waste Water Management, and Waste Recycle Management
	135.757	16.058	10.909	Construction
	2.827	23.449	35.937	Wholesale and etail trading; Repair and Maintenance for Cars and Motorcycles
	-	-	-	Transportation and Warehousing
	-	896	-	Hotel and Food & Beverage
	-	14	-	Information and Communication
	-	-	31.169	Financial Activities and Insurances
	17.444	4.610	-	Real Estate
	-	-	-	Professional, Scientific, and Technical Activities
	62	833	1.419	Rental and Lease Activities without Option Rights, Employment, Travel Agents, and Other Business Support
	-	-	-	Public Administration, Defense and Compulsory Social Security
	34	25	-	Education
	-	-	-	Human Health and Social Work Activities
	-	-	-	Arts, Entertainment and Recreation
	0	-	-	Other Service Activities
	-	-	-	Activities of Households as Employers
	-	-	-	International Institution and Other Extra International Agencies
	1.375	26.651	1.395	Non-Business Field
	4.322	27.852	3.961	Others
	399.108	262.746	250.271	Total
December 31, 2023				
	1.630	1.665	30	Agriculture, Forestry, and Fishery
	1.409	-	8.031	Mining and Quarrying
	186.177	32.838	-	Manufacturing

No.	Sektor Ekonomi	Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables		Cadangan kerugian penurunan nilai (CKPN) - Stage 1 Allowance for impairment losses (CKPN) - Stage 1
			Belum Jatuh Tempo Non Past Due	Telah jatuh tempo Past Due	
4	Pengadaan Listrik, Gas, Uap/Air Panas dan Udara Dingin	135	-	-	0
5	Pengelolaan Air, Pengelolaan Air Limbah, Pengelolaan dan Daur Ulang Sampah	6.230	-	-	20
6	Konstruksi	1.194.218	354.495	48.081	4.069
7	Perdagangan besar dan eceran; Reparasi dan Perawatan Mobil dan Sepeda Motor	7.106.787	65.663	152.674	21.295
8	Pengangkutan dan Pergudangan	391.611	-	202	1.603
9	Penyediaan Akomodasi dan Penyediaan Makan Minum	311.382	18	36	801
10	Informasi dan Komunikasi	137.129	-	33	919
11	Aktivitas Keuangan dan Asuransi	5.990.091	31.079	2.366	3.755
12	Real Estate	2.027.192	245.126	-	9.224
13	Aktivitas Profesi, Ilmiah, dan Teknis	11.334	97	73	50
14	Aktivitas Penyewaan dan Sewa Guna Usaha Tanpa Hak Opsi, Ketenagakerjaan, Agen Perjalanan, dan Penunjang Usaha Lainnya	1.182.976	22.943	8.654	4.120
15	Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib	37.759	373	611	97
16	Pendidikan	68.103	593	358	191
17	Aktivitas Kesehatan Manusia dan Aktivitas Sosial	9.582	-	-	22
18	Kesenian, Hiburan, dan Rekreasi	66	-	-	0
19	Aktivitas Jasa Lainnya	176.208	185	-	952
20	Aktivitas Rumah Tangga sebagai Pemberi Kerja	-	-	-	-
21	Aktivitas Badan Internasional dan Badan Ekstra Internasional Lainnya	1.578	-	-	3
22	Bukan Lapangan Usaha	5.913.473	98.884	98.136	12.641
23	Lainnya	15.637.823	137.331	127.387	25.884
Jumlah		53.594.842	2.208.025	550.845	135.409

Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi

Disclosure of Receivables and Provisions by Economic Sector

1. Tagihan adalah nilai aset keuangan yang tercatat dalam laporan posisi keuangan sebelum dikurangi CKPN (gross).
Receivables are the value of financial assets recorded in the statement of financial position before deducting CKPN (gross).
2. Definisi penurunan nilai dan perhitungan CKPN aset keuangan mengacu pada standar akuntansi keuangan yang berlaku.
The definition of impairment and the calculation of CKPN for financial assets refer to the applicable financial accounting standards
3. Pembagian sektor ekonomi mengacu pada sektor ekonomi yang tercantum dalam laporan bulanan ke otoritas, dengan tambahan sektor lainnya untuk sektor ekonomi dari tagihan yang tidak dapat digolongkan dalam salah satu sektor yang ada.
The division of economic sectors refers to the economic sectors listed in the monthly reports to the authority, with the addition of other sectors for economic sectors of the bills that cannot be classified in one of the existing sectors.



dalam jutaan Rupiah
in million Rupiah

	Cadangan kerugian penurunan nilai (CKPN) - Stage 2 Allowance for impairment losses (CKPN) - Stage 2	Cadangan kerugian penurunan nilai (CKPN) - Stage 3 Allowance for impairment losses (CKPN) - Stage 3	Tagihan yang dihapus buku Written-Off Receivables	Economic Sectors
	-	-	-	Procurement of Electricity, Gas, Steam/Hot Water and Cold Air
	-	-	-	Water Management, Waste Water Management, and Waste Recycle Management
	126.213	11.039	-	Construction
	12.815	63.842	1.384	Wholesale and etail trading; Repair and Maintenance for Cars and Motorcycles
	-	108	-	Transportation and Warehousing
	1	15	-	Hotel and Food & Beverage
	-	13	-	Information and Communication
	23.749	2.345	-	Financial Activities and Insurances
	18.580	4.972	-	Real Estate
	9	30	-	Professional, Scientific, and Technical Activities
	433	4.164	4	Rental and Lease Activities without Option Rights, Employment, Travel Agents, and Other Business Support
	36	277	-	Public Administration, Defense and Compulsory Social Security
	41	160	-	Education
	-	-	-	Human Health and Social Work Activities
	-	-	-	Arts, Entertainment and Recreation
	11	-	-	Other Service Activities
	-	-	-	Activities of Households as Employers
	-	-	-	International Institution and Other Extra International Agencies
	4.251	40.229	7.033	Non-Business Field
	6.150	40.723	5.870	Others
	381.505	202.420	22.352	Total

- Tagihan yang telah jatuh tempo mengacu pada definisi kategori portofolio Tagihan yang Telah Jatuh Tempo dalam ketentuan Otoritas Jasa Keuangan mengenai pedoman perhitungan aset tertimbang menurut risiko untuk risiko kredit dengan menggunakan pendekatan standar.

Past due receivables refer to the definition of the portfolio category of Past Due Receivables in the provisions of the OJK regarding guidelines for calculating risk-weighted assets for credit risk using the standardized approach.

- Tagihan yang dihapus buku merupakan tagihan yang telah dihapus buku selama periode berjalan.

Write-off receivables represent receivables that have been written off during the current period.

Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai - Bank secara Individual

Disclosure of Movements of Allowance for Impairment Losses - Bank Only

No.	Keterangan	31 Desember 2024 December 31, 2024		
		Stage 1	Stage 2	Stage 3
(1)	(2)	(3)	(4)	(5)
1	Saldo awal CKPN	134.455	381.505	202.420
2	Pembentukan (pemulihan) CKPN pada periode berjalan (Net)			
	a. Pembentukan CKPN pada periode berjalan	43.529	76.086	311.446
	b. Pemulihan CKPN pada periode berjalan	(32.792)	(58.482)	(848)
3	CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada periode berjalan			(250.271)
4	Pembentukan (pemulihan) lainnya pada periode berjalan			
	Saldo akhir CKPN	(145.192)	399.108	(262.746)

Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai

Disclosure of Mutation Details of Allowance for Impairment Losses

- Definisi penurunan nilai dan perhitungan CKPN aset keuangan mengacu pada standar akuntansi keuangan.
The definition of impairment and the calculation of CKPN for financial assets refer to financial accounting standards.
- Pembentukan (pemulihan) lainnya dilaporkan antara lain untuk selisih penjabaran valuta asing.
Other provisions (recoveries) are reported among others for foreign exchange translation differences.
- Untuk Laporan posisi Juli - Desember 2020, Bank dapat mengosongkan laporan posisi tahun sebelumnya.
For the July - December 2020 position report, the Bank may leave the previous year's position report blank.

Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat - Bank secara Individual

Disclosure of Net Receivables by Portfolio and Rating Category - Bank Only

No.	Kategori Portofolio Portfolio Category	Tagihan Bersih Net Receivables					
		Lembaga Pemeringkat Rating Company	Peringkat Jangka Panjang Long-Term Rating				
		Standard and Poor's	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-
		Fitch Ratings	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-
		Moody's	Aaa	Aa1 s.d Aa3	A1 s.d A3	Baa1 s.d Baa3	Ba1 s.d Ba3
		PT Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn)	A+(idn) s.d A-(idn)	BBB+(idn) s.d BBB-(idn)	BB+(idn) s.d BB-(idn)
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d idAA-	idA+ s.d idA-	id BBB+ s.d id BBB-	id BB+ s.d id BB-
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
31 Desember 2024							
1	Tagihan Kepada Pemerintah Receivables on Government		7.445.713				
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		16.508	33		3.302	



dalam jutaan Rupiah
in million Rupiah

	31 Desember 2023 December 31, 2023			Description
	Stage 1	Stage 2	Stage 3	
	(6)	(7)	(8)	
	133.889	274.015	280.299	Balance beginning on CKPN
				Establishment (recovery) of Allowance for Imporment Losses (CKPN) at the year (Net)
	55.701	183.782	123.516	2.a Establishment of Allowance for Impairment Losses (CKPN) at the year
	(52.526)	(76.292)	(179.043)	2.b Recovery of Allowance for Impairment Losses (CKPN) at the year
			(22.352)	CKPN is used to write-off on claims at the year
				Other establishment (recovery) at the year
	134.445	381.505	202.420	Balance end of CKPN

dalam jutaan Rupiah
in million Rupiah

Tagihan Bersih Net Receivables								
Peringkat Jangka Panjang Long-Term Rating			Peringkat Jangka Pendek Short-Term Rating				Tanpa Peringkat Unrated	Jumlah Total
	B+ s.d B-	< B-	A-1	A-2	A-3	< A-3		
	B+ s.d B-	< B-	F1+ s.d F1	F2	F3	< F3		
	B1 s.d B3	< B3	P-1	P-2	P-3	< P-3		
	B+(idn) s.d B-(idn)	< B-(idn)	F1+(idn) s.d F1(idn)	F2(idn)	F3(idn)	< F3(idn)		
	id B+ s.d id B-	< idB-	idA1	idA2	idA3 - idA4	< idA4		
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
December 31, 2024								
								7.445.713
							19.664	19.664
								-
							199.111	218.954

Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat - Bank secara Individual
Disclosure of Net Receivables by Portfolio and Rating Category - Bank Only

No.	Kategori Portofolio Portfolio Category	Tagihan Bersih Net Receivables					
		Lembaga Pemeringkat Rating Company	Peringkat Jangka Panjang Long-Term Rating				
		Standard and Poor's	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-
		Fitch Ratings	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-
		Moody's	Aaa	Aa1 s.d Aa3	A1 s.d A3	Baa1 s.d Baa3	Ba1 s.d Ba3
		PT Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn)	A+(idn) s.d. A-(idn)	BBB+(idn) s.d BBB-(idn)	BB+(idn) s.d BB-(idn)
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d idAA-	idA+ s.d id A-	id BBB+ s.d id BBB-	id BB+ s.d id BB-
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
5	Tagihan berupa Covered Bond Receivables in the form of Covered Bond						
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables on Securities Companies and Other Financial Service Institutions						
7	Tagihan berupa Surat Berharga/ Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables in the form of Securities/ Subordinated Receivables, Equity, and Other Capital Instruments						
8	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property						
9	Kredit Beragun Properti Komersial Loans Secured by Commercial Real Estate						
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Loans for Land Procurement, Land Cultivation, and Construction						
11	Kredit Pegawai/Pensiunan Employee or Retired Loans						
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business & Retail Portfolio						
13	Tagihan kepada Korporasi Receivables on Corporate						
14	Tagihan yang Telah Jatuh Tempo Past Due Receivables						
15	Aset Lainnya Other Assets						
Jumlah Total			7.462.222	33	-	3.302	-
31 Desember 2023							
1	Tagihan Kepada Pemerintah Receivables on Government		7.052.842				



dalam jutaan Rupiah
in million Rupiah

Tagihan Bersih Net Receivables								
Peringkat Jangka Panjang Long-Term Rating			Peringkat Jangka Pendek Short-Term Rating				Tanpa Peringkat Unrated	Jumlah Total
	B+ s.d B-	< B-	A-1	A-2	A-3	< A-3		
	B+ s.d B-	< B-	F1+ s.d F1	F2	F3	< F3		
	B1 s.d B3	< B3	P-1	P-2	P-3	< P-3		
	B+(idn) s.d B-(idn)	< B-(idn)	F1+(idn) s.d F1(idn)	F2(idn)	F3(idn)	< F3(idn)		
	id B+ s.d id B-	< idB-	idA1	idA2	idA3 - idA4	< idA4		
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
								-
							1.354.628	1.354.628
								-
							18.635.716	18.635.716
	-	-	-	-	-	-	20.209.119	27.674.675
							December 31, 2023	
								7.052.842

Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat - Bank secara Individual
Disclosure of Net Receivables by Portfolio and Rating Category - Bank Only

No.	Kategori Portofolio Portfolio Category	Tagihan Bersih Net Receivables					
		Lembaga Pemeringkat Rating Company	Peringkat Jangka Panjang Long-Term Rating				
		Standard and Poor's	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-
		Fitch Ratings	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-
		Moody's	Aaa	Aa1 s.d Aa3	A1 s.d A3	Baa1 s.d Baa3	Ba1 s.d Ba3
		PT Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn)	A+(idn) s.d A-(idn)	BBB+(idn) s.d BBB-(idn)	BB+(idn) s.d BB-(idn)
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d idAA-	idA+ s.d id A-	id BBB+ s.d id BBB-	id BB+ s.d id BB-
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
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		181.721	32		3.262	
5	Tagihan berupa Covered Bond Receivables in the form of Covered Bond						
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables on Securities Companies and Other Financial Service Institutions						
7	Tagihan berupa Surat Berharga/ Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables in the form of Securities/ Subordinated Receivables, Equity, and Other Capital Instruments						
8	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property						
9	Kredit Beragun Properti Komersial Loans Secured by Commercial Real Estate						
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Loans for Land Procurement, Land Cultivation, and Construction						
11	Kredit Pegawai/Pensiunan Employee or Retired Loans						
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business & Retail Portfolio						
13	Tagihan kepada Korporasi Receivables on Corporate						

dalam jutaan Rupiah
in million Rupiah

[illegible]

Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat - Bank secara Individual
Disclosure of Net Receivables by Portfolio and Rating Category - Bank Only

No.	Kategori Portofolio Portfolio Category	Tagihan Bersih Net Receivables					
		Lembaga Pemeringkat Rating Company	Peringkat Jangka Panjang Long-Term Rating				
		Standard and Poor's	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-
		Fitch Ratings	AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-
		Moody's	Aaa	Aa1 s.d Aa3	A1 s.d A3	Baa1 s.d Baa3	Ba1 s.d Ba3
		PT Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn)	A+(idn) s.d A-(idn)	BBB+(idn) s.d BBB-(idn)	BB+(idn) s.d BB-(idn)
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d idAA-	idA+ s.d idA-	id BBB+ s.d id BBB-	id BB+ s.d id BB-
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
14	Tagihan yang Telah Jatuh Tempo Past Due Receivables						
15	Aset Lainnya Other Assets						
Jumlah Total			7.234.174	32	-	3.262	-

Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat
Disclosure of Net Receivables by Portfolio Category and Rating Scale

- Pengungkapan tagihan bersih dilakukan untuk eksposur aset di laporan posisi keuangan, eksposur di transaksi rekening administratif dan eksposur yang menimbulkan risiko kredit akibat kegagalan pihak lawan (counterparty credit risk).
Net charge-off disclosures are made for asset exposures in the statement of financial position, exposures in administrative account transactions and exposures that give rise to counterparty credit risk.
- Penetapan kategori portofolio dan perhitungan tagihan bersih mengacu pada ketentuan Otoritas Jasa Keuangan mengenai pedoman perhitungan aset tertimbang menurut risiko untuk risiko kredit dengan menggunakan pendekatan standar.
The determination of portfolio categories and the calculation of net charge-offs refer to the provisions of the OJK regarding guidelines for calculating risk-weighted assets for credit risk using the standardized approach.
- Lembaga pemeringkat yang diakui dan skala peringkat mengacu pada ketentuan mengenai lembaga pemeringkat dan peringkat yang diakui otoritas.
Recognized rating agencies and rating scales refer to the provisions regarding rating agencies and ratings recognized by the authority.

Tagihan Bersih Berdasarkan Bobot Risiko Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit - Bank secara Individual
Net Receivables by Risk Weight after Loan Risk Mitigation - Bank Only

No.	Keterangan Description	31 Desember 2024 December 31, 2024								
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables by Risk Weight after Loan Risk Mitigation								
		0%	15%	20%	25%	30%	35%	40%	45%	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
A.	Eksposur Laporan Posisi Keuangan Balance Sheet Exposure									
1	Tagihan Kepada Pemerintah Receivables on Government	6.852.387								
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									



dalam jutaan Rupiah
in million Rupiah

Tagihan Bersih Net Receivables								
	Peringkat Jangka Panjang Long-Term Rating		Peringkat Jangka Pendek Short-Term Rating				Tanpa Peringkat Unrated	Jumlah Total
	B+ s.d B-	< B-	A-1	A-2	A-3	< A-3		
	B+ s.d B-	< B-	F1+ s.d F1	F2	F3	< F3		
	B1 s.d B3	< B3	P-1	P-2	P-3	< P-3		
	B+(idn) s.d B-(idn)	< B-(idn)	F1+(idn) s.d F1(idn)	F2(idn)	F3(idn)	< F3(idn)		
	id B+ s.d id B-	< idB-	idA1	idA2	idA3 - idA4	< idA4		
	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)

No.	Keterangan Description	31 Desember 2024 December 31, 2024								
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables by Risk Weight after Loan Risk Mitigation								
		0%	15%	20%	25%	30%	35%	40%	45%	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
4	Tagihan Kepada Bank Receivables on Banks			216.340						
5	Tagihan berupa Covered Bond Receivables in the form of Covered Bond									
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables on Securities Companies and Other Financial Service Institutions			301.382				350.572		
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables in the form of Securities/ Subordinated Receivables, Equity, and Other Capital Instruments									
8	Kredit Beragun Properti Rumah Tinggal Loans Secured by Residential Property									
9	Kredit Beragun Properti Komersial Loans Secured by Commercial Real Estate		-							
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Loans for Land Procurement, Land Cultivation, and Construction	90.925								
11	Kredit Pegawai/Pensiunan Employee or Retired Loans									
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business & Retail Portfolio	2.275								
13	Tagihan kepada Korporasi Receivables on Corporate	475.868								
14	Tagihan yang Telah Jatuh Tempo Past Due Receivables	3.602								
15	Aset Lainnya Other Assets	568.640								
Total Eksposur Laporan Posisi Keuangan Total Exposures - Balance Sheet		7.993.696	-	517.721	-	-	-	350.572	-	
B.	Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif Off Balance Sheet Commitment/Contingency Receivables Exposures									
1	Tagihan Kepada Pemerintah Receivables on Government									
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									
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables on Securities Companies and Other Financial Service Institutions		-					10.166		



31 Desember 2024 December 31, 2024										ATMR RWA	Beban Modal Capital Charge
Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables by Risk Weight after Loan Risk Mitigation											
50%	70%	75%	85%	90%	100%	110%	150%	Lainnya Others			
(11)	(12)	(13)	(14)	(13)	(15)	(16)	(17)	(18)	(19)	(20)	
							1.276		45.182	4.292	
									-	-	
							682.861		1.224.797	116.356	
									-	-	
3.068	7.870								7.043	669	
						2.040.620			2.244.682	213.245	
					695.373				695.373	66.060	
25.207.356									12.603.678	1.197.349	
			4.484		7.002				10.813	1.027	
					17.534.985				17.534.985	1.665.824	
128.170					166.050		283.817		655.860	62.307	
					973.359		59.735		1.062.961	100.981	
25.358.192	7.870	-	4.484	-	19.376.769	2.040.620	1.027.688		36.095.173	3.429.041	
									-	-	
66									33	3	
									-	-	
							1.339		2.008	191	
							9.647		18.537	1.761	

No.	Keterangan Description	31 Desember 2024 December 31, 2024								
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables by Risk Weight after Loan Risk Mitigation								
		0%	15%	20%	25%	30%	35%	40%	45%	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
6	Kredit Beragun Properti Rumah Tinggal Loans Secured by Residential Property									-
7	Kredit Beragun Properti Komersial Loans Secured by Commercial Real Estate									
8	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Loans for Land Procurement, Land Cultivation, and Construction									
9	Kredit Pegawai/Pensiunan Employee or Retired Loans									
10	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio									
11	Tagihan kepada Korporasi Receivables on Corporate	26.000								
12	Tagihan yang Telah Jatuh Tempo Past Due Receivables									
Total Eksposur Transaksi Rekening Administratif Total Exposures - Off Balance Sheet		26.000	-	-	-	-	-	10.166	-	
C.	Eksposur Risiko Kredit akibat Kegagalan Pihak Lawan (Counterparty Loan Risk) Counterparty Loan Risk Exposures									
1	Tagihan Kepada Pemerintah Receivables on Government	593.327	-	-	-	-	-	-	-	
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	-	-	-	-	-	-	-	-	
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables on Securities Companies and Other Financial Service Institutions									
6	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio	-	-	-	-	-	-	-	-	
7	Tagihan kepada Korporasi Receivables on Corporate	-	-	-	-	-	-	-	-	
Total Eksposur Counterparty Loan Risk Total Exposures - Counterparty Loan Risk		593.327	-	-	-	-	-	-	-	
Rasio KPMM sesuai Profil Risiko (%) CAR Ratio according to Risk Profile (%)		9,50								



31 Desember 2024 December 31, 2024										ATMR RWA	Beban Modal Capital Charge
Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables by Risk Weight after Loan Risk Mitigation											
50%	70%	75%	85%	90%	100%	110%	150%	Lainnya Others			
(11)	(12)	(13)	(14)	(13)	(15)	(16)	(17)	(18)	(19)	(20)	
	40								28	3	
	-			-		14.372			15.809	1.502	
					8.821				8.821	838	
									-	-	
		-	98		7				91	9	
					598.864				598.864	56.892	
26					2		2.163		3.261	310	
92	40	-	98	-	607.694	14.372	13.149	-	647.451	61.508	
-		-			-		-		-		
-		-			-		-		-		
-		-			-		-		-		
-		-			-		-		-		
-		-			-		-		-		
-		-			-		-		-		
-		-			-		-		-		
-	-	-	-	-	-	-	-	-	-		



No.	Keterangan Description	31 Desember 2023 December 31, 2023								
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables by Risk Weight after Loan Risk Mitigation								
		0%	15%	20%	25%	30%	35%	40%	45%	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
A.	Eksposur Laporan Posisi Keuangan Balance Sheet Exposure									
1	Tagihan Kepada Pemerintah Receivables on Government	6.289.900								
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			454.607						
5	Tagihan berupa Covered Bond Receivables in the form of Covered Bond									
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables on Securities Companies and Other Financial Service Institutions	14.500		28.327				396.520		
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables in the form of Securities/ Subordinated Receivables, Equity, and Other Capital Instruments									
8	Kredit Beragun Properti Rumah Tinggal Loans Secured by Residential Property			8.234	1.143	1.327		2.568		
9	Kredit Beragun Properti Komersial Loans Secured by Commercial Real Estate	154								
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Loans for Land Procurement, Land Cultivation, and Construction									
11	Kredit Pegawai/Pensiunan Employee or Retired Loans									
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business & Retail Portfolio	1.928								
13	Tagihan kepada Korporasi Receivables on Corporate	200.596								
14	Tagihan yang Telah Jatuh Tempo Past Due Receivables	3.481								
15	Aset Lainnya Other Assets	509.076								
	Total Eksposur Laporan Posisi Keuangan Total Exposures - Balance Sheet	7.019.636	-	491.168	1.143	1.327	-	399.088	-	



dalam jutaan Rupiah
in million Rupiah

31 Desember 2023 December 31, 2023										ATMR RWA	Beban Modal Capital Charge
Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables by Risk Weight after Loan Risk Mitigation											
50%	70%	75%	85%	90%	100%	110%	150%	Lainnya Others			
(11)	(12)	(13)	(14)	(13)	(15)	(16)	(17)	(18)	(19)	(20)	
										-	-
15.165										7.582	728
										-	-
									1.995	93.915	9.016
										-	-
									346.755	684.406	65.703
										-	-
121	35.714									28.418	2.728
1.095.366					278.657	1.163.489				2.297.386	220.549
806.590										806.590	77.433
22.415.743										11.207.871	1.075.956
67	3.569		2.043	890					5.336	512	
17.392.502										17.392.502	1.669.680
18.519					220.266			106.257		388.911	37.335
603.516							61.300			695.466	66.765
22.449.614	1.131.080	3.569	2.043	278.657	19.023.764	1.163.489	516.307		33.608.382	3.226.405	

No.	Keterangan Description	31 Desember 2023 December 31, 2023								
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables by Risk Weight after Loan Risk Mitigation								
		0%	15%	20%	25%	30%	35%	40%	45%	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
B.	Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif Off Balance Sheet Commitment/Contingency Receivables Exposures									
1	Tagihan Kepada Pemerintah Receivables on Government									
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									
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables on Securities Companies and Other Financial Service Institutions	174						15.744		
6	Kredit Beragun Properti Rumah Tinggal Loans Secured by Residential Property			88						
7	Kredit Beragun Properti Komersial Loans Secured by Commercial Real Estate									
8	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Loans for Land Procurement, Land Cultivation, and Construction									
9	Kredit Pegawai/Pensiunan Employee or Retired Loans									
10	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio									
11	Tagihan kepada Korporasi Receivables on Corporate	57.451								
12	Tagihan yang Telah Jatuh Tempo Past Due Receivables									
Total Eksposur Transaksi Rekening Administratif Total Exposures - Off Balance Sheet		57.625	-	88	-	-	-	15.744	-	
C.	Eksposur Risiko Kredit akibat Kegagalan Pihak Lawan (Counterparty Loan Risk) Counterparty Loan Risk Exposures									
1	Tagihan Kepada Pemerintah Receivables on Government	762.942	-	-	-	-	-	-	-	
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	-	-	-	-	-	-	-	-	
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables on Securities Companies and Other Financial Service Institutions									



31 Desember 2023 December 31, 2023										ATMR RWA	Beban Modal Capital Charge
Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables by Risk Weight after Loan Risk Mitigation											
50%	70%	75%	85%	90%	100%	110%	150%	Lainnya Others			
(11)	(12)	(13)	(14)	(13)	(15)	(16)	(17)	(18)	(19)	(20)	
										-	
63										31	3
										-	-
							906		1.359	130	
							2.178		9.565	918	
										18	2
2.985		4.122			2.965				9.060	870	
					110				110	11	
										-	-
59			5.799							4.973	477
					1.138.036					1.138.036	109.251
1.307					367	1.331			3.017	290	
1.370	2.985	59	5.799	4.122	1.138.513	2.965	4.415	-	1.166.170	111.952	
-			-	-			-		-	-	
-			-	-			-		-	-	
-			-	-			-		-	-	
-			-	-			-		-	-	
									-	-	

No.	Keterangan Description	31 Desember 2023 December 31, 2023								
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables by Risk Weight after Loan Risk Mitigation								
		0%	15%	20%	25%	30%	35%	40%	45%	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
6	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio	-	-	-	-		-	-	-	
7	Tagihan kepada Korporasi Receivables on Corporate	-	-	-	-		-	-	-	
Total Eksposur Counterparty Loan Risk Total Exposures - Counterparty Loan Risk		762.942	-	-	-	-	-	-	-	
Rasio KPMM sesuai Profil Risiko (%) CAR Ratio according to Risk Profile (%)		9,60								

Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko setelah Memperhitungkan Dampak Mitigasi Risiko Kredit

Disclosure of Net Receivables by Risk Weight after Taking into Account the Impact of Credit Risk Mitigation

- Pengungkapan tagihan bersih dilakukan untuk eksposur aset di laporan posisi keuangan eksposur di transaksi rekening administratif dan eksposur yang menimbulkan risiko kredit akibat kegagalan pihak lawan (*counterparty credit risk*).
Net charge-off disclosures are made for asset exposures in statement of financial position exposures in account administrative transactions and exposures that give rise to counterparty credit risk.
- Penetapan kategori portofolio, perhitungan tagihan bersih, dan perhitungan dampak mitigasi risiko kredit mengacu pada ketentuan Otoritas Jasa Keuangan mengenai pedoman perhitungan aset tertimbang menurut risiko untuk risiko kredit dengan menggunakan pendekatan standar.
The determination of portfolio category, calculation of net charge-offs, and calculation of credit risk mitigation impact refer to the provisions of the Financial Services Authority regarding guidelines for calculating risk-weighted assets for credit risk using the standardized approach
- Beban modal adalah hasil perkalian ATMR dengan rasio minimum KPMM sesuai POJK mengenai kewajiban penyediaan modal minimum bank umum.
The capital charge is the result of multiplying RWA by the minimum CAR ratio in accordance with the POJK regarding the obligation to provide minimum capital for commercial banks.
- Contoh pengisian:
Filling example:
Bank memiliki tagihan yang tergolong dalam kategori portofolio tagihan kepada korporasi sebesar Rp100.000.000.000,00 (seratus milyar rupiah). Tagihan tidak memiliki peringkat sehingga dikenakan bobot risiko sebesar 100% (seratus persen). Sebagian dari tagihan dimaksud yaitu sebesar Rp30.000.000.000,00 (tiga puluh milyar rupiah) dijamin dengan agunan tunai (*cash collateral*) yang memiliki bobot risiko 0% (nol persen). Pengisian pada baris tagihan kepada korporasi dilakukan sebagai berikut: Rp70.000.000.000,00 (tujuh puluh milyar rupiah) dimasukkan dalam kolom bobot risiko 100% (seratus persen), dan Rp30.000.000.000,00 (tiga puluh milyar rupiah) dimasukkan dalam kolom bobot risiko 0% (nol persen).
The Bank has receivables classified as portfolio of receivables to corporations amounting to IDR100,000,000,000.00 (one hundred billion rupiah). The receivables do not have a rating so that they are subject to a risk weight of 100% (one hundred percent). Part of the bills in question amounting to Rp30,000,000,000.00 (thirty billion rupiah) is secured by cash collateral which has a risk weight of 0% (zero percent). The filling in the line of receivables to corporations is carried out as follows: IDR70,000,000,000.00 (seventy billion rupiah) is included in the 100% (one hundred percent) risk weight column, and IDR30,000,000,000.00 (thirty billion rupiah) is included in the 0% (zero percent) risk weight column.



31 Desember 2023 December 31, 2023										ATMR RWA	Beban Modal Capital Charge
Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables by Risk Weight after Loan Risk Mitigation											
50%	70%	75%	85%	90%	100%	110%	150%	Lainnya Others			
(11)	(12)	(13)	(14)	(13)	(15)	(16)	(17)	(18)	(19)	(20)	
-		-			-			-		-	
-		-			-			-		-	
-	-	-	-	-	-	-	-	-	-	-	

Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit - Bank secara Individual
Disclosure of Net Receivables and Loan Risk Mitigation Techniques - Bank Only

No.	Keterangan Description	31 Desember 2024 December 31, 2024						
		Tagihan Bersih Net Receivables	Bagian Yang Dijamin Dengan Portion Secured By				Bagian Yang Tidak Dijamin Unsecured Portion	
			Agunan Collateral	Garansi Guarantee	Asuransi Kredit Loan Insurance	Lainnya Others		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8) = (3)- [(4)+(5)+(6)+(7)]	
A	Eksposur Laporan Posisi Keuangan Balance Sheet Exposures							
1	Tagihan Kepada Pemerintah Receivables on Government	6.852.378					6.852.378	
2	Tagihan Kepada Entitas Sektor Publik Receivables on Public Sector Entities	19.598	-				19.598	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-	-				-	
4	Tagihan Kepada Bank Receivables on Banks	217.616	-				217.616	
5	Tagihan berupa Covered Bond Receivables in the form of Covered Bond	-	-					
6	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables on Securities Companies and Other Financial Service Institutions	1.334.815	-				1.334.815	
7	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya Receivables in the form of Securities/ Subordinated Receivables, Equity, and Other Capital Instruments						-	
8	Kredit Beragun Properti Rumah Tinggal Loans Secured by Residential Property	10.938	-				10.938	
9	Kredit Beragun Properti Komersial Loans Secured by Commercial Real Estate	2.040.620	-				2.040.620	
10	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Loans for Land Procurement, Land Cultivation, and Construction	786.298	90.925				695.373	
11	Kredit Pegawai/Pensiunan Employee or Retired Loans	25.207.356	-				25.207.356	
12	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business & Retail Portfolio	13.780	2.294				11.486	
13	Tagihan kepada Korporasi Receivables on Corporate	18.010.853	475.868				17.534.985	
14	Tagihan yang Telah Jatuh Tempo Past Due Receivables	581.638	3.602				578.036	
15	Aset Lainnya Other Assets	1.601.733					1.601.733	
Total Eksposur Laporan Posisi Keuangan Total Exposures - Balance Sheet		56.677.631	572.688	-	-		56.104.943	



dalam jutaan Rupiah
in million Rupiah

	31 Desember 2023 December 31, 2023					
	Tagihan Bersih Net Receivables	Bagian Yang Dijamin Dengan Portion Secured By				Bagian Yang Tidak Dijamin Unsecured Portion
		Agunan Collateral	Garansi Guarantee	Asuransi Kredit Loan Insurance	Lainnya Others	
(3)	(4)	(5)	(6)	(7)	(8) = (3)- [(4)+(5)+(6)+(7)]	
6.289.900					6.289.900	
15.165					15.165	
					-	
456.603					456.603	
786.102	14.500					
49.106					49.106	
2.537.667	154				2.537.513	
806.590	-					
22.415.743	-				22.415.743	
8.496	1.928	67			6.501	
17.593.098	200.596				17.392.502	
348.522	3.451				345.071	
1.173.892					1.173.892	
52.480.884	220.629	67	-		52.260.188	

No.	Keterangan Description	31 Desember 2024 December 31, 2024						
		Tagihan Bersih Net Receivables	Bagian Yang Dijamin Dengan Portion Secured By				Bagian Yang Tidak Dijamin Unsecured Portion	
			Agunan Collateral	Garansi Guarantee	Asuransi Kredit Loan Insurance	Lainnya Others		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8) = (3)- [(4)+(5)+(6)+(7)]	
B	Eksposur Transaksi Rekening Administratif Off Balance Sheet Exposures							
1	Tagihan Kepada Pemerintah Receivables on Government	-	-				-	
2	Tagihan Kepada Entitas Sektor Publik Receivables on Public Sector Entities	66	-				66	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-	-				-	
4	Tagihan Kepada Bank Receivables on Banks	1.339	-				1.339	
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables on Securities Companies and Other Financial Service Institutions	11.694	-				11.694	
6	Kredit Beragun Properti Rumah Tinggal Loans Secured by Residential Property	40	-				40	
7	Kredit Beragun Properti Komersial Loans Secured by Commercial Real Estate	14.372	-				14.372	
8	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi Loans for Land Procurement, Land Cultivation, and Construction	8.821	-				8.821	
9	Kredit Pegawai/Pensiunan Employee or Retired Loans	-	-				-	
10	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio	106	-				106	
11	Tagihan kepada Korporasi Receivables on Corporate	624.863	26.000				598.864	
12	Tagihan yang Telah Jatuh Tempo Past Due Receivables	2.192	-				2.192	
Total Eksposur Transaksi Rekening Administratif Total Exposures - Off Balance Sheet		663.492	26.000	-	-		637.493	
C	Eksposur Risiko Kredit akibat Kegagalan Pihak Lawan (Counterparty Loan Risk) Counterparty Loan Risk Exposures							
1	Tagihan Kepada Pemerintah Receivables on Government	593.327	479.893				113.433	
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						-	



	31 Desember 2023 December 31, 2023					
	Tagihan Bersih Net Receivables	Bagian Yang Dijamin Dengan Portion Secured By				Bagian Yang Tidak Dijamin Unsecured Portion
		Agunan Collateral	Garansi Guarantee	Asuransi Kredit Loan Insurance	Lainnya Others	
	(3)	(4)	(5)	(6)	(7)	(8) = (3)- [(4)+(5)+(6)+(7)]
	-					-
	63					63
	-					-
	906					906
	18.096	174				
	88					88
	10.071					10.071
	110					110
	-					
	5.858					5.858
	1.195.487	57.451				1.138.036
	3.005					3.005
	1.233.685	57.625	-	-		1.176.060
	762.942	762.942				-
	-					-
	-					-
	-					-

No.	Keterangan Description	31 Desember 2024 December 31, 2024					Bagian Yang Tidak Dijamin Unsecured Portion
		Tagihan Bersih Net Receivables	Bagian Yang Dijamin Dengan Portion Secured By				
			Agunan Collateral	Garansi Guarantee	Asuransi Kredit Loan Insurance	Lainnya Others	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8) = (3)- [(4)+(5)+(6)+(7)]
5	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya Receivables on Securities Companies and Other Financial Service Institutions						-
6	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio						-
7	Tagihan kepada Korporasi Receivables on Corporate						-
Jumlah Eksposur Risiko Kredit akibat Kegagalan Pihak Lawan (Counterparty Credit Risk) Total Exposures - Counterparty Loan Risk		593.327	479.893	-	-		113.433
JUMLAH (A+B+C) TOTAL (A+B+C)		57.934.451	1.078.582	-	-		56.855.869

Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit *Disclosure of Net Receivables and Credit Risk Mitigation Techniques*

- Penetapan kategori portofolio, perhitungan tagihan bersih dan kriteria teknik mitigasi risiko kredit yang dapat digunakan mengacu pada ketentuan Otoritas Jasa Keuangan mengenai pedoman perhitungan aset tertimbang menurut risiko untuk Risiko Kredit dengan menggunakan pendekatan standar.
Penetapan kategori portofolio, perhitungan tagihan bersih dan kriteria teknik mitigasi risiko kredit yang dapat digunakan mengacu pada ketentuan Otoritas Jasa Keuangan mengenai pedoman perhitungan aset tertimbang menurut risiko untuk Risiko Kredit dengan menggunakan pendekatan standar.

2. Contoh pengisian:

Filling example:

Bank memiliki tagihan yang tergolong dalam kategori portofolio tagihan kepada korporasi sebesar Rp100.000.000.000,00 (seratus miliar rupiah). Sebagian dari tagihan dimaksud yaitu sebesar Rp30.000.000.000,00 (tiga puluh miliar rupiah) dijamin dengan agunan tunai (cash collateral) dan sebagian tagihan yaitu sebesar Rp50.000.000.000,00 (lima puluh miliar rupiah) dijamin dengan garansi dari penerbit yang diakui sesuai ketentuan. Maka sejumlah Rp30.000.000.000,00 (tiga puluh miliar rupiah) diisi dalam kolom Bagian yang Dijamin dengan Agunan, Rp50.000.000.000,00 (lima puluh miliar rupiah) diisi dalam kolom Bagian yang Dijamin dengan Garansi, dan Rp20.000.000.000,00 (dua puluh miliar rupiah) diisi dalam kolom Bagian yang Tidak Dijamin.

The Bank has receivables classified as portfolio of receivables to corporations amounting to IDR100,000,000,000.00 (one hundred billion rupiah). Part of the receivables, amounting to IDR30,000,000,000.00 (thirty billion rupiah) is secured by cash collateral and part of the receivables, amounting to IDR50,000,000,000.00 (fifty billion rupiah) is secured by a guarantee from a recognized issuer in accordance with the provisions. Then the amount of IDR30,000,000,000.00 (thirty billion rupiah) is filled in the column of Part Secured by Collateral, IDR50,000,000,000.00 (fifty billion rupiah) is filled in the column of Part Secured by Guarantee, and IDR20,000,000,000.00 (twenty billion rupiah) is filled in the column of Unguaranteed Part.

1. Eksposur Aset di Laporan Posisi Keuangan, kecuali Eksposur Sekuritisasi *Asset Exposure in the Statement of Financial Position, except Securitization Exposures*

No.	Kategori Portofolio	31 Desember 2024 *) December 31, 2024 *)		
		Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA after CRM
(1)	(2)	(3)	(4)	(5)
1.	Tagihan Kepada Pemerintah	6.852.387	-	-
	Tagihan Kepada Pemerintah Indonesia	6.852.387	-	-
	Tagihan Kepada Pemerintah Negara Lain	-	-	-



31 Desember 2023 December 31, 2023					
Tagihan Bersih Net Receivables	Bagian Yang Dijamin Dengan Portion Secured By				Bagian Yang Tidak Dijamin Unsecured Portion
	Agunan Collateral	Garansi Guarantee	Asuransi Kredit Loan Insurance	Lainnya Others	
(3)	(4)	(5)	(6)	(7)	(8) = (3) - [(4)+(5)+(6)+(7)]
-					
-					-
-					-
762.942	762.942	-	-		-
54.477.511	1.041.196	67	-		53.436.247

dalam jutaan Rupiah
in million Rupiah

31 Desember 2023 **) December 31, 2023 **)			Portfolio Category
Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA after CRM	
(6)	(7)	(8)	
6.289.900	-	-	Receivables on Government
6.289.900	-	-	Receivables on Indonesia Government
-	-	-	Receivables on Other Government

No.	Kategori Portofolio	31 Desember 2024 *) December 31, 2024 *)			
		Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA after CRM	
(1)	(2)	(3)	(4)	(5)	
2.	Tagihan Kepada Entitas Sektor Publik	19.598	9.799	9.799	
3.	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	
4.	Tagihan Kepada Bank	217.616	45.182	45.182	
	Tagihan Jangka Pendek	216.376	43.323	43.323	
	Tagihan Jangka Panjang	1.240	1.859	1.859	
5.	Tagihan berupa Covered Bond	-	-	-	
6.	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya	1.334.815	1.224.797	1.224.797	
	Tagihan Jangka Pendek	591.061	494.796	494.796	
	Tagihan Jangka Panjang	743.754	730.001	730.001	
7.	Tagihan berupa Surat Berharga/Piutang Subordinasi, Ekuitas, dan Instrumen Modal Lainnya	-	-	-	
	Surat berharga/piutang subordinasi	-	-	-	
	Instrumen ekuitas	-	-	-	
	Instrumen modal lainnya	-	-	-	
	Penyertaan dalam rangka program nasional	-	-	-	
8.	Kredit Beragun Rumah Tinggal	10.938	7.043	7.043	
9.	Kredit Beragun Properti Komersial	2.040.620	2.244.682	2.244.682	
10.	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi	786.298	786.298	695.373	
11.	Kredit Pegawai atau Pensiunan	25.207.356	12.603.678	12.603.678	
12.	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	13.780	13.009	10.813	
13.	Tagihan Kepada Korporasi	18.010.853	18.010.853	17.534.985	
14.	Tagihan Yang Telah Jatuh Tempo	581.638	657.812	655.860	
	Kredit Beragun Properti Rumah Tinggal yang tidak bergantung dari arus kas properti	2.221	2.221	2.221	
	Eksposur lainnya	579.417	655.591	653.640	
15.	Aset Lainnya	1.601.733		1.062.961	
	Uang tunai, emas, dan commemorative coin	568.640		-	
	Aset tetap dan inventaris neto	343.570	-	343.570	
	Agunan Yang Diambil Alih (AYDA)	59.735		89.602	
	Antar kantor neto	-		-	
	Lainnya	629.789		629.789	
Jumlah		56.677.631	35.603.152	36.095.173	



	31 Desember 2023 **) December 31, 2023 **)			Portfolio Category
	Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA after CRM	
	(6)	(7)	(8)	
	15.165	7.582	7.582	Receivables on Public Sector Entities
	-	-	-	Receivables on Multilateral Development Banks and International Institutions
	456.603	93.915	93.915	Receivables on Banks
	355.213	71.043	71.043	Short-Term Receivables
	101.390	22.872	22.872	Long-term Receivables
	-	-	-	Receivables in the form of Covered Bond
	786.102	706.156	684.406	Receivables on Securities Companies and Other Financial Service Institutions
	156.073	197.285	175.535	Short-term Receivables
	630.029	508.871	508.871	Long-term Receivables
	-	-	-	Receivables on Banks
	-	-	-	Short-term Receivables
	-	-	-	Long-term Receivables
	-	-	-	Short-term Receivables
	-	-	-	Long-term Receivables
	49.106	28.418	28.418	Loans Secured by Residential Property
	2.537.667	2.297.556	2.297.386	Loans Secured by Commercial Real Estate
	806.590	806.590	806.590	Credit for Land Procurement, Land Cultivation, and Construction
	22.415.743	11.207.871	11.207.871	Employee or Retired Loans
	8.496	6.799	5.336	Receivables on Micro, Small Business & Retail Portfolio
	17.593.098	17.593.098	17.392.502	Receivables on Corporate
	348.522	390.681	388.911	Past Due Receivables
	916	916	916	Loans Secured by Residential Property
	347.606	389.765	387.995	Except Loans Secured by Residential Property
	1.173.892		695.466	Other Assets
	509.076		-	Cash, Gold and Commemorative Coin
	353.324		353.324	Fixed Asset and Net Inventory
	61.300		91.949	Foreclosed Assets
	0		0	Net Inter Office
	250.193		250.193	Others
	52.480.884	33.138.665	33.608.382	Total

2. Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif, kecuali Eksposur Sekuritisasi Off Balance Sheets Commitment/Contingency Receivables Exposures, except Securitization Exposures

No.	Kategori Portofolio	31 Desember 2024 *) December 31, 2024 *)		
		Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA after CRM
(1)	(2)	(3)	(4)	(5)
1.	Tagihan Kepada Pemerintah	-	-	-
	Tagihan Kepada Pemerintah Indonesia	-	-	-
	Tagihan Kepada Pemerintah Negara Lain	-	-	-
2.	Tagihan Kepada Entitas Sektor Publik	65,69	32,85	32,85
3.	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-
4.	Tagihan Kepada Bank	1.338,68	2.008,02	2.008,02
	Tagihan Jangka Pendek	213,73	320,59	320,59
	Tagihan Jangka Panjang	1.124,96	1.687,43	1.687,43
5.	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya	19.812,77	18.536,80	18.536,80
	Tagihan Jangka Pendek	1.528,27	2.292,40	2.292,40
	Tagihan Jangka Panjang	18.284,50	16.244,40	16.244,40
6.	Kredit Beragun Properti Rumah Tinggal	40,24	28,17	28,17
7.	Kredit Beragun Properti Komersial	14.371,69	15.808,86	15.808,86
8.	Kredit untuk Pengadaan Tanah, Pengolahan Tanah, dan Konstruksi	8.820,67	8.820,67	8.820,67
9.	Kredit Pegawai atau Pensiunan	-	-	-
10.	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	105,93	91,16	91,16
11.	Tagihan Kepada Korporasi	624.863,50	624.863,50	598.863,66
12.	Tagihan Yang Telah Jatuh Tempo	2.191,93	3.260,52	3.260,52
	Kredit Beragun Properti Rumah Tinggal yang tidak bergantung dari arus kas properti	-	-	-
	Eksposur lainnya	2.191,93	3.260,52	3.260,52
Jumlah		671.611,10	673.450,55	647.450,70

3. Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Pihak Lawan (Counterparty Credit Risk) Counterparty Credit Risk Exposures

No.	Kategori Portofolio	31 Desember 2024 *) December 31, 2024 *)		
		Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA after CRM
(1)	(2)	(3)	(4)	(5)
1.	Tagihan Kepada Pemerintah	593.327	-	-
	Tagihan Kepada Pemerintah Indonesia	593.327	-	-
	Tagihan Kepada Pemerintah Negara Lain	-	-	-
2.	Tagihan Kepada Entitas Sektor Publik	-	-	-
3.	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-



dalam jutaan Rupiah
in million Rupiah

	31 Desember 2023 **) December 31, 2023 **)			Portfolio Category
	Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA after CRM	
	(6)	(7)	(8)	
-	-	-	-	Receivables on Government
-	-	-	-	Receivables on Indonesia Government
-	-	-	-	Receivables on Other Government
62,84	31,42	31,42		Receivables on Public Sector Entities
-	-	-	-	Receivables on Multilateral Development Banks and International Institutions
906,12	1.359,18	1.359,18		Receivables on Banks
63,18	94,77	94,77		Short-term Receivables
842,94	1.264,41	1.264,41		Long-term Receivables
18.096,20	9.825,91	9.564,83		Receivables on Securities Companies and Other Financial Service Institutions
858,39	1.287,58	1.287,58		Short-term Receivables
17.237,82	8.538,32	8.277,25		Long-term Receivables
87,98	17,60	17,60		Loans secured by Residential Property
10.071,48	9.060,29	9.060,29		Loans Secured by Commercial Real Estate
110,33	110,33	110,33		Credit for Land Procurement, Land Cultivation, and Construction
-	-	-		Employee/Retired Loans
5.857,72	4.973,16	4.973,16		Receivables on Micro, Small Business & Retail Portfolio
1.195.487,03	1.195.487,03	1.138.035,76		Receivables on Corporate
3.005,12	3.017,02	3.017,02		Past Due Receivables
-	-	-		Loans Secured by Residential Property not depending on the property cash flows
3.005,12	3.017,02	3.017,02		Other exposure
1.233.684,85	1.223.881,94	1.166.169,59		Total

dalam jutaan Rupiah
in million Rupiah

	31 Desember 2023 **) December 31, 2023 **)			Portfolio Category
	Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA after CRM	
	(6)	(7)	(8)	
762.942	-	-		Receivables on Government
762.942	-	-		Receivables on Indonesia Government
-	-	-		Receivables on Other Government
-	-	-		Receivables on Public Sector Entities
-	-	-		Receivables on Multilateral Development Banks and International Institutions

No.	Kategori Portofolio	31 Desember 2024 *) December 31, 2024 *)		
		Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA after CRM
4.	Tagihan Kepada Bank	-	-	-
	Tagihan Jangka Pendek	-	-	-
	Tagihan Jangka Panjang	-	-	-
5.	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya	-	-	-
	Tagihan Jangka Pendek	-	-	-
	Tagihan Jangka Panjang	-	-	-
6.	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	-	-
7.	Tagihan Kepada Korporasi	-	-	-
Jumlah		593.327	-	-

4. Eksposur yang Menimbulkan Risiko Kredit Akibat Kegagalan Settlement (Settlement Risk) Settlement Risk Exposures

No.	Jenis Transaksi	31 Desember 2024 *) December 31, 2024 *)		
		Nilai Eksposur Exposure Value	Faktor Pengurang Modal Capital deduction factor	ATMR RWA
(1)	(2)	(3)	(4)	(5)
1.	Delivery versus payment	0		0
	Beban Modal 8% (5-15 hari)	0		0
	Beban Modal 50% (16-30 hari)	0		0
	Beban Modal 75% (31-45 hari)	0		0
	Beban Modal 100% (lebih dari 45 hari)	0		0
2.	Non-delivery versus payment	0		0
Jumlah		0	0	0

5. Eksposur Sekuritisasi Securitization Exposures

No.	Jenis Transaksi	31 Desember 2024 *)/December 31, 2024 *)	
		Faktor Pengurang Modal Capital deduction factor	ATMR RWA
(1)	(2)	(3)	(4)
1.	ATMR atas Eksposur Sekuritisasi yang dihitung dengan Metode External Rating Base Approach (ERBA)		0
2.	ATMR atas Eksposur Sekuritisasi yang dihitung dengan Metode Standardized Approach (SA)		0
3.	Eksposur Sekuritisasi yang merupakan Faktor Pengurang Modal Inti Utama	0	
Jumlah		0	0



	31 Desember 2023 **) December 31, 2023 **)			Portfolio Category
	Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA after CRM	
	-	-	-	Receivables on Banks
	-	-	-	Short-term Receivables
	-	-	-	Long-term Receivables
	-	-	-	Receivables on Securities Companies and Other Financial Service Institutions
	-	-	-	Short-term Receivables
	-	-	-	Long-term Receivables
	-	-	-	Receivables on Micro, Small Business and Retail Portfolio
	-	-	-	Receivables on Corporate
	762.942	-	-	Total

dalam jutaan Rupiah
in million Rupiah

	31 Desember 2023 **) December 31, 2023 **)			Type of Transaction
	Nilai Eksposur Exposure Value	Faktor Pengurang Modal Capital deduction factor	ATMR RWA	
	(6)	(7)	(8)	
				Delivery versus payment
	0		0	Capital charge 8% (5-15 days)
	0		0	Capital charge 50% (16-30 days)
	0		0	Capital charge 75% (31-45 days)
	0		0	Capital charge 100% (more than 45 days)
	0			Non-delivery versus payment
	0	0	0	Total

dalam jutaan Rupiah
in million Rupiah

	31 Desember 2023 **)/December 31, 2023 **)		Type of Transaction
	Faktor Pengurang Modal Capital deduction factor	ATMR RWA	
	(5)	(6)	
		0	RWA for securitization exposures calculated by External Rating Base Approach (ERBA) method
		0	RWA for Securitization Exposures calculated by Standardized Approach (SA) method
	0		Securitization Exposures as Deduction Factor of Core Capital
	0	0	Total

6. Eksposur Derivatif Derivative Exposures

No.	Nama Komponen Component Name	31 Desember 2024 *)/December 31, 2024 *)	
		Tagihan Bersih Net Receivables	ATMR RWA
(1)	(2)	(3)	(4)
1.	Tagihan Kepada Pemerintah	-	-
2.	Tagihan Kepada Entitas Sektor Publik	-	-
3.	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-
4.	Tagihan Kepada Bank	-	-
5.	Tagihan kepada Perusahaan Efek dan Lembaga Jasa Keuangan Lainnya	-	-
6.	Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel	-	-
7.	Tagihan Kepada Korporasi	-	-
8.	Eksposur tertimbang dari <i>Loan Valuation Adjustment (CVA risk weighted assets)</i>	-	-
Jumlah		-	-

7. Eksposur Terkait Transaksi Dengan CCP Exposure Related To Transactions with CCP

No.	Nama Komponen Component Name	31 Desember 2024 *)/December 31, 2024 *)	
		Tagihan Bersih Net Receivables	ATMR RWA
(1)	(2)	(3)	(4)
1	Total Eksposur kepada QCCP		
2	Eksposur yang ditransaksikan dengan QCCP (tidak termasuk initial margin dan <i>default fund contribution</i>)	-	-
	(i) derivatif OTC	-	-
	(ii) transaksi derivatif melalui bursa	-	-
	(iii) <i>securities financing transactions</i>	-	-
	(iv) netting set (dalam hal <i>cross-product netting</i> diperbolehkan)	-	-
3	Initial margin yang terpisah (<i>segregated</i>)	-	
4	Initial margin yang tidak terpisah (<i>nonsegregated</i>)	-	-
5	<i>Prefunded default fund contribution</i>	-	-
6	<i>Unfunded default fund contribution</i>	-	-
7	Total Eksposur kepada NonQCCP	-	-
8	Eksposur yang ditransaksikan melalui nonQCCP (tidak termasuk initial margin dan <i>default fund contribution</i>)	-	-
	(i) derivatif OTC	-	-
	(ii) transaksi derivatif melalui bursa	-	-
	(iii) <i>securities financing transactions</i>	-	-
	(iv) netting set (dalam hal <i>cross-product netting</i> diperbolehkan)	-	-
9	Initial margin yang terpisah (<i>segregated</i>)	-	
10	Initial margin yang tidak terpisah (<i>nonsegregated</i>)	-	-
11	<i>Prefunded default fund contribution</i>	-	-
12	<i>Unfunded default fund contribution</i>	-	-



dalam jutaan Rupiah
in million Rupiah

	31 Desember 2023 **)/December 31, 2023 **)		Type of Transaction
	Tagihan Bersih Net Receivables	ATMR RWA	
	(5)	(6)	
	-	-	Receivables on Government
	-	-	Receivables on Public Sector Entities
	-	-	Receivables on Multilateral Development Banks and International Institutions
	-	-	Receivables on Banks
			Receivables on Securities Companies and Other Financial Service Institutions
	-	-	Receivables on Micro, Small Business and Retail Portfolio
	-	-	Receivables on Corporate
	-	-	Loan Valuation Adjustment (CVA risk weighted assets)
	-	-	Total

dalam jutaan Rupiah
in million Rupiah

	31 Desember 2023 **)/December 31, 2023 **)		Type of Transaction
	Tagihan Bersih Net Receivables	ATMR RWA	
	(5)	(6)	
			Component Name: Total Exposure to QCCP
			Exposure transacted with QCCP (excluding initial margin and default fund contribution)
			(i) OTC derivative
			(ii) derivative transactions through an exchange
			(iii) securities financing transactions
			(iv) netting set (in case cross-product netting is allowed)
			Initial segregated margin
			Initial nonsegregated margin
			Pre-funded default fund contribution
			Unfunded default fund contribution
			Total Exposure to NonQCCP
			Exposures transacted through nonQCCP (excluding initial margin and default fund contribution)
			(i) OTC derivative
			(ii) derivative transactions through exchanges
			(iii) securities financing transactions
			(iv) netting sets (in case cross-product netting is allowed)
			Initial margin that is segregated
			Initial margin that is nonsegregated
			Prefunded default fund contribution
			Unfunded default fund contribution

No.	Nama Komponen Component Name	31 Desember 2024 *)/December 31, 2024 *)	
		Tagihan Bersih Net Receivables	ATMR RWA
(1)	(2)	(3)	(4)
13	Total Eksposur kepada QCCP dan NonQCCP	-	-

8. Total Pengukuran Risiko Kredit (1+2+3+4+5+6+7)

Total Loan Risk Measurement (1+2+3+4+5+6)

JUMLAH ATMR RISIKO KREDIT TOTAL RISK WEIGHTED ASSETS CREDIT RISK	(A)
FAKTOR PENGURANG ATMR RISIKO KREDIT CREDIT RISK RWA DEDUCTION FACTOR	(B)
JUMLAH ATMR RISIKO KREDIT (A) - (B) TOTAL RWA CREDIT RISK (A) - (B)	(C)
JUMLAH FAKTOR PENGURANG MODAL TOTAL CAPITAL DEDUCTION FACTOR	(D)

Notes:

- *) Perhitungan ATMR untuk Risiko Kredit dengan menggunakan Pendekatan Standar yang secara umum dihitung berdasarkan jenis kategori portofolio dan bobot risiko Berdasarkan Salinan Surat Edaran Otoritas Jasa Keuangan Republik Indonesia Nomor 16/SEOJK.03/2023
 RWA calculation for Credit Risk using the Standardized Approach which is generally calculated based on the type of portfolio category and risk weight based on a copy of Circular Letter of the Financial Services Authority of the Republic of Indonesia Number 16/SEOJK.03/2023.
- **) Perhitungan ATMR untuk Risiko Kredit dengan menggunakan Pendekatan Standar yang secara umum dihitung berdasarkan jenis kategori portofolio dan bobot risiko Berdasarkan Salinan Surat Edaran Otoritas Jasa Keuangan Republik Indonesia Nomor 24 /SEOJK.03/2021
 RWA calculation for Credit Risk using the Standardized Approach which is generally calculated based on the type of portfolio category and risk weight based on a copy of Circular Letter of the Financial Services Authority of the Republic of Indonesia Number 24 /SEOJK.03/2021

Analisis Eksposur Counterparty Credit Risk (CCR1)

Analysis of Counterparty Credit Risk Exposures (CCR1)

Keterangan	31 Desember 2024/December 31, 2024					
	a	b	c	d	e	f
	Replacement Cost (RC)	Potential Future Exposure (PFE)	EEPE	Alpha digunakan untuk perhitungan Regulatory EAD Alpha used for EAD regulatory calculations	Tagihan Bersih Net Receivables	ATMR RWA
SA-CCR (untuk derivatif)	-	-		1,4	-	-
Metode Internal Model (untuk derivatif dan SFT)					N/A	N/A
Pendekatan sederhana untuk mitigasi risiko kredit (untuk SFT)					N/A	N/A
Pendekatan komprehensif untuk mitigasi risiko kredit (untuk SFT)					-	-
VaR untuk SFT					N/A	N/A
Jumlah						-



	31 Desember 2023 ^{**})/December 31, 2023 ^{**})		Type of Transaction
	Tagihan Bersih Net Receivables	ATMR RWA	
	(5)	(6)	
			Total Exposure to QCCP and NonQCCP

dalam jutaan Rupiah
in million Rupiah

	31 Desember 2024 [*]) December 31, 2024 [*])	31 Desember 2023 ^{**}) December 31, 2023 ^{**})
	36.742.623,81	34.774.551,80
	9.500,02	12.685,45
	36.733.123,80	34.761.866,35
	-	-

Pengungkapan Perhitungan ATMR Risiko Kredit dengan Menggunakan Pendekatan Standar Disclosure of Credit Risk RWA Calculation Using Standardized Approach

Perhitungan ATMR Risiko Kredit mengacu pada ketentuan Otoritas Jasa Keuangan mengenai pedoman perhitungan aset tertimbang menurut risiko untuk risiko kredit dengan menggunakan pendekatan standar.
The calculation of Credit Risk RWA refers to the provisions of the Financial Services Authority regarding guidelines for calculating risk-weighted assets for credit risk using the standardized approach.

dalam jutaan Rupiah
in million Rupiah

	31 Desember 2023/December 31, 2023						Description
	a	b	c	d	e	f	
	Replacement Cost (RC)	Potential Future Exposure (PFE)	EEPE	Alpha digunakan untuk perhitungan Regulatory EAD Alpha used for EAD regulatory calculations	Tagihan Bersih Net Receivables	ATMR RWA	
				1,4	-	-	SA-CCR (for derivatives)
					N/A	N/A	Internal Model Method (for derivatives and SFT)
					N/A	N/A	Standard approach to credit risk mitigation (for SFT)
					-	-	Comprehensive approach to credit risk mitigation (for SFT)
					N/A	N/A	VaR for SFT
						-	Total

Definisi

Replacement Cost adalah sebagaimana dimaksud dalam ketentuan Otoritas Jasa Keuangan mengenai pedoman perhitungan tagihan bersih transaksi derivatif dalam perhitungan aset tertimbang menurut risiko untuk risiko kredit dengan menggunakan pendekatan standar.

Replacement Cost is as referred to in the provisions of the Financial Services Authority regarding the guidelines for calculating the net charge of derivative transactions in the calculation of risk-weighted assets for credit risk using the standardized approach.

Potential Future Exposure adalah sebagaimana dimaksud dalam ketentuan Otoritas Jasa Keuangan mengenai pedoman perhitungan tagihan bersih transaksi derivatif dalam perhitungan aset tertimbang menurut risiko untuk risiko kredit dengan menggunakan pendekatan standar.

Potential Future Exposure is as referred to in the provisions of the OJK regarding the guidelines for calculating net receivables of derivative transactions in the calculation of risk-weighted assets for credit risk using the standardized approach.

Eksposur CCR berdasarkan Kategori Portofolio dan Bobot Risiko (CCR3)

CCR Exposure by Portfolio Category and Risk Weight

Bobot Risiko Kategori Portofolio	31 Desember 2024/December 31, 2024									Total Tagihan Bersih Total Net Receivables
	a	b	c	d	e	f	g	h	i	
	0%	10%	20%	50%	75%	100%	150%	Lainnya Others		
Tagihan kepada Pemerintah dan Bank Sentral										-
Tagihan kepada Entitas Sektor Publik										-
Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional										-
Tagihan kepada Bank Lain										-
Tagihan kepada perusahaan sekuritas										-
Tagihan kepada Korporasi										-
Tagihan Kepada Usaha Mikro, Usaha Kecil, dan Portofolio Ritel										-
Aset lainnya										-
Jumlah	-	-	-	-	-	-	-	-	-	-

Pembagian berdasarkan bobot risiko dan regulatory portfolio termasuk dalam tabel untuk keperluan gambaran. Bank dapat melengkapi tabel dengan pembagian kelas aset berdasarkan ketentuan Otoritas Jasa Keuangan mengenai pedoman perhitungan aset tertimbang menurut risiko untuk risiko kredit dengan menggunakan pendekatan standar.

The division by risk weight and regulatory portfolio is included in the table for illustrative purposes. The Bank may supplement the table with asset class divisions based on the provisions of the OJK regarding guidelines for calculating risk-weighted assets for credit risk using the standardized approach.

Total eksposur kredit adalah nilai yang relevan untuk menghitung modal dengan memperhitungkan teknik mitigasi risiko kredit.

Total credit exposure is the relevant value for calculating capital by taking into account credit risk mitigation techniques.



Definisi

Tagihan bersih adalah Perhitungan Tagihan Bersih untuk transaksi derivatif dengan menggunakan pendekatan standar merupakan penjumlahan dari Replacement Cost (RC) dan Potential Futures Exposures (PFE) yang kemudian dikalikan dengan 1,4 (satu koma empat) sebagaimana dimaksud dalam ketentuan Otoritas Jasa Keuangan mengenai pedoman perhitungan tagihan bersih transaksi derivatif dalam perhitungan aset tertimbang menurut risiko untuk risiko kredit dengan menggunakan pendekatan standar.

Net Receivables is the calculation of Net Receivables for derivative transactions using the standardized approach which is the sum of Replacement Cost (RC) and Potential Futures Exposures (PFE) which is then multiplied by 1.4 (one point four) as referred to in the provisions of the OJK regarding the guidelines for calculating net receivables for derivative transactions in the calculation of risk-weighted assets for credit risk using the standardized approach.

dalam jutaan Rupiah
in million Rupiah

	31 Desember 2023/December 31, 2023									Portfolio Category and Risk Weight
	a	b	c	d	e	f	g	h	i	
	0%	10%	20%	50%	75%	100%	150%	Lainnya Others	Total Tagihan Bersih Total Net Receivables	
									-	Receivables on government and Central Bank
									-	Receivables on public sector entities
									-	Receivables on multilateral development banks and international institutions
									-	Receivables on other banks
									-	Receivables on Securities Companies
									-	Receivables on corporate
									-	Receivables on micro, small business & retail portfolio
									-	Other assets
	-	-	-	-	-	-	-	-	-	Total

Eksposur Sekuritisasi pada *Banking Book* (SEC 1)

Securitization Exposure to banking book (SEC 1)

	31 Desember 2024/December 31, 2024								
	a	b	c	e	f	g	h	i	j
	Bank sebagai originator <i>Bank as originator</i>			Bank sebagai sponsor <i>Bank as sponsor</i>			Bank sebagai investor <i>Bank as an investor</i>		
	Traditional	Sintetis <i>Synthetic</i>	Sub-total	Traditional	Sintetis <i>Synthetic</i>	Sub-total	Traditional	Sintetis <i>Synthetic</i>	Sub-total
Retail (total) - antara lain			-			-	-	-	-
Kredit perumahan			-			-	-	-	-
Kartu kredit			-			-	-	-	-
Eksposur ritel lainnya			-			-	-	-	-
Re-sekuritisasi			-			-	-	-	-
Non-retail (total) - antara lain			-			-	-	-	-
Kredit korporasi			-			-	-	-	-
Kredit komersil			-			-	-	-	-
Sewa dan piutang			-			-	-	-	-
Non-retail lainnya			-			-	-	-	-
Re-sekuritisasi			-			-	-	-	-

Definisi

- Ketika bank sebagai originator maka eksposur sekuritisasi berada pada posisi *retained*, meskipun tidak cocok untuk kerangka sekuritisasi yang dikarenakan tidak adanya transfer risiko yang signifikan dan efektif (yang dapat dipresentasikan secara terpisah).
When the bank is the originator, the securitization exposure is retained, although it is not suitable for the securitization framework due to the absence of significant and effective risk transfer (which can be presented separately).
- Apabila bank sebagai sponsor eksposur sekuritisasi termasuk eksposur kepada *commercial paper conduits* dimana bank menyediakan *programme-wide enhancements*, likuiditas dan fasilitas lainnya. Ketika bank sebagai originator dan sponsor, harus menghindari pencatatan ganda. Terkait hal ini bank dapat menyatukan dua kolom *Bank sebagai originator* dan *Bank sebagai sponsor* dan menggunakan kolom *Bank sebagai originator/sponsor*.
Where the bank is the sponsor, securitization exposures include exposures to commercial paper conduits where the bank provides programme-wide enhancements, liquidity and other facilities. Where the bank is both the originator and sponsor, double entry should be avoided. In this regard, banks may unify the two columns Bank as originator and Bank as sponsor and use the column Bank as originator/sponsor.
- Eksposur sekuritisasi ketika bank bertindak sebagai investor adalah investasi yang dibeli perjanjian dengan pihak ketiga.
Securitization exposures when the bank acts as an investor are investments purchased under agreements with third parties.



dalam jutaan Rupiah
in million Rupiah

	31 Desember 2023/December 31, 2023									
	a	b	c	e	f	g	h	i	j	
	Bank sebagai originator Bank as originator			Bank sebagai sponsor Bank as sponsor			Bank sebagai investor Bank as an investor			
	Traditional	Sintetis Synthetic	Sub-total	Traditional	Sintetis Synthetic	Sub-total	Traditional	Sintetis Synthetic	Sub-total	
			-			-	-	-	-	Retail (total) – among others
			-			-	-	-	-	Housing loans
			-			-	-	-	-	Credit card
			-			-	-	-	-	Other retail exposures
			-			-	-	-	-	Re- securitization
			-			-	-	-	-	Non-retail (total) – among others
			-			-	-		-	Corporate Credit
			-			-	-	-	-	Commercial credit
			-			-	-	-	-	Rent and receivables
			-			-	-	-	-	Other non- retail
			-			-	-	-	-	Re- securitization

Definisi

- iv. Transaksi sintetis: jika bank telah membeli proteksi harus melaporkan jumlah eksposur bersih yang muncul pada kolom originator/sponsor (jika jumlahnya tidak diamankan). Jika bank telah menjual proteksi, nilai eksposur dari proteksi kredit harus dilaporkan pada kolom "investor".
Synthetic transactions: if the bank has purchased protection, the net exposure amount should be reported in the originator/sponsor column (if the amount is not securitized). If the bank has sold the protection, the exposure value of the credit protection should be reported in the "investor" column.
- v. Re-sekuritisasi: semua eksposur sekuritisasi terkait re-securitisation harus dilengkapi pada baris "re-sekuritisasi", dan tidak pada baris sebelumnya (dengan tipe underlying asset) yang mengandung eksposur sekuritisasi selain re-sekuritisasi.
Re-securitization: all securitization exposures related to re-securitisation should be completed on the "re-securitization" line, and not on the previous line (with underlying asset type) containing securitization exposures other than re-securitization.

Eksposur Sekuritisasi pada *Banking Book* dan terkait Persyaratan Modalnya - Bank yang Bertindak sebagai Investor (SEC4)
 Securitization Exposure to the Banking Book and its Capital Requirements - Banks Acts as Investors

Keterangan	31 Desember 2024/December 31, 2024							
	a	b	c	d	e	f	g	h
	Nilai eksposur (berdasarkan Bobot Risiko) Exposure values (based on Risk Weight)					Exposure Values		
	≤20% Bobot Risiko Risk Weight	>20% to 50% Bobot Risiko Risk Weight	>50% to 100% Bobot Risiko Risk Weight	>100% to <1250% Bobot Risiko Risk Weight	1250% Bobot Risiko Risk Weight	IRB RBA	IRB SFA	SA/SSFA
Total Eksposur								
Sekuritisasi Tradisional								
Di mana <i>Underlying</i> Sekuritisasi								
Ritel								
<i>Non-Retail</i>								
Di mana Re-Sekuritisasi								
Senior								
<i>Non-Senior</i>								
Sekuritisasi Sintetis								
Di mana <i>Underlying</i> Sekuritisasi								
Ritel								
<i>Non-Retail</i>								
Di mana Re-Sekuritisasi								
Senior								
<i>Non-senior</i>								

Keterangan	31 Desember 2024/December 31, 2024								
	a	b	c	d	e	f	g	h	
	Nilai eksposur (berdasarkan Bobot Risiko) Exposure values (based on Risk Weight)					Exposure Values			
	≤20% Bobot Risiko Risk Weight	>20% to 50% Bobot Risiko Risk Weight	>50% to 100% Bobot Risiko Risk Weight	>100% to <1250% Bobot Risiko Risk Weight	1250% Bobot Risiko Risk Weight	IRB RBA	IRB SFA	SA/SSFA	
Total Eksposur	-							-	
Sekuritisasi Tradisional	-							-	
Di mana <i>Underlying</i> Sekuritisasi	-							-	
Ritel									
Non-Retail	-							-	
Di mana Re-Sekuritisasi									
Senior									
Non-Senior									
Sekuritisasi Sintetis									



dalam jutaan Rupiah
in million Rupiah

31 Desember 2024/December 31, 2024										Description
	i	j	k	l	m	n	o	p	q	
	Exposure Values	ATMR RWA				Capital Charge After Cap				
	1250%	IRB RBA	IRB SFA	SA/SSFA	1250%	IRB RBA	IRB SFA	SA/SSFA	1250%	
										Total Exposure
										Traditional Securitization
										Where is Underlying Securitization
										Retail
										Non-Retail
										Where to Re-Securitize
										Senior
										Non-Senior
										Synthetic Securitization
										Where is Underlying Securitization
										Retail
										Non-Retail
										Where is Re-Securitization
										Senior
										Non-Senior

31 Desember 2024/December 31, 2024										Description
	i	j	k	l	m	n	o	p	q	
	Exposure Values	ATMR RWA				Capital Charge After Cap				
	1250%	IRB RBA	IRB SFA	SA/SSFA	1250%	IRB RBA	IRB SFA	SA/SSFA	1250%	
				-				-		Total Exposure
				-				-		Traditional Securitization
				-				-		Where is Underlying Securitization
										Retail
				-				-		Non-Retail
										Where to Re-Securitize
										Senior
										Non-Senior
										Synthetic Securitization

Keterangan	31 Desember 2024/December 31, 2024							
	a	b	c	d	e	f	g	h
	Nilai eksposur (berdasarkan Bobot Risiko)					Exposure Values		
	≤20% Bobot Risiko Risk Weight	>20% to 50% Bobot Risiko Risk Weight	>50% to 100% Bobot Risiko Risk Weight	>100% to ≤1250% Bobot Risiko Risk Weight	1250% Bobot Risiko Risk Weight	IRB RBA	IRB SFA	SA/SSFA
Di mana Underlying Sekuritisasi								
Ritel								
Non-Retail								
Di mana Re-Sekuritisasi								
Senior								
Non-senior								

Definisi Definition
Kolom (a) sampai dengan (e) didefinisikan terkait dengan bobot risiko regulatory. Columns (a) to (e) are defined in relation to regulatory risk weights. Kolom (f) sampai dengan (q) berhubungan dengan pendekatan regulatory yang digunakan. Metode SA mencakup RBA dan pendekatan "look through" pada eksposur senior (paragraf 566–605 dari kerangka Basel). Bank pada yurisdiksi yang tidak menggunakan peringkat risiko pada peraturan mereka harus melaporkan nilai sesuai alternatif ("SSFA") untuk pendekatan peringkat kredit yang digunakan. Columns (f) to (q) relate to the regulatory approach used. SA methods include RBA and a "lookthrough" approach to senior exposure (paragraphs 566–605 of the Basel framework). Banks in jurisdictions that do not use risk ratings in their regulations must report alternative compliance ("SSFA") scores for the credit rating approach used. Kolom (e), (i), (m) dan (q) mengacu pada item dengan bobot risiko 1250% sesuai paragraf 90, poin pertama, kerangka Basel III. Columns (e), (i), (m) and (q) refer to items with a risk weight of 1250% according to paragraph 90, point one, of the Basel III framework.. Capital charge after mengacu pada capital charge after application of the cap sebagaimana dideskripsikan pada paragraf 594 dan 610 kerangka sekuritisasi. Capital charge after refers to the capital charge after application of the cap as described in paragraphs 594 and 610 of the securitization framework. Sebagai catatan, setelah penerapan revisi kerangka sekuritisasi di Januari 2018, pergantian ini harus dilakukan: For the record, following the implementation of the revised securitization framework in January 2018, these changes must be made:

Pengelolaan Risiko Pasar **Market Risk Management**

Aktivitas bisnis pada portofolio *trading book* dan *banking book* yang terekspos risiko pasar karena terdapat potensi pergerakan suku bunga, nilai tukar, dan perubahan harga surat berharga yang dimiliki. Bank senantiasa melakukan pengawasan terhadap perubahan yang terjadi pada portofolio aset yang terekspos risiko pasar. Pemantauan terhadap pergerakan potensi risiko pasar dilakukan oleh Divisi *Treasury*, Divisi Manajemen Risiko, Divisi *Funding*, dan Divisi terkait yang tergabung dalam *Asset-Liability Committee* (ALCO).

Pemantauan dilakukan dengan metode *valuasi mark to market* perubahan nilai pasar pada portofolio yang dimiliki oleh Bank. Pengendalian risiko pasar dilakukan melalui penetapan maksimum eksposur untuk unrealized loss untuk surat berharga, Penetapan limit Posisi Devisa Neto (PDN), Limit maksimum perubahan *Economic Value of Equity* (EVE) pada IRRBB sesuai hard limit yang ditetapkan oleh Regulator, dan penetapan *limit cut* loss.

Pengukuran Risiko terhadap aktivitas Bank yang terkekspos Risiko Pasar meliputi:

1. Risiko Pasar dengan Menggunakan Metode Standar meliputi:
 - a. Eksposur Suku Bunga (*Trading Book*)
 - Metode Risiko Spesifik
 - Metode Risiko Umum
 - b. Eksposur Nilai Tukar (*Banking Book* dan *Trading Book*)

Interest Rate Risk in the Banking Book



31 Desember 2024/December 31, 2024										Description
	i	j	k	l	m	n	o	p	q	
	Exposure Values	ATMR RWA				Capital Charge After Cap				
	1250%	IRB RBA	IRB SFA	SA/SSFA	1250%	IRB RBA	IRB SFA	SA/SSFA	1250%	
										Where is Underlying Securitization
										Retail
										Non-Retail
										Where is Re-Securitization
										Senior
										Non-Senior

Definisi Definition

Kolom IRB RBA (termasuk IAA) harus digunakan untuk IRBA (dan judul kolom juga disesuaikan).
IRB RBA column (including IAA) must be used for IRBA (and column headings are also adjusted).

Kolom IRB SFA juga harus digunakan untuk ERBA dan IAA.
IRB SFA column must also be used for ERBA and IAA.

Kolom SA/SSFA juga harus digunakan untuk SA/SSFA.
Kolom SA/SSFA juga harus digunakan untuk SA/SSFA.

"Kolom 1250% juga harus digunakan untuk item dengan 1250% dikarenakan ketidakmampuan bank terkait penerapan IRBA, ERBA, IAA atau SA kepada item (lihat paragraf 42 revisi kerangka sekuritisasi)."
"The 1250% column should also be used for items with 1250% due to the bank's inability to apply IRBA, ERBA, IAA or SA to the item (see paragraph 42 of the revised securitization framework)."

Capital charge after cap mengacu kepada capital charge setelah penerapan cap sebagaimana dideskripsikan pada paragraf 88-93 revisi kerangka sekuritisasi.
Capital charge after cap refers to the capital charge after the application of cap as described in paragraphs 88-93 of the revised securitization framework.

Business activities in the trading book and banking book portfolios are exposed to market risk due to potential movements in interest rates, exchange rates, and changes in the price of securities held. The Bank constantly monitors the changes that occur in the asset portfolio exposed to market risk. Monitoring of potential market risk movements is carried out by the Treasury Division, Risk Management Work Unit, Funding Division, and related divisions that are members of the Asset-Liability Committee (ALCO).

Monitoring is carried out using the mark-to-market valuation method of market value changes in the portfolio owned by the Bank. Market risk control is carried out through the determination of the maximum exposure to unrealized loss for securities, the determination of the Net Open Position (NOP) limit, the maximum limit of changes in Economic Value of Equity (EVE) in IRRBB in accordance with the hard limit set by the Regulator, and the determination of the cut loss limit.

Risk Measurement of the Bank's activities exposed to Market Risk includes:

1. Market Risk Using Standardized Methods including:
 - a. Interest Rate Exposure (Trading Book)
 - Specific Risk Method General
 - Risk Method Exchange
 - b. Rate Exposure (Banking Book and Trading Book)

Interest Rate Risk in the Banking Book

Pengungkapan Risiko Pasar Menggunakan Metode Standar

Disclosure of Market Risk Using Standardized Method

No.	Keterangan	31 Desember 2024/December 31, 2024				
		Risiko Spesifik Specific Risk	Risiko Umum General risks	Beban Modal Untuk Risiko Hak Opsi Capital Expense for Option Risk	Total Beban Modal Total Capital Expenses	
(1)	(2)	(3)	(4)	(5)	(6)	
a	Beban Modal untuk Masing-Masing Risiko					
	1) Risiko Suku Bunga	-	-	-	-	
	2) Risiko Nilai Tukar		5.215	-	6.258	
	3) Total	-	5.215	-	6.258	
b	Beban modal lainnya					
	1) Penambahan ATMR Pillar 1	-				
	2) Credit valuation adjustment (ATMR)					
	Pendekatan Dasar yang Disederhanakan	-				
	100% ATMR SACCR	-				
c	Total ATMR risiko pasar	78.219				

Pengungkapan Risiko Pasar dengan Menggunakan Metode Standar

Pengungkapan Risiko Pasar dengan Menggunakan Metode Standar

Perhitungan Risiko Pasar mengacu pada ketentuan Otoritas Jasa Keuangan mengenai pedoman penggunaan metode standar dalam perhitungan kewajiban penyediaan modal minimum bank umum dengan memperhitungkan Risiko Pasar.

The calculation of Market Risk refers to the provisions of the Financial Services Authority regarding the guidelines for the use of standardized methods in calculating the minimum capital provision obligation of commercial banks by taking into account Market Risk.

Laporan Hasil Perhitungan IRRBB

IRRBB Calculation Result Report

Keterangan	ΔEVE		
	31 Desember 2024 December 31, 2024	31 Desember 2023 December 31, 2023	
EVE at Current Rates	10.486	8.707	
Parallel Up	1.472	1.133	
Parallel Down	(5.074)	(5.240)	
Steepener	(253)	15	
Flattener	(2.758)	(3.204)	
Short Up	(1.316)	(1.679)	
Short Down	(2.978)	(2.616)	
Max EVE Loss	1.472	1.133	
Tier 1 Capital	11.613	8.410	
Impact on EVE as % of Tier 1 Capital	12,68%	13,47%	
Max NII Loss			
NII Projection			
Impact on NII as % of NII Projection			

Pengelolaan Risiko Operasional



dalam jutaan Rupiah
in million Rupiah

	31 Desember 2023/December 31, 2023				Description
	Risiko Spesifik Specific Risk	Risiko Umum General risks	Beban Modal Untuk Risiko Hak Opsi Capital Expense for Option Risk	Total Beban Modal Total Capital Expenses	
	(7)	(8)	(9)	(10)	
					Capital Expense for Each Risk
-		37.013	-	39.102	1) Interest Rate Risk
		21.541	-	1.723	2) Exchange Rate Risk
-		58.554	-	40.826	3) Total
					Other capital expenses
-					1) Addition of Pillar 1 RWA
					2) Credit valuation adjustment (ATMR)
-					Simplified Basic Approach
-					100% ATMR SACCR
510.320					Total market risk RWA

dalam jutaan Rupiah
in million Rupiah

	ΔNII		Description
	31 Desember 2024 December 31, 2024	31 Desember 2023 December 31, 2023	
			EVE at Current Rates
	30	27	Parallel Up
	(33)	(28)	Parallel Down
			Steepener
			Flattener
			Short Up
			Short Down
			Max EVE Loss
			Tier 1 Capital
			Impact on EVE as % of Tier 1 Capital
	(33)	(28)	Max NII Loss
	1.297	1.146	NII Projection
	2,54%	2,45%	Impact on NII as % of NII Projection

Operational Risk Management

Pengelolaan risiko operasional merupakan suatu proses yang secara terus-menerus mengalami penyempurnaan. Hal tersebut dicapai melalui penerapan model Pertahanan 3 (tiga) Lapis (*Three Lines of Defences*) dalam pengendalian internal Bank. Pada lini pertama, risiko dikelola secara langsung oleh masing-masing unit kerja. Pada lini kedua, Divisi Manajemen Risiko melakukan pengawasan, evaluasi dan metodologi pengelolaan risiko secara organisasi. Pada lini ketiga, Satuan Kerja Audit Intern bertugas memberikan review yang menyeluruh terhadap kegiatan operasional Bank dan implementasi praktik kelola risiko yang dijalankan Bank.

Pengungkapan Risiko Operasional - Bank secara Individual

Disclosure of Risk Operational

No.	Deskripsi	31 Desember 2024/December 31, 2024				
		Komponen Indikator Bisnis (KIB) <i>Business Indicator Component (KIB)</i>	Faktor Pengali Kerugian Internal (FPKI) <i>Internal Loss Multiplication Factor (FPKI)</i>	Modal Minimum Risiko Operasional (MMRO) <i>Minimum Operational Risk Capital</i>	ATMR RWA	
Jumlah		161.703	1	161.703	2.021.288	

Pengelolaan Risiko Likuiditas

Liquidity Risk Management

Manajemen risiko likuiditas dilakukan oleh Bank untuk memenuhi kewajiban yang mempunyai jatuh tempo atau dapat ditarik sewaktu-waktu oleh *Counterparty* atau nasabah dari pendanaan arus kas, aset likuid yang dijual atau diagunkan, atau menggantinya dengan sumber pendanaan yang lain.

Dalam mengelola likuiditas, Satuan Kerja Manajemen Risiko secara periodik menyusun laporan profil risiko likuiditas, mengukur pemenuhan rasio-rasio likuiditas yang ditetapkan regulator berupa *Net Stable Funding Ratio* (NSFR), *Liquidity Coverage Ratio* (LCR) dan melakukan identifikasi pengukuran risiko likuiditas berupa proyeksi arus kas secara kontraktual dan behavioral. Pengendalian risiko likuiditas Bank melakukan penyediaan sumber pendanaan kas, pemeliharaan aset likuid, serta membuka fasilitas likuiditas berupa *committed* atau *uncommitted* dengan *counterparty* jika Bank membutuhkan likuiditas.

Pemantauan yang dilakukan Satuan Kerja Manajemen Risiko berupa:

1. Rasio Kecukupan Likuiditas (LCR);
2. *Net Stable Funding Ratio* (NSFR); dan
3. Aset terikat (*Encumbrance*).



Operational risk management is a process of continuous improvement. This is achieved through the implementation of the Three Lines of Defense model in the Bank's internal control. In the first line, risks are managed directly by each work unit. In the second line, the Risk Management Work Unit conducts supervision, evaluation and risk management methodology organizationally. In the third line, the Internal Audit Unit is tasked with providing a comprehensive review of the Bank's operational activities and the implementation of the Bank's risk management practices.

dalam jutaan Rupiah
in million Rupiah

31 Desember 2023/December 31, 2023					Description
Pendapatan Bruto (Rata-rata 3 tahun terakhir) Gross Income (Average for the last 3 years)	Faktor Pengali Kerugian Internal (FPKI) Internal Loss Multiplication Factor (FPKI)	Beban Modal Capital Charge	ATMR RWA		
140.652	1	140.652	1.758.147		Total

Liquidity risk management is carried out by the Bank to fulfill obligations that have maturities or can be withdrawn at any time by Counterparties or customers from cash flow funding, liquid assets sold or collateralized, or replace them with other funding sources.

In managing liquidity, the Risk Management Unit periodically prepares liquidity risk profile reports, measures the fulfillment of liquidity ratios set by the regulator in the form of Net Stable Funding Ratio (NSFR), Liquidity Coverage Ratio (LCR) and identifies liquidity risk measurements in the form of contractual and behavioral cash flow projections. The Bank controls liquidity risk by providing cash funding sources, maintaining liquid assets, and opening liquidity facilities in the form of committed or uncommitted with counterparties if the Bank needs liquidity.

Monitoring conducted by the Risk Management Work Unit in the form of:

1. Liquidity Adequacy Ratio (LCR);
2. Net Stable Funding Ratio (NSFR);
3. and Encumbrance.

Laporan Perhitungan Kewajiban Pemenuhan Rasio Kecukupan Likuiditas (*Liquidity Coverage Ratio*) Triwulanan

Calculation Report to Fulfillment Obligations of Quarterly Liquidity Coverage Ratio (LCR)

Komponen	2024			
	Nilai HQLA setelah pengurangan nilai (<i>haircut</i>), <i>outstanding</i> kewajiban dan komitmen dikalikan dengan tingkat penarikan (<i>run-off rate</i>) atau nilai tagihan kontraktual dikalikan tingkat penerimaan (<i>inflow rate</i>). Value of HQLA after deduction of haircut, outstanding liabilities and commitments multiplied by run-off rate or value of contractual receivables multiplied by inflow rate.			
	TW I 2024 Q1 2024	TW II 2024 Q2 2024	TW III 2024 Q3 2024	TW IV 2024 Q4 2024
Jumlah data poin yang digunakan dalam perhitungan LCR	58	52	65	63
HIGH QUALITY LIQUID ASSET (HQLA)				
Jumlah High Quality Liquid Asset (HQLA)	7.877.073	8.658.873	7.933.219	6.551.286
ARUS KAS KELUAR (CASH OUTFLOW)				
Simpanan nasabah perorangan dan Pendanaan yang berasal dari nasabah Usaha Mikro dan Usaha Kecil, terdiri dari:				
Simpanan/Pendanaan stabil	220.574	220.190	214.912	206.364
Simpanan/Pendanaan kurang stabil	209.929	179.694	182.748	172.600
Pendanaan yang berasal dari nasabah korporasi, terdiri dari:				
Simpanan operasional	1.374.229	1.366.574	1.452.374	1.229.121
Simpanan non-operasional dan/atau kewajiban lainnya yang bersifat non-operasional	2.583.043	2.369.186	2.616.585	2.441.577
Surat berharga berupa surat utang yang diterbitkan oleh bank				
Pendanaan dengan agunan (<i>secured funding</i>)	-	-	-	-
Arus kas keluar lainnya (<i>additional requirement</i>), terdiri dari:				
Arus Kas Keluar Atas Transaksi Derivatif	-	-	-	-
Arus Kas Keluar Atas Peningkatan Kebutuhan Likuiditas	-	-	-	-
Arus Kas Keluar Atas Kehilangan Pendanaan	-	-	-	-
Arus Kas Keluar Atas Penarikan Komitmen Fasilitas Kredit dan Fasilitas Likuiditas	9.775	5.380	3.952	1.847
Arus Kas Keluar Atas Kewajiban Kontraktual Lainnya Terkait Penyaluran Dana	2.122.656	1.731.820	1.701.097	2.495.533
Arus Kas Keluar Atas Kewajiban Kontijensi Pendanaan Lainnya	9.844	11.890	2.731	2.743
Arus Kas Keluar Kontraktual Lainnya	46.880	22.125	63.690	35.911
JUMLAH ARUS KAS KELUAR (CASH OUTFLOW)	6.576.928	5.906.860	6.238.090	6.585.696
ARUS KAS MASUK (CASH INFLOW)				
Pinjaman dengan agunan <i>Secured lending</i>	-	-	-	-
Tagihan berasal dari pihak lawan (<i>counterparty</i>)	1.058.526	1.236.397	1.156.115	1.243.581
Arus kas masuk lainnya	39.146	13.947	85.433	33.721
JUMLAH ARUS KAS MASUK (CASH INFLOW)	1.097.672	1.250.344	1.241.548	1.277.301



dalam jutaan Rupiah
in million Rupiah

	2023				Component
	Nilai HQLA setelah pengurangan nilai (<i>haircut</i>), outstanding kewajiban dan komitmen dikalikan dengan tingkat penarikan (<i>run-off rate</i>) atau nilai tagihan kontraktual dikalikan tingkat penerimaan (<i>inflow rate</i>). Value of HQLA after deduction of haircut, outstanding liabilities and commitments multiplied by run-off rate or value of contractual receivables multiplied by inflow rate.				
	TW I 2023 Q1 2023	TW II 2023 Q2 2023	TW III 2023 Q3 2023	TW IV 2023 Q4 2023	
	62	52	62	63	Number of Points data for LCR calculation
HIGH QUALITY LIQUID ASSET (HQLA)					
	7.291.062	6.728.175	7.089.605	6.851.112	Total High Quality Liquid Asset (HQLA)
Cash Out Flow					
Individual Deposit and MSME Funding, consist of :					
	233.908	228.112	227.300	224.071	Stable Deposit/Funding
	239.141	206.716	182.783	192.937	Unstable Deposit/Funding
Funding from corporate customers, consisting of					
	1.105.241	1.079.712	1.073.964	1.160.205	Operational deposits
	2.058.791	2.172.835	2.494.214	2.378.582	Non-operational Deposits and/or other non-operational liabilities
Bond issued by Bank					
	-	-	-	-	Secured Funding
Other cash outflow (additional requirement), consisting of:					
	-	-	-	-	Cash outflow from derivative transactions
	-	-	-	-	cash outflow from increased liquidity requirements
	-	-	-	-	cash outflow from lost funding
	4.290	13.447	9.843	8.749	cash outflow from withdrawal of commitments for credit facilities and liquidity facilities
	474.292	1.374.818	1.228.363	2.331.715	cash outflow from other contractual liabilities related to channelling of funds
	3.310	7.352	2.730	3.029	cash outflow from other contingency funding liabilities
	57.401	23.798	43.503	26.212	Other contractual cash outflow
	4.176.373	5.106.789	5.262.700	6.325.500	TOTAL CASH OUTFLOW
CASH INFLOW					
	-	-	-	-	Secured lending
	901.392	1.223.864	1.067.793	1.102.484	Receivables by counterparty
	122.969	104.829	56.611	27.538	Other cash inflow
	1.024.361	1.328.693	1.124.403	1.130.022	TOTAL CASH INFLOW

Komponen	2024			
	Nilai HQLA setelah pengurangan nilai (<i>haircut</i>), <i>outstanding</i> kewajiban dan komitmen dikalikan dengan tingkat penarikan (<i>run-off rate</i>) atau nilai tagihan kontraktual dikalikan tingkat penerimaan (<i>inflow rate</i>). Value of HQLA after deduction of haircut, outstanding liabilities and commitments multiplied by run-off rate or value of contractual receivables multiplied by inflow rate.			
	TW I 2024 Q1 2024	TW II 2024 Q2 2024	TW III 2024 Q3 2024	TW IV 2024 Q4 2024
JUMLAH HQLA	7.877.073	8.658.873	7.933.219	6.551.286
JUMLAH ARUS KAS KELUAR BERSIH (NET CASH OUTFLOWS)	5.479.256	4.656.516	4.996.542	5.308.394
LCR (%)	143,76%	185,95%	158,77%	123,41%

Net Stable Funding Ratio
 Net Stable Funding Ratio

No.	Komponen ASF	Posisi Tanggal Laporan Desember - 2024 Position Report Dated December - 2024				
		Nilai Tercatat Berdasarkan Sisa Jangka Waktu Unweighted Value By Residual Maturity				Total Nilai Tertimbang Total Weighted Value
		Tanpa Jangka Waktu ¹ No Specified Maturity ¹	<6 bulan <6 months	≥ 6 bulan - < 1 tahun ≥ 6 months - < 1 year	≥ 1 tahun ≥ 1 year	
1	Modal :	13.783.681	-	-	-	13.783.681
2	Modal sesuai POJK KPMM	13.788.764	-	-	-	13.788.764
3	Instrumen modal lainnya	(5.083)	-	-	-	(5.083)
4	Simpanan yang berasal dari nasabah perorangan dan pendanaan yang berasal dari nasabah usaha mikro dan usaha kecil:	3.997.527	8.180.983	2.236.073	52.349	13.450.231
5	Simpanan dan pendanaan stabil	3.534.577	4.232.327,36	728.240,79	34.441,43	8.104.829,65
6	Simpanan dan pendanaan kurang stabil	462.950	3.948.655,61	1.507.832,07	17.907,55	5.345.402
7	Pendanaan yang berasal dari nasabah korporasi:	5.210.760	15.739.311	5.365.306	3.282.850	13.426.842
8	Simpanan operasional	5.180.992	-	-	-	2.590.496
9	Pendanaan lainnya yang berasal dari nasabah korporasi	29.767	15.739.310	5.365.306	3.282.850	10.836.346
10	Liabilitas yang memiliki pasangan aset yang saling bergantung	-	114.207	-	-	-
11	Liabilitas dan ekuitas lainnya :	768.039	8.634	212	17	123
12	NSFR liabilitas derivatif		-	-	-	
13	Ekuitas dan liabilitas lainnya yang tidak masuk dalam kategori di atas	768.039	8.634	212	17	123
14	Jumlah ASF					40.660.877,56



	2023				Component
	Nilai HQLA setelah pengurangan nilai (<i>haircut</i>), outstanding kewajiban dan komitmen dikalikan dengan tingkat penarikan (<i>run-off rate</i>) atau nilai tagihan kontraktual dikalikan tingkat penerimaan (<i>inflow rate</i>). Value of HQLA after deduction of haircut, outstanding liabilities and commitments multiplied by run-off rate or value of contractual receivables multiplied by inflow rate.				
	TW I 2023 Q1 2023	TW II 2023 Q2 2023	TW III 2023 Q3 2023	TW IV 2023 Q4 2023	
	7.291.062	6.728.175	7.089.605	6.851.112	TOTAL HQLA
	3.152.013	3.778.096	4.138.297	5.195.478	TOTAL NET CASH OUTFLOWS
	231,31%	178,08%	171,32%	131,87%	LCR (%)

dalam jutaan Rupiah
in million Rupiah

	Posisi Tanggal Laporan Desember - 2023 Position Report Dated December - 2023					ASF Components
	Nilai Tercatat Berdasarkan Sisa Jangka Waktu Unweighted Value By Residual Maturity				Total Nilai Tertimbang Total Weighted Value	
	Tanpa Jangka Waktu ¹ No Specified Maturity ¹	<6 bulan <6 months	≥ 6 bulan - < 1 tahun ≥ 6 months - < 1 year	≥ 1 tahun ≥ 1 year		
	10.436.618	-	-	-	10.436.618	Capital :
	10.447.453	-	-	-	10.447.453	Regulatory Capital
	(10.835)	-	-	-	(10.835)	Other capital instruments
	3.847.147	7.994.237	1.149.168	69.348	12.217.062	Deposits from individual customers and funding from micro and small business customers:
	3.392.436	4.911.743	820.184	30.302	8.698.448	Stable deposit/funding
	454.711	3.082.493	328.982	39.045	3.518.613	Unstable deposit/funding
	5.878.124	16.920.434	1.459.479	6.360.560	14.507.324	Funding from corporate customers, consisting of
	5.850.968	5.500	-	-	2.928.234	Operational Deposits
	27.156	16.914.934	1.459.479	6.360.560	11.579.089	Other funding from corporate customers
	-	134.399	-	-	-	Liabilities with matching interdependent assets
	693.932	21.650	358	294	24.418	Other liabilities and assets :
	-					NSFR derivative liabilities
	693.932	21.650	358	294	24.419	All other liabilities and equity not included in the above categories
					37.185.422	Total ASF

No.	Komponen RSF	Posisi Tanggal Laporan Desember - 2024 Position Report Dated December - 2024					Total Nilai Tertimbang Total Weighted Value
		Nilai Tercatat Berdasarkan Sisa Jangka Waktu Unweighted Value By Residual Maturity					
		Tanpa Jangka Waktu ¹ No Specified Maturity ¹	<6 bulan <6 months	≥ 6 bulan - < 1 tahun ≥ 6 months - < 1 year	≥ 1 tahun ≥ 1 year		
15	Total HQLA dalam rangka perhitungan NSFR					172.183	
16	Simpanan pada lembaga keuangan lain untuk tujuan operasional	229.456	-	-	-	114.728	
17	Pinjaman dengan kategori Lancar dan Dalam Perhatian Khusus (<i>performing</i>)	-	8.594.411	3.903.635	34.322.819	35.370.828	
18	Kepada lembaga keuangan yang dijamin dengan HQLA Level 1	-	-	-	-	-	
19	Kepada lembaga keuangan yang dijamin bukan dengan HQLA Level 1 dan pinjaman kepada lembaga keuangan tanpa jaminan	-	99.731	143.669	15.260	102.054	
20	Kepada perusahaan non-keuangan, nasabah perorangan dan nasabah usaha mikro dan usaha kecil, Pemerintah Indonesia, pemerintah negara lain, Bank Indonesia dan bank sentral negara lain, entitas sektor publik dan pinjaman lain, yang di antaranya:	-	8.494.650	3.759.940	34.092.235	35.105.695	
21	Memenuhi kualifikasi untuk mendapat bobot risiko 35% atau kurang, sesuai SEOJK ATMR untuk Risiko Kredit	-	-	-	-	-	
22	Kredit beragun rumah tinggal yang tidak sedang dijaminkan, yang di antaranya :	-	17	26	115.451	98.155	
23	Memenuhi kualifikasi untuk mendapat bobot risiko 35% atau kurang, sesuai SEOJK ATMR untuk Risiko Kredit	-	13	-	99.873	64.924	
24	Surat Berharga dengan kategori Lancar dan Kurang Lancar (<i>performing</i>) yang tidak sedang dijaminkan, tidak gagal bayar, dan tidak masuk sebagai HQLA, termasuk saham yang diperdagangkan di bursa	-	-	-	-	-	
25	Aset yang memiliki pasangan liabilitas yang saling bergantung	-	114.208	-	-	-	
26	Aset lainnya :	537.399	558.406	272.735	2.225.329	3.593.870	
27	Komoditas fisik yang yang diperdagangkan, termasuk emas	-				-	
28	Kas, surat berharga dan aset lainnya yang dicatat sebagai initial margin untuk kontrak derivatif dan kas atau aset lain yang diserahkan sebagai <i>default fund</i> pada <i>central counterparty</i> (CCP)		-	-	-	-	
29	NSFR aset derivatif		-	-	-	-	
30	NSFR liabilitas derivatif sebelum dikurangi dengan <i>variation margin</i>		-	-	-	-	
31	Seluruh aset lainnya yang tidak masuk dalam kategori di atas	537.399	558.406	272.735	2.225.329	3.593.870	
32	Rekening Administratif		3.376.313	3.376.313	3.376.313	27.394	
33	Total RSF					39.279.003	
34	Rasio Pendanaan Stabil Bersih (<i>Net Stable Funding Ratio (%)</i>)					103,52%	

*) Rasio dibawah 100% telah mendapat persetujuan dari OJK

*) Ratios below 100% have been approved by OJK



	Posisi Tanggal Laporan Desember - 2023 Position Report Dated December - 2023					ASF Components
	Nilai Tercatat Berdasarkan Sisa Jangka Waktu Unweighted Value By Residual Maturity				Total Nilai Tertimbang Total Weighted Value	
	Tanpa Jangka Waktu ¹ No Specified Maturity ¹	<6 bulan <6 months	≥ 6 bulan - < 1 tahun ≥ 6 months - < 1 year	≥ 1 tahun ≥ 1 year		
					132.476	Total HQLA in calculating NSFR
	266.112	-	-	-	133.056	Deposits held at other financial institutions for operational purposes
	-	8.063.176	5.399.306	30.395.896	32.469.452	Performing loans and securities
	-	-	-	-	-	Performing loans to financial institutions secured by Level 1 HQLA
	-	254.720	123.806	12.316	112.427	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions
	-	7.808.439	5.176.815	30.246.366	32.202.038	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to government, other government, Bank Indonesia, central banks and public sector entities, of which:
	-	-	-	-	-	Meet qualification for a risk weight of 35% or less according to SEOJK “RWA for Credit Risk”
	-	-	-	82.233	69.898	Performing residential mortgages, of which:
	-	17	-	54.981	35.746	Meet qualification for a risk weight of 35% or less according to SEOJK “RWA for Credit Risk”
	-	-	98.685	-	49.343	Securities with performing and non performing categories that are unsecured, not in default and do not qualify as HQLA, including exchange-traded equities
	-	134.399	-	-	-	Assets with matching interdependent liabilities
	667.299	290.558	44.172	2.171.315	3.173.344	Other Assets
	-				-	Physical traded commodities, including gold
		-	-	-	-	Cash, securities, and other assets posted as initial margin for derivative contracts and contributions to default funds of CCPs
		-	-	-	-	NSFR derivative assets
		-	-	-	-	NSFR derivative liabilities before deduction of variation margin
	667.299	290.558	44.172	2.171.315	3.173.344	All other assets not included in the above categories
		3.549.201	3.549.201	3.549.201	66.206	Off-balance sheet items
					35.974.534	Total RSF
					103,37%	Net Stable Funding Ratio (%)

Risiko Likuiditas - Aset terikat (Encumbrance) (ENC)

Risk of Asset Encumbrance Liquidity

31 Desember 2024/December 31, 2024			
Aset Terikat <i>Encumbered assets</i>	Aset yang disimpan atau diperjanjikan dengan bank sentral namun belum digunakan untuk menghasilkan likuiditas <i>Assets held or contracted with central banks but not used to generate liquidity</i>	Aset tidak terikat <i>Unencumbered assets</i>	Jumlah <i>Total</i>
		1.245.009	4.828.775
			6.073.784

Dalam upaya perbaikan kredit, Bank terus melakukan peningkatan budaya risiko melalui program transformasi end-to-end proses kredit termasuk penguatan strategi pengelolaan LAR. Melalui implementasi dan optimalisasi penanganan portofolio kredit bermasalah dan melakukan penyempurnaan alur proses pemberian kredit baik segmen corporate maupun retail banking dengan *four eyes principle* yang melibatkan Business Unit dan Credit Management Division secara independen. Mekanisme *four eyes principle* dilakukan oleh Credit Committee sesuai limit kewenangan, dimana proses pemutusan kredit dilaksanakan melalui mekanisme.

Pengelolaan Risiko Hukum

Legal Risk Management

Risiko hukum adalah risiko kerugian finansial atau lainnya yang terjadi karena litigasi atau kasus hukum. Pengelolaan risiko hukum dilakukan oleh Departemen Corporate Legal dan Legal Support di Unit Bisnis bersama-sama dengan Satuan Kerja Manajemen Risiko. Departemen Corporate Legal dan Legal Support di Unit Bisnis berperan sebagai mitra bagi seluruh unit kerja untuk memastikan bahwa semua risiko hukum potensial yang berkaitan dengan transaksi/perjanjian antara Bank dengan nasabah, karyawan, dan pihak ketiga lainnya dapat dimitigasi dengan baik.

Proses manajemen risiko hukum dilakukan melalui mekanisme:

- Review secara berkala atas perjanjian Bank dengan pihak ketiga dan mengupayakan perbaikan atas kelemahan perjanjian yang dapat menimbulkan kerugian bagi Bank.
- Menangani perkara hukum yang melibatkan Bank serta memantau proses penanganannya dengan melakukan upaya sesuai hukum untuk melindungi kepentingan hukum dan bisnis Bank.
- Melakukan analisis/assessment Risiko Hukum pada produk, aktivitas, dan transaksi baru/eksisting Bank.

Pengelolaan Risiko Strategik

Strategic Risk Management

Pengelolaan Risiko Strategik menjadi tanggung jawab Direksi yang dilakukan bersamaan dengan pengawasan dari Dewan Komisaris. Dalam prosesnya, pengelolaan risiko ini dilaksanakan oleh Divisi Corporate Planning dengan dukungan dari Satuan Kerja Manajemen Risiko dan Satuan Kerja Kepatuhan.

Risiko strategik merupakan fungsi identifikasi, pengukuran serta pengelolaan dari kesesuaian antara tujuan strategis organisasi, strategi bisnis yang disusun untuk mencapai tujuan tersebut, dan kualitas implementasinya. Melalui penetapan rencana bisnis jangka pendek dan menengah yang mempertimbangkan risiko, baik dari internal maupun eksternal, bank mampu mengidentifikasi dan merespon perubahan lingkungan bisnis. Hal ini disertai dengan evaluasi rencana bisnis dan analisa berkala atas lingkungan bisnis, makro, dan mikro, termasuk perkembangan regulasi.

In its efforts to improve credit quality, the Bank continues to promote a risk culture through an end-to-end credit process transformation program, including strengthening its Loan-to-Asset Ratio (LAR) management strategy. Through the implementation and optimization of the handling of non-performing loan portfolios, and by improving the credit granting process for both corporate and retail banking segments, the Bank applies the "four eyes principle" which involves the Business Unit and the Credit Management Division independently. The four eyes principle is applied by the Credit Committee according to the authority limits, where the credit decision-making process is carried out through this mechanism.

Legal risk is the risk of financial or other losses resulting from litigation or legal cases. Legal risk management is carried out by the Corporate Legal Department and Legal Support in the Business Unit, together with the Risk Management Work Unit. The Corporate Legal Department and Legal Support in the Business Unit act as partners for all work units to ensure that all potential legal risks related to transactions/agreements between the Bank and its customers, employees, and third parties can be adequately mitigated.

The legal risk management process is carried out through the following mechanisms:

- Periodic review of the Bank's agreements with third parties and efforts to improve weaknesses in agreements that could cause losses to the Bank.
- Handling legal cases involving the Bank and monitoring the handling process with legal actions to protect the Bank's legal and business interests.
- Conducting legal risk analysis/assessment on new/existing Bank products, activities, and transactions

Strategic risk management is the responsibility of the Board of Directors, with the supervision from the Board of Commissioners. In the process, strategic risk management is carried out by the Corporate Planning Division with support from the Risk Management Work Unit and the Compliance Work Unit.

Strategic risk involves the identification, measurement, and management of the alignment between the organization's strategic goals, the business strategies designed to achieve those goals, and the quality of their implementation. Through the establishment of short- and medium-term business plans that consider both internal and external risks, the Bank is able to identify and respond to changes in the business environment. This is accompanied by an evaluation of business plans and periodic analysis of the macro and micro business environment, including regulatory developments.



31 Desember 2023/December 31, 2023

Aset Terikat <i>Encumbered assets</i>	Aset yang disimpan atau diperjanjikan dengan bank sentral namun belum digunakan untuk menghasilkan likuiditas <i>Assets held or contracted with central banks but not used to generate liquidity</i>	Aset tidak terikat <i>Unencumbered assets</i>	Jumlah Total
		1.183.548	3.465.910
			4.649.459

Pengukuran risiko stratejik dan parameter pengukurannya dilakukan berdasarkan kinerja Bank yaitu dengan membandingkan hasil yang dicapai dengan hasil aktual. Selain itu, faktor-faktor lain dalam identifikasi risiko stratejik meliputi kesesuaian strategi dengan kondisi lingkungan bisnis, posisi bank di pasar, dan kondisi makro ekonomi.

The measurement of strategic risk and its parameters is based on the Bank's performance by comparing the results achieved with actual outcomes. Additionally, other factors in identifying strategic risks include the alignment of strategy with business environment conditions, the Bank's market position, and macroeconomic conditions.

Pengelolaan Risiko Kepatuhan Compliance Risk Management

Risiko Kepatuhan merupakan risiko yang disebabkan Bank tidak mematuhi dan/atau tidak melaksanakan peraturan perundang-undangan dan ketentuan lain yang berlaku serta tidak memenuhi komitmen yang telah disepakati dengan Otoritas Jasa Keuangan. Risiko Kepatuhan dilingkup Bank dikelola oleh bersama-sama oleh Satuan Kerja Manajemen Risiko dan Satuan Kerja Kepatuhan yang bertanggung jawab untuk menetapkan dan mempertahankan kerangka kerja sesuai kebijakan kepatuhan serta memastikan bahwa proses manajemen risiko dapat berjalan dengan baik sehingga dapat meminimalkan dampak risiko yang ditimbulkan karena ketidakpatuhan terhadap ketentuan dan/atau peraturan perundang-undangan yang berlaku.

Compliance risk is the risk arising when the Bank fails to comply with and/or implement the applicable laws and regulations, as well as not fulfilling the commitments made with the OJK. Compliance risk within the Bank is managed jointly by the Risk Management Work Unit and the Compliance Work Unit, which are responsible for establishing and maintaining a framework in accordance with compliance policies and ensuring that the risk management process runs smoothly to minimize the impact of risks arising from non-compliance with applicable laws and regulations.

Strategi pengelolaan risiko kepatuhan dilakukan melalui pelaksanaan tugas dan tanggung jawab Satuan Kerja Manajemen Risiko yang independen terhadap satuan kerja operasional yang didukung oleh penerapan sistem pengendalian internal secara konsisten dari seluruh unit kerja.

The compliance risk management strategy is implemented through the implementation of the tasks and responsibilities of the independent Risk Management Work Unit, which works alongside operational units, supported by the consistent application of internal control systems across all work units.

Pengelolaan Risiko Reputasi Reputation Risk Management

Bank menjaga prinsip kehati-hatian dalam menjalankan kebijakan operasional perbankan dengan memprioritaskan pelayanan kepada nasabahnya. Risiko reputasi sangat mungkin timbul dari kegagalan mitigasi yang efektif dari satu atau lebih risiko kredit, likuiditas, pasar hukum, regulasi, dan risiko operasional, atau gagal untuk mematuhi standar sosial, lingkungan dan etika yang memberi dampak terhadap harapan dari stakeholders dan perolehan pendapatan di kemudian hari. Risiko Reputasi pada Bank dikelola oleh Departemen Corporate Communication dan Departemen Service Quality, dengan dukungan dari Divisi Manajemen Risiko yang melakukan pemantauan atas kesesuaian pelaksanaannya.

The Bank maintains the precautionary principle in its operational banking policies by prioritizing customer service. Reputation risk may arise from the failure to effectively mitigate one or more risks related to credit, liquidity, market, legal, regulatory, and operational risks, or from failing to meet social, environmental, and ethical standards, which could impact stakeholders' expectations and future revenue generation. Reputation risk at the Bank is managed by the Corporate Communication Department and the Service Quality Department, with support from the Risk Management Work Unit, which monitors its implementation.

Strategi pengelolaan risiko reputasi dilakukan melalui kegiatan-kegiatan sebagai berikut:

- Pemantauan pemberitaan yang berhubungan dengan Bank dalam berbagai media.
- Penetapan/standarisasi kualitas layanan dan pengujian atas kualitas layanan yang dijalankan oleh unit-unit bisnis.
- Komunikasi aktif dan terbuka dengan seluruh pihak stakeholder; baik pada saat kondisi normal maupun pada saat kondisi krisis reputasi.
- Melakukan analisis/assessment Risiko Reputasi pada produk, aktivitas dan transaksi baru/eksisting Bank.

The reputation risk management strategy is carried out through the following activities:

- Monitoring news related to the Bank in various media outlets.
- Setting/standardizing service quality and testing the quality of services provided by business units.
- Communicating actively and transparently with all stakeholders, both in normal conditions and during reputation crises.
- Conducting reputation risk analysis/assessment on new/existing Bank products, activities, and transactions.

Tinjauan atas Efektivitas Penerapan Manajemen Risiko

Review of the Effectiveness of Risk Management Implementation

Fungsi pengawasan dan evaluasi atas proses manajemen risiko Bank dilakukan oleh berbagai komite yang berkaitan dengan risiko dan Divisi SKAI. Informasi hasil evaluasi dari beberapa komite eksekutif yang beranggotakan seluruh jajaran Direksi dan Pejabat Eksekutif dibahas pula melalui rapat Direksi yang dipimpin oleh Presiden Direktur. Dalam rapat tersebut, selain dilakukan pembahasan atas laporan eksposur risiko setiap bulan, juga dilakukan pembahasan terhadap hal-hal spesifik lainnya seperti pembahasan kecukupan modal terhadap tingkat risikonya, persetujuan atas kebijakan dan prosedur, persetujuan atas limit risiko serta persetujuan metodologi yang digunakan dalam proses pengukuran risiko.

Adapun peran Divisi SKAI sebagai pelaksana atas pengendalian internal Bank secara rutin melakukan evaluasi dan rekomendasi terhadap kualitas dan proses GCG secara bankwide. Di samping evaluasi secara internal, evaluasi manajemen risiko secara independen juga diperoleh dari audit eksternal maupun pihak-pihak eksternal lainnya seperti Bank Woori Korea sebagai entitas induk. Berdasarkan hasil penilaian yang dilakukan selama tahun 2024, secara umum sistem manajemen risiko yang diterapkan Bank telah memadai dan berjalan efektif.

Hasil penilaian manajemen risiko sesuai SEOJK Nomor 14/SEOJK.03/2017 tentang Penilaian Tingkat Kesehatan Bank Umum. Pada bulan Desember 2024, PT Bank Woori Saudara Indonesia 1906, Tbk memiliki peringkat 2 (dua) mencerminkan kondisi Bank yang secara umum sehat sehingga dinilai mampu menghadapi pengaruh negatif yang signifikan dari perubahan kondisi bisnis dan faktor eksternal lainnya tercermin dari peringkat faktor-faktor penilaian, antara lain profil risiko, penerapan GCG, rentabilitas, dan permodalan yang secara umum baik. Apabila terdapat kelemahan maka secara umum kelemahan tersebut kurang signifikan.

The supervision and evaluation of the Bank's risk management process are carried out by various risk-related committees and the Internal Audit Unit (IAU). The evaluation results from several executive committees, which include the entire Board of Directors and Executive Officers, are also discussed during the meetings of the Board of Directors led by the President Director. In these meetings, in addition to discussing monthly risk exposure reports, specific issues such as the adequacy of capital in relation to risk levels, approval of policies and procedures, approval of risk limits, and approval of the methodology used in the risk measurement process are also addressed.

The role of the IAU, as the executor of the Bank's internal control, is to regularly conduct evaluations and provide recommendations regarding the quality and process of Good Corporate Governance (GCG) bankwide. In addition to internal evaluations, independent risk management assessments are also obtained from external audits and other external parties such as Bank Woori Korea, the parent entity. Based on the assessments conducted during 2024, the overall risk management system implemented by the Bank is deemed adequate and effective.

The results of the risk management assessment are in accordance with OJK Circular Letter Number 14/SEOJK.03/2017 on Assessment of the Soundness Level of Commercial Banks. As of December 2024, PT Bank Woori Saudara Indonesia 1906, Tbk held a rating of 2 (two), reflecting the generally healthy condition of the Bank, and its ability to withstand significant negative impacts from changes in business conditions and other external factors. This is reflected in the assessment factors, such as risk profile, GCG implementation, profitability, and capital, which are generally good. Any weaknesses identified are generally considered not significant.



Pernyataan Direksi dan/atau Dewan Komisaris atau Komite Audit atas Kecukupan Sistem Manajemen Risiko

Statement of the Board of Directors and/or Board of Commissioners or Audit Committee on the Adequacy of the Risk Management System

Dewan Komisaris dan Direksi bertanggung jawab atas penerapan manajemen risiko di BWS. Pengawasan Aktif Dewan Komisaris BWS tercermin dari persetujuan atas Kebijakan Manajemen Risiko yang disusun oleh Direksi, serta evaluasi pelaksanaan kebijakan manajemen risiko melalui forum rapat Direksi dan Dewan Komisaris secara berkala, dalam pelaksanaannya pengawasan aktif Dewan Komisaris didukung oleh Komite Pemantau Risiko.

Pengawasan aktif Direksi BWS antara lain dilaksanakan melalui penyusunan, penerapan, dan evaluasi atas kebijakan dan prosedur manajemen risiko. Pelaksanaan pengawasan aktif juga dilakukan melalui forum rapat Direksi dan Komite Manajemen Risiko (KMR), Bidang Kebijakan Kredit dan Bidang Asset and Liability.

Berdasarkan hasil evaluasi yang telah dilakukan, Dewan Komisaris dan Direksi menilai bahwa kecukupan sistem manajemen risiko telah berjalan memadai.

The Board of Commissioners and the Board of Directors are responsible for implementing risk management at BWS. The active supervision of the Board of Commissioners is reflected in the approval of the Risk Management Policy prepared by the Board of Directors, as well as the evaluation of the implementation of the risk management policy through periodic meetings of the Board of Directors and the Board of Commissioners. In its implementation, the active supervision of the Board of Commissioners is supported by the Risk Monitoring Committee.

The active supervision of the Board of Directors is carried out, among others, through the preparation, implementation, and evaluation of risk management policies and procedures. Active supervision is also executed through meetings of the Board of Directors and the Risk Management Committee (KMR), the Credit Policy Division, and the Asset and Liability Division.

Following the evaluations conducted, the Board of Commissioners and the Board of Directors have determined that the risk management system is adequate.

PENERAPAN PROGRAM ANTI PENCUCIAN UANG, PENCEGAHAN PENDANAAN TERORISME DAN PENCEGAHAN PENDANAAN PROLIFERASI SENJATA PEMUSNAH MASSAL (PROGRAM APU, PPT & PPPSPM)

IMPLEMENTATION OF ANTI-MONEY LAUNDERING, COMBATING THE FINANCING OF TERRORISM AND COMBATING PROLIFERATION OF WEAPON MASS DESTRUCTION FINANCING PROGRAM (AML, CFT & CPF)

Penerapan Program APU, PPT & PPPSPM merupakan program yang wajib diterapkan oleh Bank dalam melakukan hubungan usaha dengan calon nasabah dan pengguna jasa Bank (Nasabah atau Walk In Customer) dengan berpedoman pada Peraturan Otoritas Jasa Keuangan (POJK) Nomor 8 Tahun 2023 Tentang Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal di Sektor Jasa Keuangan, serta Peraturan Kepala PPATK Nomor PER-02/1.02/PPATK/02/15 tentang Kategori Pengguna Jasa yang Berpotensi Melakukan Tindak Pidana Pencucian Uang, dan Peraturan PPATK Nomor 18 tahun 2017 tentang Pelaksanaan Penghentian Sementara dan Penundaan Transaksi oleh Penyedia Jasa Keuangan. Secara operasional dalam penerapannya di Bank, Penerapan Program APU, PPT & PPPSPM telah diatur dalam Kebijakan, Standar Prosedur maupun Petunjuk Teknis APU, PPT & PPPSPM.

Tujuan penerapan program APU, PPT & PPPSPM adalah untuk mencegah dan melindungi Bank agar tidak digunakan sebagai sarana kejahatan pencucian uang (Money Laundering) dan pendanaan terorisme termasuk pendanaan proliferasi senjata pemusnah massal yang dilakukan secara langsung maupun tidak langsung oleh para pelaku kejahatan.

The implementation of the Anti-Money Laundering, Combating the Financing of Terrorism and Combating Proliferation of Weapon Mass Destruction Financing Program (AML, CFT & CPF) is a mandatory program that the Bank must apply when establishing business relationships with potential customers and service users (Customers or Walk-In Customers), referring to the Financial Services Authority (OJK) Regulation Number 8 of 2023 concerning Implementation of the Anti-Money Laundering, Combating the Financing of Terrorism and Combating Proliferation of Weapon Mass Destruction Financing Program in the Financial Services Sector, as well as the Regulation of the Head of PPATK Number PER-02/1.02/PPATK/02/15 regarding Categories of Service Users Potentially Engaged in Money Laundering, and PPATK Regulation Number 18 of 2017 concerning Implementation of Temporary Freezing and Transaction Delay by Financial Service Providers. Operationally, the implementation of the AML, CFT & CPF Program at the Bank is regulated through Policies, Standard Operating Procedures, and Technical Guidelines for AML, CFT & CPF.

The objective of implementing the AML, CFT & CPF Program is to prevent and protect the Bank from being used as a means of money laundering, terrorism financing, and proliferation of weapons of mass destruction financing, both directly and indirectly, by criminal actors.



Kebijakan APU, PPT & PPPSPM

AML, CFT & CPF Policies

Sejalan dengan regulasi penerapan program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Sektor Jasa Keuangan, BWS telah melakukan penyempurnaan Kebijakan penerapan Program APU, PPT & PPPSPM di BWS meliputi:

In line with regulations for the implementation of the Anti-Money Laundering and Combating the Financing of Terrorism Program in the Financial Services Sector, BWS has enhanced its policies on the implementation of the AML, CFT & CPF Program, which includes:

Pengawasan aktif oleh Direksi dan Dewan Komisaris <i>Active supervision by the Board of Directors and the Board of Commissioners.</i>	Memberikan persetujuan atas kebijakan dan prosedur penerapan program APU, PPT & PPPSPM serta melaksanakan pengawasan aktif melalui laporan rutin pelaksanaan program APU, PPT & PPPSPM. <i>Approve the policies and procedures for the implementation of the Anti-Money Laundering (AML), Prevention of Terrorist Financing (PTF), and Prevention of Money Laundering and Terrorism Financing Programs (PPPSPM), as well as carry out active supervision through regular reports on the implementation of these programs.</i>
Kebijakan dan Prosedur <i>Policy and Procedure</i>	Memastikan bahwa kebijakan dan prosedur tertulis penerapan program APU, PPT & PPPSPM telah sesuai dengan undang-undang dan peraturan yang berlaku dan sesuai dengan aktivitas Bank. <i>Ensure that the written policies and procedures for the implementation of the AML, PTF, and PPPSPM programs are in compliance with applicable laws and regulations and are aligned with the bank's activities.</i>
Pengendalian Intern <i>Internal Control</i>	Pelaksanaan pemantauan secara rutin oleh Internal dan Eksternal Audit, untuk mengukur penerapan program APU, PPT & PPPSPM sesuai dengan peraturan yang berlaku. <i>Regular monitoring by Internal and External Audits to assess the implementation of the AML, PTF, and PPPSPM programs in accordance with applicable regulations.</i>
Sistem Informasi Manajemen <i>Management Information System</i>	Pengembangan sistem informasi yang dapat mengidentifikasi dan menyediakan Laporan profil dan transaksi yang mendukung penerapan program APU, PPT & PPPSPM. <i>Development of an information system that can identify and provide reports on profiles and transactions to support the implementation of the AML, PTF, and PPPSPM programs.</i>
Sumber Daya Manusia dan Pelatihan <i>Human Resources and Training</i>	Pemberian pelatihan bagi seluruh karyawan termasuk pelatihan secara periodik kepada Frontliner, baik secara tatap muka ataupun e-learning. <i>Provision of training for all employees, including periodic training for Frontliners, both in-person and through e-learning.</i>

Pelaksanaan Program APU, PPT & PPPSPM di Tahun 2024 *Implementation of the AML, CFT & CPF Program in 2024*

Sejalan dengan regulasi penerapan program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Sektor Jasa Keuangan, BWS telah melakukan penyempurnaan Kebijakan penerapan Program APU, PPT & PPPSPM di BWS meliputi:

In addition, to enhance the effectiveness of the implementation of the AML, CFT & CPF Program, BWS continues to improve employee capacity by organizing education and training programs related to AML, CFT & CPF. The training programs held in 2024 are as follows:

Training Internal *Internal Training*

NO	Tanggal Date	Kegiatan Activity	Jumlah Peserta Total Participants
1	26 April 2024 April 26, 2024	AML Training from WBK - Suspicious Transaction Reporting	13
2	8 Juni 2024 June 8, 2024	Operational Supervisor Training Program Batch 1 - Bidang APU & PPT Operational Supervisor Training Program Batch 1 - AML & CFT Sector	45
3	25 Juni 2024 June 25, 2024	AML Training from WBK : • Periodic Business Introduction • WLF List and Performance Management	13
4	27 Juli 2024 July 27, 2024	Operational Supervisor Training Program Batch 2 - AML & CFT Field	13
5	20 Agustus 2024 August 20, 2024	WBK AML Training - 3 rd : • CRR Standard Management • TM Evaluation Criteria Description and Youth Value Description Management	14



NO	Tanggal Date	Kegiatan Activity	Jumlah Peserta Total Participants
6	7 September 2024 September 7, 2024	Operational Supervisor Training Program Batch 3_ Bidang APU & PPT Operational Supervisor Training Program Batch 3_ AML & CFT	48
7	19 September 2024 September 19, 2024	Training on AML WBK in Q3 2024 (September) • Internal Compliance - KYE, QC	15
8	14 Oktober 2024 October 14, 2024	Refreshment Tata Cara Pengisian Data Nasabah Kantor Cabang Semarang Refreshment on the Procedure for Filling Customer Data at the Semarang Branch Office	5
9	18 Oktober 2024 October 18, 2024	Training on AML WBK in Q4 2024 (Oktober October) • New Product & Service Assessment	15
10	19 Oktober 2024 October 19, 2024	Operational Supervisor Training Program Batch 4_ Bidang APU & PPT Operational Supervisor Training Program Batch 3_ AML & CFT	42
11	18 November 2024 November 18, 2024	Training on AML WBK in Q4 2024 (November) • AML Regulation Management	15
12	29 November 2024 November 29, 2024	Refreshment Training Sanction List_ Kantor Cabang Pembantu Kebayoran Baru Refreshment Training Sanction List_ Sub-Branch Office 3 Kebayoran Baru	3
13	29 November 2024 November 29, 2024	Refreshment Training Sanction List Kantor Cabang Energy Refreshment Training Sanction List Energy Branch Office	3

Training Eksternal Eksternal Training

NO	Tanggal Date	Kegiatan Activity	Jumlah Peserta Total Participants
1	20 Februari 2024 February 20, 2024	Sosialisasi Penyusunan Individual Risk Assessment Socialization on Individual Risk Assessment Preparation	4
2	7 Maret 2024 March 7, 2024	Webinar on Artificial Intelligence Changes The Face of The Financial Sector	2
3	16-17 Maret 2024 March 16-17, 2024	Refreshment & Recertification of Risk Management	2
4	27 Maret 2024 March 27, 2024	Deloitte Southeast Asia: Financial Crime Workshop 2024 - Individual Risk Assessment for Commercial Banks	2
5	24-25 April 2024 April 24-25, 2024	Identifikasi Transaksi Keuangan Mencurigakan & Penentuan Tindak Pidana Asal Identification of Suspicious Financial Transactions & Determination of the Source Criminal Offense	2
6	7 Mei 2024 May 7, 2024	Pertemuan Koordinasi CAT "Optimalisasi Sinergi dan Kolaborasi Mewujudkan Pilkada Serentak Tahun 2024 yang Mendukung Integrasi Bangsa" Coordination Meeting of CAT "Optimization of Synergy and Collaboration to Realize the 2024 Simultaneous Regional Elections Supporting National Integration"	4
7	17 Mei 2024 May 17, 2024	AML CFT International Seminar : Strengthening International Cooperation on Asset Recovery and Urgency of Detection of Illicit Financial Flows on Cyber-Enabled Fraud	3
8	6 Juni 2024 June 6, 2024	Rembuk Nasional dalam rangka 22 Tahun Gerakan Nasional Anti Pencucian Uang, Pendanaan Terorisme, dan Pendanaan Proliferasi Senjata Pemusnah Massal National Discussion in Commemoration of the 22 nd Anniversary of the Anti-Money Laundering, Combating the Financing of Terrorism and Combating Proliferation of Weapon Mass Destruction Financing National Movement	2
9	20 Juni 2024 June 20, 2024	Webinar Navigating The Half-Year: Roadmap To Success	2

NO	Tanggal Date	Kegiatan Activity	Jumlah Peserta Total Participants
10	21 Juni 2024 June 21, 2024	Sosialisasi terkait Pemanfaatan Nomor Induk Berusaha (NIB) bagi Pelaku Usaha <i>Socialization on the Utilization of Business Identification Number (NIB) for Business Actors</i>	2
11	27 Juni 2024 June 27, 2024	Workshop Assistance in the Implementation of Risk-Based AML/CFT/CFP Program and Virtual Assets in the Financial Service Sector 2024	2
12	17 Juli 2024 July 17, 2024	Webinar on Handling Cyber Crime, Including Online Gambling as a Crime Originating from the Crime of Money Laundering	1
13	18 Juli 2024 July 18, 2024	Socialization on Automatic Exchange of Information (Aeol)	2
14	July 26, 2024 July 26, 2024	Workshop Trade Based Money Laundering and Solutions	1
15	20 Agustus 2024 August 20, 2024	Sosialisasi Peluncuran FIR on ML/TF Tahun 2024 <i>Socialization on the Launch of FIR on ML/TF for 2024</i>	2
16	5 September 2024 September 5, 2024	Webinar - How to Prevent Money Laundering and Terrorism Financing	2
17	6 September 2024 September 6, 2024	Focus Group Discussion - Tindak Lanjut Komitmen Rembuk Nasional PPAK-FKDKP_Kelengkapan Data Guna Analisa dalam Pelaporan goAML kepada PPAK <i>Focus Group Discussion - Follow-up on the Commitment of the National Discussion PPAK-FKDKP_ Data Completeness for Analysis in Reporting goAML to PPAK</i>	1
18	24 September 2024 September 24, 2024	Webinar Internasional - Optimalisasi Kolaborasi dalam Mencegah dan Menangani Green Financial Crime di Indonesia Menuju Indonesia Emas 2045 <i>International Webinar - Optimization of Collaboration in Preventing and Addressing Green Financial Crime in Indonesia Towards a Golden Indonesia 2045</i>	2
19	26-27 September 2024 September 26-27, 2024	Pelatihan Individual Risk Assessment dan Risk Enterprise terkait Program APU, PPT & PPPSPM di Sektor Jasa Keuangan <i>Training on Individual Risk Assessment and Enterprise Risk related to the AML, CFT & PPPSPM Program in the Financial Services Sector</i>	1
20	3 Oktober 2024 October 3, 2024	Sosialisasi Mekanisme Cyber Patrol kepada Penyelenggara Sistem Pembayaran (PSP) <i>Socialization on the Cyber Patrol Mechanism to Payment System Providers (PSP)</i>	2
21	7 Oktober 2024 October 7, 2024	Sosialisasi Pengembangan SIGAP 2024 <i>Socialization on SIGAP Development 2024</i>	1
22	28 Oktober 2024 October 28, 2024	Finalisasi UAT Pengembangan SIGAP 2024 <i>Finalization of UAT for SIGAP Development 2024</i>	1
23	19 November 2024 November 19, 2024	Memerangi Judi Online dan Kejahatan Baru Era Ekonomi Digital 5.0 <i>Fighting Online Gambling and New Crimes in the Digital Economy 5.0 Era</i>	1
24	4 Desember 2024 December 4, 2024	Pengembangan SIGAP 2024 <i>Development of SIGAP 2024</i>	2
25	11 Desember 2024 December 11, 2024	Diseminasi Hasil Penilaian FIR Tahun 2024 <i>Dissemination of FIR Assessment Results for 2024</i>	1
26	13 Desember 2024 December 13, 2024	Sosialisasi penundaan transaksi, pemblokiran rekening dan pengembalian dana terkait penanganan penipuan transaksi keuangan <i>Socialization on Transaction Delays, Account Freezing, and Fund Returns Related to Financial Transaction Fraud Handling</i>	1



Rekapitulasi Pelaporan kepada PPATK

Recapitulation of Reporting to PPATK

Jenis Laporan Type of Report	Jumlah Laporan Number of Reports
Laporan Transaksi Transfer Dana Dari/Ke Luar Negeri (LTKL) International Fund Transfer Instruction Report (IFTI)	134.206
Laporan Transaksi Keuangan Tunai (LTKT) Cash Transaction Report (CTR)	867
Laporan Transaksi Keuangan Mencurigakan (LTKM) Suspicious Transaction Report (STR)	14
Permintaan Pemblokiran/Data/Informasi Nasabah Dari PPATK Request for Blocking/Customer Data/Information from PPATK	15
Laporan SIPENDAR SIPENDAR Report	4
Laporan Penundaan Transaksi Nasabah Customer Transaction Postponement Report	7
Laporan SIPESAT (Nasabah Baru) SIPESAT Report (New Customer)	78.367

PERKARA HUKUM

LEGAL CASES

Jumlah permasalahan dan/atau perkara hukum yang dihadapi Bank, Dewan Komisaris dan Direksi adalah sebagai berikut:

The number of issues and/or legal cases faced by the Bank, Board of Commissioners, and Board of Directors is as follows:

Permasalahan Hukum Legal Issues	2024		2023	
	Perdata Civil	Pidana Criminal	Perdata Civil	Pidana Criminal
Dewan Komisaris dan Direksi Board of Commissioners and Board of Directors	-	-	-	-
Selesai dan telah mempunyai kekuatan hukum tetap Completed and has permanent legal force	-	-	-	-
Dalam proses penyelesaian In the process of completion	-	-	-	-
BWS	-	-	-	-
Selesai dan telah mempunyai kekuatan hukum tetap Completed and has permanent legal force	3	-	4	1
Dalam proses penyelesaian In the process of completion	1	-	1	-
Entitas Anak Subsidiary Entity	-	-	-	-
BWS tidak memiliki entitas anak perusahaan BWS does not have a subsidiary entity	-	-	-	-
Jumlah Total	4	-	5	1



Uraian Perkara Yang Dihadapi Tahun 2024

2024 Case Description

Nama Perkara Case Name	Perdata Khusus Special Civil
Para Pihak Parties	Tim Kurator PT Asli Motor Klaten selaku Penggugat dan Purnomo Budi Santoso selaku Penggugat dan BWS selaku Tergugat The Curator Team of PT Asli Motor Klaten as the Plaintiff, Purnomo Budi Santoso as the Plaintiff, and BWS as the Defendant
Pokok Perkara Main Case	Gugatan diajukan oleh Team Kurator atas biaya dari hasil penjualan harta pailit The lawsuit was filed by the Curator Team at the expense of proceeds from the sale of the bankrupt estate
Nilai Perkara Case Value	Rp4.866.068.502,- IDR4,866,068,502,-
Risiko bagi Bank Risk for Bank	-
Status Perkara Case Status	Telah berkekuatan hukum tetap It has obtained permanent legal force

Nama Perkara Case Name	Perdata Khusus Special Civil
Para Pihak Parties	Tim Kurator PT Asli Motor Klaten selaku Penggugat dan Purnomo Budi Santoso selaku Penggugat, dan BWS selaku Turut Tergugat The Curator Team of PT Asli Motor Klaten as the Plaintiff, Purnomo Budi Santoso as the Plaintiff, and BWS as the Co-Defendant
Pokok Perkara Main Case	Gugatan diajukan oleh Team Kurator atas penjualan jaminan kredit yang dilakukan pada saat Putusan Perdamaian dalam proses PKPU The lawsuit was filed by the Curator Team regarding the sale of collateral that took place during the Peace Settlement decision in the PKPU process
Nilai Perkara Case Value	-
Risiko bagi Bank Risk for Bank	-
Status Perkara Case Status	Belum berkekuatan hukum tetap It has not yet obtained permanent legal force



Nama Perkara Case Name	Perdata Civil
Para Pihak Parties	Yayasan Perlindungan Konsumen (YAPEKNAS) selaku Penggugat dan BWS selaku Tergugat Yayasan Perlindungan Konsumen (YAPEKNAS) as the Plaintiff and BWS as the Defendant
Pokok Perkara Main Case	Gugatan terhadap objek jaminan yang akan dilakukan sita oleh BWS A lawsuit regarding the collateral object that will be seized by BWS
Nilai Perkara Case Value	-
Risiko bagi Bank Risk for Bank	-
Status Perkara Case Status	Telah berkekuatan hukum tetap It has obtained permanent legal force

Nama Perkara Case Name	Perdata
Para Pihak Parties	Apip Saripudin selaku Penggugat dan BWS selaku Tergugat Apip Saripudin as the Plaintiff and BWS as the Defendant
Pokok Perkara Main Case	Gugatan terhadap objek jaminan yang menjadi jaminan di BWS dan Perbuatan Melawan Hukum A lawsuit regarding the collateral object held as security by BWS and an Unlawful Act
Nilai Perkara Case Value	-
Risiko bagi Bank Risk for Bank	-
Status Perkara Case Status	Telah berkekuatan hukum tetap It has obtained permanent legal force

Sanksi Administratif Administrative Sanctions

Selama periode tahun 2024, tidak terdapat sanksi administratif material yang mempengaruhi kelangsungan usaha Bank Woori Saudara dan tidak terdapat sanksi administratif yang dikenakan kepada Dewan Komisaris dan Direksi.

In the 2024 period, there were no material administrative sanctions that affected the business continuity of Bank Woori Saudara, and no administrative sanctions were imposed on the Board of Commissioners and the Board of Directors.

AKSES INFORMASI DAN DATA BANK SERTA PENGELOLAAN RELASI INVESTOR

ACCESS TO BANK INFORMATION AND DATA AND MANAGEMENT OF INVESTOR RELATIONS

Bank telah menyediakan akses informasi bagi para pemangku kepentingan untuk mendapatkan informasi lebih lanjut melalui:

The Bank has provided access to information for stakeholders to obtain further details through:



Telepon
Telephone

+6221 5087 1906 | +6222 5087 1900



E-mail

saudara@bankwoorisaudara.com | customercare@bankwoorisaudara.com



Website
Website

<https://www.bankwoorisaudara.com>

Selain melalui Sekretaris Perusahaan, guna memberikan kemudahan bagi para pemangku kepentingan dalam mengakses informasi terkait Bank, BWS juga telah memuat informasi-informasi meliputi informasi produk dan layanan, laporan keuangan, serta kegiatan perusahaan yang dapat diakses melalui situs web perusahaan di www.bankwoorisaudara.com.

In addition to the Corporate Secretary, to facilitate stakeholders in accessing information related to the Bank, BWS has also made available information including product and service details, financial statements, and company activities, which can be accessed through the company's website at www.bankwoorisaudara.com.



Komunikasi Internal Internal Communication

Sebagai pemangku kepentingan internal yang berhubungan langsung dengan kinerja Bank, karyawan memiliki hak untuk mendapatkan informasi yang komprehensif terkait kinerja dan kemajuan Bank. Berikut disampaikan beberapa saluran yang digunakan Bank untuk menyampaikan informasi kepada karyawan dan pihak internal lainnya.

- **CM Site (Corporate Management Site)** Dalam melaksanakan kegiatan yang berhubungan dengan komunikasi Internal, Bank telah menyebarkan informasi yang berkaitan dengan kegiatan-kegiatan yang dilakukan termasuk juga mengenai program, kebijakan manajemen, aktivitas cabang dan divisi melalui CM Site yang secara digital dapat diakses oleh seluruh karyawan Bank.

Agenda Kegiatan Bank memiliki berbagai kegiatan yang bersifat berkala maupun tertentu, diselenggarakan dan dipromotori oleh Departemen Corporate Communication yang mengelola alur kegiatan setiap event dari awal hingga akhir. Di mana event yang diselenggarakan dihadiri oleh internal karyawan Bank maupun pihak eksternal seperti pemegang saham dan nasabah. Event-event yang dilaksanakan oleh Internal Komunikasi yang berlangsung selama tahun 2024 di antaranya:

As an internal stakeholder directly related to the Bank's performance, employees have the right to receive comprehensive information regarding the Bank's performance and progress. Below are some of the channels used by the Bank to communicate information to employees and other internal parties:

- **CM Site (Corporate Management Site)**
In carrying out activities related to internal communication, the Bank has disseminated information regarding activities conducted, including programs, management policies, branch and division activities, through the CM Site, which can be digitally accessed by all Bank employees.

The Bank conducts various regular and occasional activities, which are organized and promoted by the Corporate Communication Department, managing the flow of each event from start to finish. Events organized are attended by both internal Bank employees and external parties such as shareholders and customers. Events held by Internal Communications during 2024 include:

Tempat dan Tanggal Place and Date	Tema Kegiatan Activity Theme
Bank Woori Saudara Kantor Pusat, 25 Januari 2024 <i>Bank Woori Saudara Head Office, January 25, 2024</i>	Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) <i>Extraordinary General Meeting of Shareholders (EGMS)</i>
Bank Woori Saudara Kantor Pusat, 29 Januari 2024 <i>Bank Woori Saudara Head Office, on January 29, 2024</i>	BWS Business Strategic Meeting Semester 1 2024 “Build Solid Foundation for Stronger Bank”
Bank Woori Saudara Kantor Pusat, 7 Maret 2024 <i>Bank Woori Saudara Head Office, March 7, 2024</i>	Rapat Umum Pemegang Saham Tahunan (RUPST) <i>Annual General Meeting of Shareholders (AGMS)</i>
Bank Woori Saudara Kantor Pusat, 26 Maret 2024 <i>Bank Woori Saudara Head Office, on March 26, 2024</i>	Program Ramadhan Bank Woori Saudara 1445H/2024 <i>Ramadan Program Conducted by Bank Woori Saudara 1445H/2024</i>
Bank Woori Saudara Kantor Pusat, 31 Mei 2024 <i>Bank Woori Saudara Head Office, May 31, 2024</i>	RO Elite Club Award 2024
Bank Woori Saudara Kantor Pusat, 20 Juni 2024 <i>Bank Woori Saudara Head Office June 20, 2024</i>	Bank Woori Saudara Mengadakan Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) <i>Bank Woori Saudara Holds Extraordinary General Meeting of Shareholders (EGMS)</i>
Bank Woori Saudara Kantor Pusat, 22 Juli 2024 <i>Bank Woori Saudara Head Office, on July 22, 2024</i>	Business Strategic Meeting 2 nd Semester 2024 “Strong Passion for Future Growth:
Bank Woori Saudara Kantor Cabang Denpasar Bali, 29 Juli 2024 <i>Bank Woori Saudara Denpasar Bali Branch Office, July 29, 2024</i>	Acara Peresmian Relokasi Bank Woori Saudara Kantor Cabang Denpasar <i>Inauguration Ceremony of Relocation of Bank Woori Saudara Denpasar Branch Office</i>
Bank Woori Saudara Medco Building Ampera, 17 Agustus 2024 <i>Medco Building Ampera, Bank Woori Saudara, on August 17, 2024</i>	BWS Agustusan 2024 <i>Independence Day Celebration with BWS 2024</i>
Damai Indah Golf – BSD Course, 25 September 2024 <i>Damai Indah Golf – BSD Course, on September, 25, 2024</i>	Woori Prestige Club Golf Tournament 2024

Tempat dan Tanggal Place and Date	Tema Kegiatan Activity Theme
Bank Woori Saudara Kantor Pusat, 11 November 2024 Bank Woori Saudara Head Office, November 11, 2024	Launching Ceremony antara Bank Woori Saudara dengan Kiwoom Sekuritas Indonesia "Accelerating Stock Market Synergy: Building a More Inclusive Indonesia Together" Launching Ceremony between Bank Woori Saudara and Kiwoom Sekuritas Indonesia "Accelerating Stock Market Synergy: Building a More Inclusive Indonesia Together"
Bank Woori Saudara Kantor Pusat 17 Desember 2024 Bank Woori Saudara Head Office December 17, 2024	Penandatanganan Perjanjian Kerjasama antara Bank Woori Saudara dengan PT Krakatau Posco "Financial Support MOU for Enhancing Indonesia Steel Competitiveness, Create Synergy for Growth Together in the Future" Signing Cooperation Agreement between Bank Woori Saudara and PT Krakatau Posco "Financial Support MOU for Enhancing Indonesia Steel Competitiveness, Create Synergy for Growth Together in the Future"

Komunikasi External External Communication

Departemen Corporate Communication berfungsi untuk memastikan komunikasi Bank dengan pihak eksternal berjalan dengan baik sehingga meningkatkan reputasi dan citra korporat Bank. Berikut adalah tugas dari Departemen Corporate Communication antara lain:

Media Internet Internet Media

Media internet yang digunakan adalah situs web dengan alamat www.bankwoorisaudara.com, yang dapat diakses pengguna jaringan internet. Situs ini menyajikan beragam informasi Bank seperti produk dan layanan, laporan keuangan, jaringan, dan berita.

The External Communication Department functions to ensure that the Bank's communication with external parties runs smoothly, thereby enhancing the Bank's reputation and corporate image. The following are some of the tasks of the External Communication Department:

The internet media used is the website with the address www.bankwoorisaudara.com, which can be accessed by internet users. This site provides various types of information about the Bank, such as products and services, financial statements, network, and news.

Media Sosial Social Media

Bank juga memperhatikan perkembangan media sosial sebagai fasilitas komunikasi interaksi dengan seluruh pemangku kepentingan. Untuk itu, Bank membuka kanal komunikasi daring melalui Facebook, Instagram, YouTube, Tiktok dan LinkedIn.

The Bank also pays attention to the development of social media as a communication tool for interacting with all stakeholders. To this end, the Bank has opened online communication channels through Facebook, Instagram, YouTube, TikTok, and LinkedIn.





Media Monitoring & Analisis

Media Monitoring & Analysis

Untuk memberikan informasi terkait dengan berbagai macam pemberitaan di media massa baik itu pemberitaan mengenai Bank ataupun lingkup hal yang berkaitan dengan Bank. Media monitoring berperan bagi Internal Bank dalam mengetahui seputar informasi atau kegiatan yang sedang hangat seperti halnya Kenaikan pemberitaan signing MOU, merger bank, dana pensiun, dan lainnya. Media monitoring juga berperan dalam perhitungan PR Value dan Advertorial value di mana setiap kegiatan tersebut akan diliput oleh media cetak maupun elektronik yang pemberitaan Bank telah diekspos.

To provide information related to various news in the mass media, whether concerning the Bank or matters related to the Bank, media monitoring plays a crucial role for the Bank's internal stakeholders in staying informed about trending topics. This includes news on issues such as MOU signings, bank mergers, pension funds, and more. Media monitoring also plays a role in calculating PR Value and Advertorial Value, where each activity covered by the print or electronic media is assessed, particularly those where the Bank's news has been exposed.

Media Relation

Media Relation

Dalam rangka membangun kerja sama yang baik dengan pihak media, Departemen Corporate Secretary & Corporate Communications mempunyai tugas untuk bagian Media Relations agar menjaga hubungan baik antara Bank dengan wartawan media. Sepanjang tahun 2024 komunikasi eksternal melakukan serangkaian kegiatan mengundang wartawan dalam acara Public Expose untuk kegiatan Rapat Umum Pemegang Saham Tahunan 2024 dan juga mengundang wartawan untuk menjalin Kerja sama yang baik di kedepannya.

In order to build a good partnership with media parties, Corporate Secretary & Corporate Communications Department has a task within Media Relations to maintain positive relationships between the Bank and journalists. Throughout 2024, external communication organized a series of activities inviting journalists to the Public Expose event for the Annual General Meeting of Shareholders (AGMS) 2024 and also invited journalists to foster future collaborations

Publikasi dan Iklan

Publications and Advertisements

Publikasi dilakukan oleh Departemen Corporate Secretary & Corporate Communications dalam penyebaran informasi baik berupa iklan produk atau keterbukaan informasi yang harus dipublikasikan menggunakan media cetak dan elektronik Sasaran penyebaran informasi yaitu kepada masyarakat umum dengan komunikasi yang disampaikan berupa publikasi cetak dan elektronik sebagai alat promosi kepada masyarakat. Penyampaian informasi dengan media tersebut dapat berupa iklan cetak koran selama tahun 2024.

Publications are carried out by Corporate Secretary & Corporate Communications Department in disseminating information, whether in the form of product advertisements or disclosures that need to be published through print and electronic media. The target audience for the information dissemination is the general public, with the communication being delivered through print and electronic publications as promotional tools. Information conveyed through these media included print advertisements in newspapers throughout 2024.

Tanggal Terbit Date of Issue	Nama Media Media Name	Judul Artikel Article Title
25 Januari 2024 January 25, 2024	mediaindonesia.com	RUPSLB Bank Woori Saudara Gelar Right Issue di Awal 2024 EGMS: Bank Woori Saudara Holds Right Issue in Early 2024
26 Januari 2024 January 26, 2024	asianpost.id	Gelar Right Issue di Awal 2024, Bank Woori Saudara Sepakati Ini Holding Right Issue in Early 2024, Bank Woori Saudara Agrees on This
2 Februari 2024 February 2, 2024	mediaindonesia.com	Bank Woori Saudara Perkuat Kemitraan dengan TNI Bank Woori Saudara Strengthens Partnership with the Indonesian National Army (TNI)
29 Februari 2024 February 29, 2024	mediaindonesia.com	Bank Woori Saudara Jalin Kerja Sama dengan TNI-AL Bank Woori Saudara Establishes Collaboration with the Indonesian Navy (TNI-AL)



Tanggal Terbit Date of Issue	Nama Media Media Name	Judul Artikel Article Title
7 Maret 2024 March 7, 2024	asianpost.id	Cetak Laba Rp697,86 miliar, Bank Woori Saudara Segera Bagikan Dividen Tunai Recording Profit of IDR697.86 Billion, Bank Woori Saudara to Distribute Cash Dividends Soon
7 Maret 2024 March 7, 2024	asianpost.id	Gelar RUPST 2024, Bank Woori Saudara Umumkan Calon Direktur Baru Holding 2024 AGMS, Bank Woori Saudara Announces New Director Candidates
7 Maret 2024 March 7, 2024	infobanknews.com	Andalkan 2 Produk Ini, Bank Woori Saudara Pede Kredit Bisa Tumbuh 10 Persen di 2024 Relying on These 2 Products, Bank Woori Saudara Confident Credit Can Grow 10 Percent in 2024
7 Maret 2024 March 7, 2024	investor.id	Bank Woori Saudara Umumkan Dividen dan Calon Presdir Baru Bank Woori Saudara Announces Dividends and New President Director Candidate
7 Maret 2024 March 7, 2024	suara.com	Gelar RUPST 2024, Bank Woori Saudara Umumkan Calon Direktur Baru Holding 2024 AGMS, Bank Woori Saudara Announces New Director Candidates
7 Maret 2024 March 7, 2024	kontan.co.id	Gelar RUPST, Bank Woori Saudara (SDRA) Bagikan Dividen Rp27,5 Per Saham Holding AGMS, Bank Woori Saudara (SDRA) Distributes Dividend of IDR27.5 Per Share
7 Maret 2024 March 7, 2024	mediaindonesia.com	Bank Woori Saudara Targetkan Kredit Tumbuh 10 Persen di 2024 Bank Woori Saudara Targets 10 Percent Credit Growth in 2024
28 Maret 2024 March 28, 2024	mediaindonesia.com	BWS Salurkan Bantuan CSR di Bulan Ramadan BWS Distributes CSR Assistance During Ramadan
18 April 2024 April 18, 2024	investor.id	HUT Ke-118, Momentum BWS Tingkatkan Inovasi 118th Anniversary, BWS's Momentum to Enhance Innovation
18 April 2024 April 18, 2024	mediaindonesia.com	Rayakan Ulang Tahun Ke-118, Bank Woori Saudara Perbarharui Perwajahan Laman Daring Mereka Celebrating 118th Anniversary, Bank Woori Saudara Revamps Their Online Presence
25 Mei 2024 May 25, 2024	mediaindonesia.com	Kembali Serukan Menabung, BWS Adakan Sosialisasi Keuangan di SMK Punama 2 Jakarta Reiterating the Importance of Saving, BWS Holds Financial Socialization at SMK Punama 2 Jakarta



Tanggal Terbit Date of Issue	Nama Media Media Name	Judul Artikel Article Title
11 Juni 2024 June 11, 2024	mediaindonesia.com	Jalin Kerja Sama, Bank Woori Saudara Berikan Dukungan Beasiswa dan Program Magang Untuk Mahasiswa Berprestasi di Bina Nusantara Establishing Collaboration, Bank Woori Saudara Provides Scholarships and Internship Programs for Outstanding Students at Bina Nusantara
11 Juni 2024 June 11, 2024	investor.id	Cara BWS Berkontribusi ke Dunia Pendidikan How BWS Contributes to the Education Sector
29 Juli 2024 July 29, 2024	mediaindonesia.com	Ambil Langkah Strategis, Bank Woori Saudara Lakukan Relokasi Kantor Cabang Denpasar Taking Strategic Steps, Bank Woori Saudara Relocates Denpasar Branch Office
20 Agustus 2024 August 20, 2024	mediaindonesia.com	Bank Woori Saudara Lakukan CSR Aksi Pemenuhan Air Bersih di Desa Citayam Bank Woori Saudara Carries Out CSR Clean Water Supply Initiative in Citayam Village
6 September 2024 September 6, 2024	mediaindonesia.com	Bank Woori Saudara Dukung Pendidikan dengan Program CSR di Sekolah Darul Mu'min Bank Woori Saudara Supports Education with CSR Program at Darul Mu'min School
10 Oktober 2024 October 10, 2024	suara.com	Tingkatkan Kualitas Pendidikan, Bank Woori Saudara Berikan Beasiswa Rp70 Juta ke Siswa Berprestasi Enhancing Education Quality, Bank Woori Saudara Awards IDR70 Million in Scholarships to Outstanding Students
30 Oktober 2024 October 30, 2024	sidonews.com	Bank Woori Saudara Libatkan Masyarakat dalam Mitigasi Bencana Bank Woori Saudara Involves the Community in Disaster Mitigation
12 November 2024 November 12, 2024	mediaindonesia.com	Bank Woori Saudara dan Kiwoom Sekuritas Resmi Kolaborasi Strategis untuk Meningkatkan Inklusi Pasar Modal di Indonesia Bank Woori Saudara and Kiwoom Sekuritas Officially Launch Strategic Collaboration to Enhance Capital Market Inclusion in Indonesia
November 2024 November 2024	Majalah Infobank	Kolaborasi untuk Wujudkan Visi Collaboration to Realize the Vision
12 Desember 2024 December 12, 2024	mediaindonesia.com	Bank Woori Saudara Tanam 1.500 Pohon untuk Mitigasi Perubahan Iklim Bank Woori Saudara Plants 1,500 Trees for Climate Change Mitigation
17 Desember 2024 December 17, 2024	mediaindonesia.com	Bank Woori Saudara Gelar Kegiatan Literasi dan Inklusi Keuangan untuk Pelajar di MTSN 1 Cilegon Bank Woori Saudara Holds Financial Literacy and Inclusion Activities for Students at MTSN 1 Cilegon

Media Luar Ruang Outdoor Media

Saat ini Bank Woori Saudara tidak memiliki media luar ruang sebagai sarana penyampaian informasi.

Currently, Bank Woori Saudara does not have outdoor media as a means of conveying information.

Korespondensi Correspondence

Korespondensi Sepanjang tahun 2024 Bank telah melaksanakan korespondensi terkait keterbukaan informasi kepada berbagai pihak. Penyampaian transparansi laporan adalah sebagai berikut:

Throughout 2024, the Bank carried out correspondence related to information disclosure to various parties. The following outlines how transparency in reporting is communicated:

Perihal Regarding	Frekuensi Frequency
Laporan Bulanan Registrasi Pemegang Efek Monthly Report of Securities Holders Registration	12x
Penyampaian Laporan Tahunan dan Keberlanjutan Submission of Annual and Sustainability Reports	1x
Penyampaian Perubahan Pengurus Perseroan Announcement of Changes in the Company's	5x
Permintaan Penjelasan Emiten Request for Explanation from the Issuer	14x
Laporan Penggunaan Dana Hasil Penawaran Umum Report on the Use of Public Offering Proceeds	1x
Penyampaian Laporan Keuangan Submission of Financial Statements	2x
Penyampaian Prospektus Submission of Prospectus	2x
Perubahan Anggaran Dasar Amendment to Articles of Association	2x
Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Terbuka Report on Share Ownership or Any Changes in Public Share Ownership	9x

Pengelolaan Informasi Information Management

Bank memastikan sifat data, informasi, dan pengetahuan organisasi sebagai berikut:

- Untuk memastikan keakuratan data dan informasi, BWS menggunakan software aplikasi dan penunjukkan penanggungjawab unit yang bertugas menjaga keakuratan data dan informasi di unit masing-masing.
- Untuk memastikan integritas dan reliabilitas berdasarkan hasil verifikasi yang dilakukan oleh setiap unit kerja.
- Untuk memastikan data dan informasi tepat waktu, dilakukan dengan cara bagian keuangan me-review ketepatan data informasi dan juga dilakukan internal assessment dan audit IT setiap tahunnya.
- Untuk memastikan keamanan dan kerahasiaan data dan informasi, maka di buat username, password dan antivirus di jaringan dalam mengakses ke jaringan LAN BWS.

The Bank ensures the nature of data, information, and organizational knowledge as follows:

- To ensure the accuracy of data and information, BWS uses application software and designates responsible unit officers who are tasked with maintaining the accuracy of data and information within their respective units.
- To ensure integrity and reliability, verification results are conducted by each work unit.
- To ensure timely data and information, the finance department reviews the accuracy of the data, and an internal assessment and IT audit are conducted annually.
- To ensure the security and confidentiality of data and information, usernames, passwords, and antivirus software are implemented on the network when accessing the BWS LAN network.



Ketersediaan Data dan Akses Informasi bagi Investor

Availability of Data and Information Access for Investors

Bank membuat ketersediaan data dan informasi berdasarkan data center yang dapat diakses oleh setiap karyawan. Bank juga menyediakan data dan informasi melalui situs web, webmail yang dapat diakses oleh pihak-pihak terkait misalnya pelanggan, mitra, dan umum.

Bank berkomitmen untuk melaksanakan prinsip keterbukaan, untuk itu Bank selalu menyampaikan informasi melalui situs web Bank, yaitu www.bankwoorisaudara.com. Selain itu, Bank juga menyampaikan perkembangan dan kemajuan mengenai Informasi Material dan Keterbukaan Informasi yang Perlu Diketahui Publik secara teratur kepada Bursa Efek Indonesia dan Otoritas Jasa Keuangan sesuai dengan peraturan pasar modal yang berlaku, seperti yang telah disampaikan di atas.

The Bank ensures the availability of data and information through a data center that can be accessed by all employees. The Bank also provides data and information through the website and webmail, which can be accessed by relevant parties such as customers, partners, and the general public.

The Bank is committed to upholding the principle of transparency. Therefore, the Bank consistently communicates information via the Bank's website, www.bankwoorisaudara.com. Furthermore, the Bank regularly reports developments and progress regarding Material Information and Public Disclosure to the Indonesia Stock Exchange and the Financial Services Authority (OJK), in accordance with applicable capital market regulations, as mentioned above.



Kontak Relasi Investor Investor Relations Contact

Wuryanto

Sekretaris Perusahaan
Corporate Secretary

Telepon
Telephone

+6221 5087 1906

E-mail

saudara@bankwoorisaudara.com

Alamat
Address

Treasury Tower Lantai 26 dan 27 | 26th & 27th Floor District 8 SCBD Lot 28
Jl. Jend. Sudirman Kav 52-53 Jakarta 12190



Ragam Media Bank Kepada Pemegang Saham dan Pemangku Kepentingan

Various Communication Media Used by the Bank for Shareholders and Stakeholders

Di bawah ini tabel yang menggambarkan ragam media komunikasi yang digunakan Bank untuk menyampaikan data dan informasi terkait aktivitas operasional, proses usaha, dan capaian-capaian kinerja yang telah diraih Bank.

The following is a table illustrating the various communication media used by the Bank to convey data and information related to operational activities, business processes, and performance achievements attained by the Bank.

Pemangku Kepentingan Stakeholders	Bentuk-bentuk Media Media Forms
Regulator Regulators	Aplikasi spe.ojk.go.id/idxnet , surat menyurat (termasuk surat elektronik) spe.ojk.go.id/idxnet application, correspondence (including electronic mail)
Pemegang Saham Shareholders	Surat-menyurat Letters
Investor Investors	Surat menyurat dan berita koran Letters and newspapers
Lembaga Publik Public Institution	Surat menyurat, termasuk surat elektronik Correspondence, including electronic mail
Konsumen Consumer	SMS Blast, e-mail blast, brosur SMS Blast, email blast, brochure

Pemangku Kepentingan Stakeholders	Bentuk-bentuk Media Media Forms
Karyawan Employee	Situs web internal (CM Site), Internal Memo, dan E-mail Internal website (CM Site), Internal Memo, and E-mail
Perusahaan Sejenis Lainnya Other Similar Companies	Surat menyurat , termasuk surat elektronik Correspondence, including electronic mail
Mitra Kerja dan Rekanan Partners and Partners	Surat menyurat , termasuk surat elektronik Correspondence, including electronic mail
Organisasi Profesi Professional Organization	Surat menyurat , termasuk surat elektronik Correspondence, including electronic mail
Masyarakat/Ummum General public	Flyer, Brosur Flyer, Brochure

KODE ETIK CODE OF CONDUCT

BWS senantiasa menjunjung tinggi integritas dan berkomitmen untuk menerapkan standar yang tinggi dalam penerapan Kode Etik (Code of Conduct). Upaya ini dilakukan agar dapat menjalankan praktik-praktik bisnis yang sehat serta menjalankan prinsip Good Corporate Governance (GCG).

Guna mendukung hal tersebut, maka dalam pelaksanaannya, Bank memiliki dan menerapkan pedoman standar mengenai tata cara perilaku yaitu Kode Etik yang mengatur standar, perilaku bisnis, serta tingkah laku pribadi yang etis bagi seluruh karyawan dan stakeholders dalam berperilaku di lingkungan kerjanya.

Keberadaan Kode Etik juga merupakan bagian dari upaya Bank untuk menjaga reputasi dan citra Bank sesuai dengan penerapan GCG. Karena itu, setiap karyawan wajib mengisi formulir Pakta Integritas Pelaksanaan Kode Etik yang pada prinsipnya berjanji untuk tidak melakukan segala bentuk tindakan dan perbuatan yang melanggar Kode Etik Bank.

BWS consistently upholds integrity and is committed to adopting high standards in the implementation of the Code of Conduct. This initiative is made to ensure the practice of sound business practices and the implementation of Good Corporate Governance (GCG) principles.

To support this, the Bank has established and implemented a set of guidelines regarding behavior standards, namely the Code of Conduct, which governs business conduct, as well as ethical personal behavior for all employees and stakeholders in their workplace environment.

The existence of the Code of Conduct is also part of the Bank's effort to maintain its reputation and corporate image in line with the implementation of GCG. Therefore, every employee is required to complete the Integrity Pact Form for the Implementation of the Code of Conduct, in which they pledge not to engage in any actions or conduct that violate the Bank's Code of Conduct.

Visi, Misi, dan Budaya Kerja Bank sebagai Landasan Kode Etik Vision, Mission and Corporate Culture of the Bank as the Foundation of the Code of Conduct

Penyusunan Kode Etik BWS dilandasi pada Visi, Misi dan Budaya Kerja Bank yang merupakan arah dan tujuan pengembangan Bank secara berkelanjutan. Sebagai bagian upaya membangun lingkungan kerja yang kondusif dan etika kerja yang produktif, Bank terus melakukan beberapa inisiatif untuk membentuk budaya kerja yang positif. Budaya kerja yang dimiliki Bank berisi nilai-nilai, norma-norma, dan kebiasaan yang mempengaruhi pemikiran, tingkah laku, dan cara kerja karyawan dan manajemen, yang bermuara pada peningkatan kualitas kinerja Bank.

The development of the BWS Code of Conduct is based on the Bank's Vision, Mission, and Work Culture, which are the direction and goals for the Bank's sustainable development. As part of efforts to build a conducive work environment and productive work ethics, the Bank continuously undertakes several initiatives to foster a positive work culture. The Bank's work culture encompasses values, norms, and habits that influence the thinking, behavior, and work practices of employees and management, all of which contribute to the improvement of the Bank's performance quality.

Visi dan Misi
Vision and Mission

Budaya Kerja Bank
Bank's Corporate Culture



Kode Etik Sebagai panduan
Code of Conduct as Guidance



Pengesahan Kode Etik dan Pokok-pokok Isi Kode Etik

Ratification of the Code of Conduct and Key Provisions

BWS telah memiliki Kode Etik yang disahkan melalui Keputusan Direksi Nomor 102/KEP-DIR/A-11/IX/20. Kode Etik ini berlaku bagi seluruh Karyawan termasuk dalam hal ini jajaran Direksi dan Dewan Komisaris.

Pokok-pokok isi Kode Etik BWS yaitu:

1. Janji Kepada Pelanggan
Kami harus menempatkan prioritas tertinggi dalam memastikan kebahagiaan pelanggan.
2. Janji Kepada Pemegang Saham
Kami harus menegakkan hak-hak pemegang saham dengan nilai tertinggi.
3. Janji Kepada Pejabat Eksekutif dan Karyawan Bank
harus memperlakukan para eksekutif dan karyawan sebagai aset yang paling berharga.
4. Janji Kepada Bangsa dan Masyarakat
Kami akan memenuhi tanggung jawab sosial dan berkontribusi untuk kemajuan nasional.

BWS has established a Code of Conduct, which was ratified through Decree of the Board of Director Number 102/KEP-DIR/A-11/IX/20. This Code of Conduct applies to all employees, including the Board of Directors and the Board of Commissioners.

The key provisions of the BWS Code of Conduct are as follows:

1. Customer Promise
We must place the highest priority on ensuring customer happiness.
2. Promise to Shareholders
We must uphold the shareholder rights with the highest value.
3. Promise to Executive Officers and Employees
We must treat executives and employees as our most valuable assets.
4. Promise to the Nation and Society
We will fulfill our social responsibility and contribute to national progress.



Sosialisasi, Penyebaran, dan Penegakan Kode Etik

Socialization, Dissemination and Enforcement of the Code of Conduct

Bank berkomitmen dalam menjalankan sosialisasi secara efektif dan menyeluruh melalui langkah-langkah sebagai berikut:

1. Melaksanakan sosialisasi code of conduct terhadap seluruh jajaran Bank.
2. Melaksanakan evaluasi atas pencapaian kepada jajaran.
3. Pengkajian secara berkala butir-butir aturan code of conduct dalam rangka pengembangan code of conduct selanjutnya.
4. Melaksanakan pembacaan kode etik secara berkala pada seluruh jaringan kantor.

The Bank is committed to effectively and comprehensively socializing the Code of Conduct through the following initiatives:

1. Conduct socialization of the Code of Conduct for all levels of the Bank.
2. Conduct evaluations of achievements for all levels.
3. Periodically review the Code of Conduct provisions as part of its further development.
4. Hold regular readings of the Code of Conduct at all office branches.

Mekanisme penegakan Kode Etik diatur sebagai berikut:

Mechanisms for Enforcing the Code of Conduct the Enforcement Mechanism is as follows:

1. Terdapatnya laporan pelanggaran Kode Etik baik melalui media surat atau e-mail kepada Atasan Langsung Pegawai.
2. Setiap pelaporan yang masuk akan diperhatikan secara serius dan akan ditindaklanjuti sesuai prosedur yang sudah ditetapkan Bank.
3. Pelaksanaan proses penyelidikan.
4. Penetapan sanksi apabila hasil penyelidikan menyatakan pegawai melakukan pelanggaran Kode Etik.

1. Reports of violations of the Code of Conduct can be made through letters or e-mails to the employee's immediate superior.
2. All incoming reports will be taken seriously and followed up according to the procedures established by the Bank.
3. Investigation process.
4. Imposition of sanctions if the investigation finds that the employee has violated the Code of Conduct.

Oleh karena itu, karyawan memiliki hak dan kewajiban untuk melaporkan dugaan pelanggaran dan/atau pelanggaran terhadap Kode Etik, baik yang dilakukan oleh sesama karyawan atau pihak-pihak yang terkait, secara sengaja atau tidak sengaja, yang dapat mempengaruhi reputasi Bank. Hak pelaporan ini harus dipergunakan secara bertanggung jawab dan dilakukan hanya apabila diyakini terjadi pelanggaran, bukan pelaporan yang bertujuan untuk menjatuhkan seseorang.

Therefore, employees have the right and obligation to report suspected violations and/or breaches of the Code of Conduct, whether committed by other employees or related parties, whether intentional or unintentional, that may affect the Bank's reputation. This reporting right must be exercised responsibly and only if there is a reasonable belief that a violation has occurred, and not for the purpose of discrediting an individual.

Pakta Integritas Integrity Pact

Bank memiliki pakta integritas yang bertujuan untuk menumbuhkembangkan keterbukaan dan kejujuran, guna menciptakan pelaksanaan tugas yang berkualitas, efektif, efisien, dan akuntabel dalam lingkungan bisnis. Pakta integritas tersebut berisikan tentang berbagai hal yang dapat menegakkan implementasi GCG di dalam Bank sebagai berikut:

- Seluruh insan Bank telah menandatangani pernyataan kepatuhan terhadap Pedoman Perilaku.
- Direksi, Dewan Komisaris, dan Pemegang Saham telah menandatangani kontrak manajemen yang memuat kesepakatan antara Direksi dan Dewan Komisaris dengan Pemegang Saham tentang target-target kinerja yang akan dicapai pada 2024.
- Dalam rangka mengupayakan pemenuhan aspek komitmen, Bank telah menunjuk personil yang memantau penerapan tata kelola pada jajaran Bank dan menyampaikan laporan secara berkala kepada Direksi dan Dewan Komisaris.

The Bank has an integrity pact aimed at fostering transparency and honesty to create high-quality, effective, efficient, and accountable task execution within the business environment. The integrity pact includes matters that uphold the implementation of GCG within the Bank as follows:

- All Bank employees have signed a statement of compliance with the Code of Conduct.
- The Board of Directors, the Board of Commissioners, and Shareholders have signed a management contract containing agreements between the Board of Directors and the Board of Commissioners with Shareholders regarding the performance targets to be achieved in 2024.
- To ensure commitment aspects are met, the Bank has appointed personnel to monitor the implementation of governance across the Bank and submit periodic reports to the Board of Directors and the Board of Commissioners.

Transparansi Terkait Penyimpangan Internal Transparency Regarding Internal Deviations

Berikut disampaikan pelanggaran Kode Etik berupa penyimpangan internal yang terjadi, dan upaya Bank dalam melakukan penyelesaiannya.

The following are details of violations of the Code of Conduct related to internal deviations that occurred, along with the Bank's efforts to resolve them.

Internal Fraud Internal Fraud	2024	2023
Fraud yang Dilakukan Pengurus/ Manajemen Fraud Committed by Managers/ Management	-	-
Fraud yang Dilakukan Pegawai Tetap Fraud Committed by Permanent Employees	4	1
Fraud yang Dilakukan Pegawai Tidak Tetap Fraud Committed by Non-Permanent Employees	-	-
Fraud yang Dilakukan Pihak Eksternal Fraud by External Parties	-	3
Fraud yang Telah Diselesaikan Resolved Fraud	3	2
Fraud yang Dalam Proses Penyelesaian Fraud in the Process of Settlement	1	2
Fraud yang Belum Ditindaklanjuti Unresolved Fraud	-	-
Jumlah Fraud Terjadi Number of Fraud Occurred	4	4



PEMBERIAN DANA UNTUK KEGIATAN SOSIAL DAN POLITIK PROVISION OF FUNDS FOR SOCIAL AND POLITICAL ACTIVITIES

BWS mengalokasikan dana untuk melaksanakan program dan kegiatan Corporate Social and Responsibility (CSR) sebesar Rp564 juta. Dana tersebut merupakan salah satu komitmen serta kontribusi Bank dalam jangka panjang kepada lingkungan dan masyarakat, khususnya komunitas di sekitar lokasi Bank. Informasi secara rinci terkait dengan kegiatan CSR Bank selama tahun 2024 disampaikan pada bagian Tanggung Jawab Sosial Perusahaan di Laporan Tahunan ini dan juga Laporan Keberlanjutan 2024 yang dibuat secara terpisah dari Laporan Tahunan ini. BWS berkomitmen penuh tidak memberikan dana untuk kegiatan partai politik maupun. BWS tidak memperkenankan Karyawan untuk menduduki jabatan kepengurusan aktif dalam partai politik maupun organisasi kemasyarakatan yang bermuatan politik.

Komitmen Karyawan terkait kegiatan politik sebagaimana disebutkan di atas, dituangkan dalam Kode Etik, Pedoman Perilaku, dan Kode Etik Kepatuhan. Dalam kebijakan tersebut mengatur mengenai batasan-batasan tertentu terkait keterlibatan Bank dan karyawan dalam kegiatan politik guna menghindari timbulnya benturan kepentingan, termasuk di dalamnya namun tidak terbatas terhadap ketentuan tidak diperkenankannya pemberian dana Bank untuk kepentingan politik. Implementasi kebijakan ini diharapkan dapat menjaga independensi dan profesionalisme Bank dan karyawan.

BWS allocated funds to implement Corporate Social and Responsibility (CSR) programs and activities amounting to IDR564 million. The fund is one of the Bank's long-term commitments and contributions to the environment and society, especially the communities around the Bank's location. Detailed information related to the Bank's CSR activities during 2024 is presented in the Corporate Social Responsibility section of this Annual Report as well as the 2024 Sustainability Report which is prepared separately from this Annual Report. BWS is fully committed not to provide funds for any political party activities. BWS does not allow Employees to hold active management positions in political parties or politically charged community organizations.

Employee commitments related to political activities as mentioned above, are outlined in the Code of Ethics, Code of Conduct, and Compliance Code. The policy regulates certain limitations related to the involvement of the Bank and employees in political activities to avoid conflicts of interest, including but not limited to the provision of the Bank's funds for political purposes. The implementation of this policy is expected to maintain the independence and professionalism of the Bank and its employees.

SISTEM PELAPORAN PELANGGARAN WHISTLEBLOWING SYSTEM (WBS)

Dalam rangka meningkatkan efektivitas penerapan GCG, manajemen BWS berkomitmen menjalankan perusahaan secara profesional dengan berlandaskan pada perilaku perusahaan yang sesuai dengan kode etik dan budaya kerja, guna mewujudkan tata kelola perusahaan yang baik. Oleh karena itu, Bank telah membangun sistem Pelaporan Pelanggaran (WBS).

WBS merupakan perangkat yang dirancang untuk memberikan saluran terkait pengaduan pelanggaran yang mengedepankan kerahasiaan identitas pelapor dan jaminan keamanan bagi pelapor. Regulator telah mendorong pengelolaan WBS secara mandiri dalam tubuh organisasi entitas usaha, dengan tujuan menciptakan independensi penanganan pengaduan.

In order to improve the effectiveness of implementing Good Corporate Governance (GCG), BWS management is committed to running the company professionally based on corporate behavior aligned with the Code of Conduct and work culture, to achieve good corporate governance. Hence, the Bank has established a Whistleblowing System (WBS).

The WBS is a tool designed to provide a channel for reporting fraud that prioritizes the confidentiality of the whistleblower's identity and guarantees the safety of the whistleblower. Regulators have encouraged the independent management of the WBS within the organization's business entities, with the aim of creating independence in handling complaints.



Penerapan WBS Implementation of WBS

Implementasi WBS di lingkup BWS mulai dilakukan pada bulan Mei 2019. Bersama dengan itu BWS mengesahkan Prosedur WBS dengan Surat Edaran Nomor 006/SE-DIR/B-01/V/19.

Bank diwajibkan melaporkan beberapa poin sebagaimana terdapat pada peraturan Bapepam Nomor KEP-431/BL/2012, 1 Agustus 2012 mengenai penyampaian Laporan Tahunan Emiten atau Perusahaan Publik poin G.13 perihal uraian sistem pelaporan pelanggaran.

The implementation of the WBS within BWS began in May 2019. Along with this, BWS ratified the WBS Procedures through Circular Letter Number 006/SE-DIR/B-01/V/19.

The Bank is required to report several points as stipulated in Bapepam Regulation Number KEP-431/BL/2012, dated August 1, 2012, regarding submission of the Annual Report for Issuers or Public Companies, point G.13 concerning description of whistleblowing system.

Ruang Lingkup Pengaduan melalui WBS Scope of Complaint through WBS

WBS terbuka untuk melaporkan perbuatan/perilaku/kejadian yang berhubungan dengan tindakan penipuan, pelanggaran terhadap hukum, peraturan bank, kode etik, maupun benturan kepentingan yang terjadi di lingkup Bank.

The WBS is open for reporting actions/behaviors/incidents related to fraud, violations of laws, bank regulations, the Code of Conduct, or conflicts of interest occurring within the Bank.

Pengelolaan WBS Management of WBS

Pengelolaan WBS dilakukan oleh Divisi Audit Internal melalui sistem aplikasi whistleblowing dan media lainnya yang ditetapkan oleh BWS.

The management of the WBS is handled by the Internal Audit Unit through the whistleblowing system application and other media established by BWS.

Perlindungan bagi Pelapor Protection for Whistleblower

Sebagai wujud komitmen Perusahaan untuk menjaga kerahasiaan data pelaporan, BWS memberikan:

1. Jaminan atas kerahasiaan identitas pelapor.
2. Jaminan atas kerahasiaan isi laporan yang disampaikan.

As part of the Company's commitment to maintaining the confidentiality of reporting data, BWS provides:

1. Assurance of the whistleblower's identity confidentiality.
2. Assurance of the confidentiality of the report's contents.

Pelapor dalam mengungkapkan pelanggaran harus dilakukan dengan niat baik dan bukan merupakan suatu keluhan pribadi atau didasari kehendak buruk/fitnah. Pelapor diwajibkan untuk mencantumkan identitas dengan jelas pada laporan yang dibuat dengan bukti pendukung yang relevan. Tim Investigasi wajib merahasiakan identitas pelapor sebagai bagian dari upaya Bank dalam memberikan perlindungan bagi pelapor. Bank turut menyediakan perlindungan hukum sebagaimana ketentuan peraturan perundang-undangan yang berlaku.

Whistleblowers must report violations with good intentions, not as a personal grievance or based on malicious intent/defamation. Whistleblowers are required to clearly state their identity in the report, along with relevant supporting evidence. The Investigation Team is obligated to maintain the confidentiality of the whistleblower's identity as part of the Bank's efforts to protect the whistleblower. The Bank also provides legal protection in accordance with applicable laws and regulations.

Mekanisme Penanganan Pengaduan yang Masuk melalui Aplikasi WBS Mechanism for Handling Complaints Entering through the WBS Application

Secara umum alur pengaduan yang masuk melalui mekanisme WBS adalah sebagai berikut:

In general, the process for handling complaints submitted through the WBS mechanism is as follows:





Penindak lanjutan pelaporan yang berpengaruh negatif terhadap citra Bank di masyarakat wajib dilakukan untuk mengetahui secara rinci permasalahan yang terjadi. Melalui Departemen Investigasi, Bank memberikan kewenangan kepada SKAI untuk memeriksa dan mendalami kasus-kasus. Tim Investigasi bertugas melakukan proses pemeriksaan, penyelidikan dan penyidikan, serta memberikan rekomendasi terkait kasus yang ditangani.

Dalam menangani pengaduan, Tim Investigasi melakukan pemeriksaan berdasarkan laporan/informasi atau permintaan dari pihak internal bank/pihak lain mengenai kemungkinan penyimpangan yang dilakukan oleh karyawan, pengurus bank, eksternal bank atau kolaborasi pihak internal dan eksternal bank dan melakukan pemeriksaan berdasarkan pengolahan database/core banking.

Dalam pelaksanaannya, investigasi dilakukan sesuai standar, pedoman, dan peraturan Bank, di mana Bank memegang teguh kode etik yang telah ditetapkan. Tim Investigasi wajib mengamankan dokumen yang relevan dalam pemeriksaan investigasi, di mana Tim Investigasi akan memeriksa, mengumpulkan dan menilai kecukupan dan relevansi bukti. Selanjutnya, Tim Investigasi wajib mengumpulkan bukti-bukti yang cukup dan dapat diterima untuk dijadikan acuan dan meminimalisir potensi kerugian Bank.

Setelah terungkap pihak yang bersalah, maka pihak yang dinyatakan tidak bersalah akan terbebas dari tuduhan dan wajib dipulihkan nama baiknya, di mana tim investigasi tetap menjaga kerahasiaan saksi. Tim juga memperoleh gambaran yang jelas mengenai penyimpangan yang terjadi dan segera mengambil keputusan tepat untuk langkah selanjutnya. Jika gambaran tersebut telah layak, maka Presiden Direktur akan membuat keputusan mengenai hasil investigasi dan tindaklanjutnya.

Tim Investigasi turut memberikan rekomendasi mengenai bagaimana mengelola risiko terjadinya penyimpangan dengan tepat. Rekomendasi tersebut merupakan saran dan arahan yang didasarkan kepada kebijakan Bank, di mana pemberian rekomendasi tersebut bukan merupakan keputusan sanksi yang akan diberikan.

Hasil pengaduan akan disampaikan oleh Tim kepada Gugus Tugas Anti-Fraud (GTAF) sebelum diserahkan kepada Presiden Direktur dengan memuat kesimpulan dari penanganan yang dilakukan. GTAF juga menyampaikan rekomendasi mengenai bagaimana mengelola risiko terjadinya penyimpangan dengan tepat, dan menyajikan laporan perkembangan (progress report) secara berkala untuk membantu pengambilan keputusan mengenai investigasi tahap berikutnya. Investigasi bisa bersifat iterative, yaitu suatu investigasi atas dugaan kejahatan/kecurangan berpotensi menghasilkan temuan baru yang melahirkan dugaan tambahan atau suatu dugaan baru.

Oleh karena itu, penanganan pengaduan atau penanganan berdasarkan deteksi Auditor bertujuan agar aktivitas Bank semakin baik dan memotivasi seluruh pihak dan karyawan untuk bekerja secara profesional dengan menjaga keharmonisan hubungan kerja, serta transaksi yang berpotensi merugikan Bank atau dapat mengganggu jalannya operasional Bank dengan aman.

Any reports that could negatively affect the Bank's reputation in the community must be followed up to identify the specific issues at hand. Through the Investigation Department, the Bank grants authority to the Internal Audit Unit (IAU) to examine and investigate cases. The Investigation Team is responsible for carrying out examinations, investigations, and inquiries, and providing recommendations related to the cases being handled.

In handling complaints, the Investigation Team conducts checks based on reports/information or requests from internal bank parties/other parties regarding potential deviations by employees, bank management, external parties, or collaborations between internal and external parties. Investigations are also based on the processing of database/core banking information.

In practice, investigations are conducted in accordance with the Bank's standards, guidelines, and regulations, where the Bank upholds the established Code of Conduct. The Investigation Team is required to secure relevant documents during the investigation process, where they will examine, collect, and assess the sufficiency and relevance of the evidence. Furthermore, the Investigation Team must gather sufficient and admissible evidence that can be used as a reference, minimizing potential losses to the Bank.

Once the party responsible is identified, those found innocent will be cleared of any accusations and must have their reputation restored. The Investigation Team will maintain the confidentiality of witnesses. The team will also gain a clear understanding of the deviations that occurred and make timely decisions for the next steps. If the findings are deemed adequate, the President Director will make a decision regarding the investigation results and the subsequent actions.

The Investigation Team also provides recommendations on how to properly manage the risk of deviations. These recommendations are suggestions and directions based on the Bank's policies, and the provision of such recommendations is not a decision on the sanctions that will be imposed.

The investigation results will be submitted by the Team to the Anti-Fraud Task Force (GTAF) before being handed over to the President Director, including conclusions from the handling process. The GTAF also provides recommendations on how to appropriately manage the risk of further deviations and provide progress reports regularly to assist in the decision-making process for the next stage of the investigation. Investigations can be iterative, meaning that an investigation into suspected criminal activity or fraud could lead to new findings that generate additional suspicions or new allegations.

Therefore, handling complaints or actions based on Auditor detection aims to improve the Bank's activities and motivate all parties and employees to work professionally, maintain harmonious working relationships, and ensure that transactions which could potentially harm the Bank or disrupt its operations are managed securely.

Jumlah Pengaduan (Pelaporan) Number of Complaints (Reporting)

Berikut adalah jumlah pengaduan (pelaporan) yang masuk diterima dan ditindaklanjuti oleh Bank selama tahun 2024:

The following is the number of complaints received and followed up by the Bank throughout 2024:

Penanganan Laporan Report Handling	Jumlah Total
Laporan Pengaduan yang Masuk Incoming Complaint Report	2
Laporan Pengaduan yang Tidak Ditindaklanjuti Unfollowed Complaint Reports	-
Laporan Pengaduan yang Ditindaklanjuti Follow-up Complaint Report	2
Jumlah Total	2

PROGRAM KEPEMILIKAN SAHAM OLEH MANAJEMEN DAN KARYAWAN (ESOP/MSOP) DAN OPSI SAHAM EMPLOYEE AND MANAGEMENT STOCK OWNERSHIP PROGRAM (ESOP/MSOP) AND STOCK OPTIONS

Di tahun 2024, BWS tidak melaksanakan Program Kepemilikan Saham Bagi Karyawan dan Manajemen, atau Employee/Management Stock Option Program (ESOP/MSOP). Program ini terakhir dilaksanakan pada tahun 2010. BWS juga tidak melaksanakan program Opsi Saham di sepanjang tahun 2024.

In 2024, BWS did not implement the Employee/Management Stock Ownership Program (ESOP/MSOP), or Stock Option Program. This program was last implemented in 2010. In addition BWS did not carry out any Stock Option programs throughout 2024.

PEMBELIAN KEMBALI SAHAM DAN/ATAU OBLIGASI BANK BANK SHARES AND/OR BOND BUYBACK

Sepanjang tahun 2024, BWS tidak menyelenggarakan pembelian kembali saham dan/atau obligasi Bank.

Throughout 2024, BWS did not undertake share buybacks and/or bond repurchases.

PENYEDIAAN DANA KEPADA PIHAK TERKAIT DAN PENYEDIAAN DANA BESAR PROVISION OF FUNDS TO RELATED PARTIES AND PROVISION OF LARGE FUNDS

Pemberian kredit (penyediaan dana) kepada pihak terkait telah dilaksanakan sesuai dengan ketentuan yang berlaku serta telah mendapatkan persetujuan dari Dewan Komisaris.

The provision of credit (funding) to related parties has been conducted in accordance with applicable regulations and has received approval from the Board of Commissioners.

BWS telah menetapkan suatu kebijakan tertulis untuk BMPK dan pengalokasian dana untuk pihak terkait, serta penyediaan dana besar. Selain itu, untuk meningkatkan dan mempermudah pengawasan terhadap penyediaan dana dengan pihak terkait, BWS menyusun dan melakukan pengkinian data daftar rincian pihak terkait secara terus-menerus. Data tersebut merupakan rincian pihak-pihak yang mempunyai hubungan pengendalian dengan Bank, baik secara langsung maupun tidak langsung, melalui hubungan kepemilikan, kepengurusan, dan/atau keuangan.

BWS has established a written policy for Related Party Credit (BMPK) and the allocation of funds to related parties, as well as the provision of large amounts of funds. In addition, to improve and simplify monitoring of fund provision to related parties, BWS has compiled and continuously updated a detailed list of related parties. This data includes details of parties that have a controlling relationship with the Bank, either directly or indirectly, through ownership, management, and/or financial relationships.



Penyediaan dana kepada pihak terkait dan debitur inti selama 2024 adalah sebagai berikut:

The provision of funds to related parties and core debtors during 2024 is as follows:

Penyediaan Dana Provision of Funds	Jumlah Debitur Number of Debtors	Nominal (Rp-juta) Nominal (IDR-million)
Kepada Pihak Terkait To Related Parties	33	7.168
Kepada Debitur Inti: To Core Debtors:		
Individu Individual	74	11.161.026
Grup Group	18	10.518.453

TRANSAKSI AFILIASI DAN BENTURAN KEPENTINGAN AFFILIATE TRANSACTIONS AND CONFLICT OF INTEREST

Pengungkapan transaksi afiliasi dan benturan kepentingan adalah upaya pemenuhan terhadap Peraturan Otoritas Jasa Keuangan Nomor 42/POJK.04/2020 Tentang Transaksi Afiliasi dan Transaksi Benturan Kepentingan.

Sepanjang tahun 2024 tidak terdapat transaksi afiliasi yang telah dilaksanakan BWS sesuai dengan Peraturan Otoritas Jasa Keuangan di atas.

Disclosure of affiliate transactions and conflicts of interest is an initiative to comply with the Financial Services Authority (OJK) Regulation Number 42/POJK.04/2020 regarding Affiliate Transactions and Transactions with Conflicts of Interest.

Throughout 2024, there were no affiliate transactions carried out by BWS in accordance with the aforementioned OJK Regulation.

Tanggal Date	Jenis Transaksi Transaction Type	Pihak Terafiliasi Affiliated Parties	Nilai Transaksi (Rp-juta) Transaction Value (IDR-million)	Hubungan Connection
Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil

Dalam hal terjadi benturan kepentingan antara Bank dan pemilik Bank, anggota Direksi, anggota Dewan Komisaris, Pejabat Eksekutif dan/atau pihak lain yang terkait dengan Bank maka anggota Direksi, anggota Dewan Komisaris, dan Pejabat Eksekutif dilarang mengambil tindakan yang dapat merugikan atau mengurangi keuntungan Bank.

Pengungkapan mengenai transaksi yang mengandung benturan kepentingan, paling sedikit mencakup nama dan jabatan pihak yang memiliki benturan kepentingan, nama dan jabatan pengambil keputusan transaksi yang mengandung benturan kepentingan, jenis transaksi, nilai transaksi, dan keterangan.

In the event of a conflict of interest between the Bank and its owner, members of the Board of Directors, members of the Board of Commissioners, Executive Officers, and/or other parties related to the Bank, members of the Board of Directors, members of the Board of Commissioners, and Executive Officers are prohibited from taking actions that may harm or reduce the Bank's profits.

Disclosure of transactions that involve a conflict of interest must include, at a minimum, the names and positions of the parties with the conflict of interest, the names and positions of the decision-makers involved in the transaction, the type of transaction, the value of the transaction, and additional explanations.

Selama tahun 2024, Bank tidak memiliki transaksi yang mengandung Benturan Kepentingan.

In 2024, the Bank did not engage in any transactions involving a conflict of interest.

Nama dan Jabatan Pihak yang Memiliki Benturan Kepentingan Name and Position of Parties Having Conflict of Interest	Nama dan Jabatan pengambil Keputusan Name and Position of Decision Maker	Jenis Transaksi Transaction Type	Nilai Transaksi (Rp-juta) Transaction Value (IDR-million)	Hubungan Connection
Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil

INTEGRITAS PELAPORAN DAN SISTEM TEKNOLOGI INFORMASI INTEGRITY OF REPORTING AND INFORMATION TECHNOLOGY SYSTEM

Bank melaksanakan transparansi kondisi keuangan dan non keuangan kepada Pemangku Kepentingan melalui laporan yang disusun sesuai dengan tata cara, jenis, dan cakupan sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai transparansi dan publikasi laporan bank. Berikut publikasi kondisi keuangan dan non keuangan Bank selama periode Tahun 2024 yang disampaikan ke publik baik melalui media cetak atau situs perusahaan <https://www.bankwoorisaudara.com>:

- Laporan Keuangan Bulanan**
Bank telah menyusun dan menyampaikan Laporan Keuangan Bulanan kepada regulator serta telah dipublikasikan pada website Bank.
- Laporan Keuangan Triwulanan**
Bank telah menyusun dan menyampaikan Laporan Keuangan Triwulan kepada regulator sesuai dengan ketentuan serta telah dipublikasikan melalui website.
- Laporan Tahunan**
Bank telah menyusun dan menyampaikan Laporan Tahunan kepada regulator serta telah dipublikasikan melalui website resmi Bank.
- Laporan dan Informasi Lainnya**
Bank juga telah menyusun laporan-laporan publikasi lainnya yang diwajibkan oleh regulator, meliputi Laporan Tata Kelola, Laporan Keberlanjutan, Laporan Eksposur Risiko dan Permodalan, informasi produk dan penggunaan data nasabah, informasi jaringan kantor, informasi penyampaian dan penanganan pengaduan, informasi atau fakta material serta informasi-informasi lainnya yang diwajibkan.

Selain itu, Bank juga telah menyusun dan menyampaikan laporan-laporan yang diwajibkan oleh regulator (Otoritas Jasa Keuangan, Bank Indonesia, PPATK dan regulator lainnya) sesuai dengan ketentuan dan batas waktu yang ditetapkan dalam ketentuan eksternal masing-masing regulator. Bank telah memastikan bahwa seluruh penyusunan laporan-laporan kepada regulator telah didukung oleh sistem informasi manajemen yang memadai untuk meningkatkan kualitas proses pengambilan keputusan oleh Direksi dan kualitas proses pengawasan oleh Dewan Komisaris.

The Bank implements transparency of financial and non-financial conditions to stakeholders through reports prepared in accordance with the procedures, types, and scope as stipulated by the Financial Services Authority regulation regarding transparency and publication of bank reports. The following are the publications of the Bank's financial and non-financial conditions during the 2024 period, which are made available to the public either through print media or the company website <https://www.bankwoorisaudara.com>:

- Monthly Financial Statements**
The Bank has prepared and submitted the Monthly Financial Statements to the regulator and has published it on the Bank's website.
- Quarterly Financial Statements**
The Bank has prepared and submitted the Quarterly Financial Statements to the regulator in accordance with regulations and has published it through the website.
- Annual Report**
The Bank has prepared and submitted the Annual Report to the regulator and has published it on the Bank's official website.
- Other Reports and Information**
The Bank has also prepared other required public reports, including the Governance Report, Sustainability Report, Risk Exposure and Capital Report, product information, customer data usage information, branch network information, information on complaint submission and handling, material facts, and other required information.

In addition, the Bank has prepared and submitted reports required by regulators (OJK, Bank Indonesia, PPATK, and other regulators) in accordance with the provisions and deadlines set by each regulator's external regulations. The Bank has ensured that all reports to regulators are supported by an adequate management information system to improve the quality of decision-making processes by the Board of Directors and the quality of oversight processes by the Board of Commissioners.



RENCANA DAN KEBIJAKAN STRATEGIS BANK BANK'S STRATEGIC PLANS AND POLICIES

Dalam rangka meningkatkan tata kelola perusahaan yang baik dan mematuhi ketentuan dari regulator, Bank telah menyusun Rencana Bisnis yang menggambarkan kegiatan usaha Bank dalam jangka pendek, jangka menengah dan jangka panjang sehingga arah kebijakan dan sasaran strategis Bank mengikuti perencanaan yang tepat, hati-hati dan mengikuti prinsip-prinsip perbankan yang sehat.

BWS senantiasa mempertimbangkan perkembangan ekonomi global dan domestik serta visi dan nilai-nilai Bank. Di tahun 2025, BWS akan menjalankan langkah-langkah strategis untuk mencapai visi dan misi sesuai dengan arah dan kebijakan Bank sebagai berikut:

1. Mendorong pertumbuhan bisnis yang berorientasi pada kualitas dan profitabilitas.
2. Intensifikasi sumber pendapatan berbasis biaya dari transaksi ekspor-impor dan transaksi *treasury*.
3. Mendorong pertumbuhan *fee-based income* terutama pada transaksi yang berasal dari produk berbasis digital dan layanan *wealth management*.
4. Memperkuat pondasi infrastruktur teknologi informasi (TI) beserta pengembangan *digital banking* yang dapat memenuhi kebutuhan dan permintaan pasar termasuk peningkatan kualitas sistem TI.
5. Melakukan evaluasi secara berkala dan perbaikan pada proses bisnis agar dapat memberikan pelayanan yang prima kepada nasabah.
6. Memperkuat fundamental likuiditas dengan terus memantau dampak perlambatan ekonomi global terhadap kondisi nasional.
7. Mengantisipasi dampak geopolitik dan kondisi ekonomi global agar selalu waspada terhadap kemungkinan memburuknya kondisi keuangan dan bisnis nasabah (debitur).
8. Secara konsisten memberlakukan budaya patuh dan implementasi manajemen risiko yang kuat dalam setiap aktivitas bisnis.

In line with the commitment to improving corporate governance and complying with regulatory requirements, the Bank has formulated a Business Plan that outlines its activities in the short, medium, and long term. This ensures that the direction of the Bank's policies and strategic objectives is based on thorough planning, aligned with sound banking principles, and focused on the goal of achieving sustainable growth.

BWS consistently takes into account global and domestic economic developments, as well as the Bank's vision and core values. In 2025, BWS will implement strategic initiatives to achieve its vision and mission, consistent with the Bank's policies as follows:

1. *Encourage business growth that is focused on quality and profitability.*
2. *Intensify fee-based revenue sources from export-import transactions and treasury transactions.*
3. *Drive growth in fee-based income, particularly from transactions related to digital-based products and wealth management services.*
4. *Strengthen the foundation of information technology (IT) infrastructure along with the development of digital banking to meet market needs and demands, including improving the quality of IT systems.*
5. *Conduct regular evaluations and improvements to business processes in order to provide excellent service to customers.*
6. *Strengthen liquidity fundamentals by continuously monitoring the impact of global economic slowdown on national conditions.*
7. *Anticipate the effects of geopolitical and global economic conditions to remain vigilant about the potential deterioration in the financial and business conditions of customers (debtors).*
8. *Consistently enforce a culture of compliance and strong risk management implementation in every business activity.*

ASPEK PEMEGANG SAHAM SHAREHOLDERS ASPECT

BWS merupakan Perusahaan Publik yang sebagian sahamnya dimiliki oleh masyarakat. Pada tahun 2024, Woori Bank yang merupakan institusi asing dari Korea Selatan tercatat sebagai pemegang saham pengendali Bank dengan penguasaan saham sebanyak 13,333,457,836 lembar saham atau setara dengan 90,75% dari total saham yang diterbitkan Bank.

Pada akhir tahun 2024, jumlah pemegang saham Bank tercatat sebanyak 3.446 pemegang saham yang terdiri dari 3.416 investor domestik dan 30 investor asing, baik perorangan maupun institusi. Namun demikian, Bank memberikan perlakuan yang sama kepada seluruh pemegang saham.

Berdasarkan keputusan RUPS Tahunan yang diselenggarakan pada 7 Maret 2024, Bank memutuskan untuk membagikan sisa dividen sebesar 7,5 (tujuh koma lima puluh rupiah) atau total dividen sebesar Rp27,5 (dua puluh tujuh koma lima rupiah) per saham atau sebesar kurang lebih 33,76% (tiga puluh tiga koma tujuh puluh enam) dari Laba Bersih Bank dibagikan sebagai Dividen Tunai untuk Tahun Buku 2023 kepada Para Pemegang Saham dimana sebelumnya telah dibagikan dalam bentuk dividen interim senilai Rp22 (dua puluh dua rupiah).

BWS is a public company, with some of its shares owned by the public. In 2024, Woori Bank, a foreign institution from South Korea, was recorded as the controlling shareholder of the Bank, holding 13,333,457,836 shares, representing 90.75% of the total shares issued by the Bank.

At the end of 2024, the Bank had a total of 3,446 shareholders, consisting of 3,416 domestic investors and 30 foreign investors, both individual and institutional. Nevertheless, the Bank treats all shareholders equally.

Based on the decision of the Annual GMS held on March 7, 2024, the Bank decided to distribute the remaining dividend of 7.5 (seven point fifty rupiah) or a total dividend of IDR27.5 (twenty seven point five rupiah) per share or approximately 33.76% (thirty three point seventy six) of the Bank's Net Profit distributed as Cash Dividends for the 2023 Financial Year to Shareholders where previously it had been distributed in the form of interim dividends worth IDR22 (twenty two rupiah).

STRATEGI ANTI-FRAUD, ANTI PENYUAPAN, DAN GRATIFIKASI ANTI-FRAUD, ANTI-BRIBERY, AND GRATIFICATION STRATEGIES

Sesuai Peraturan Otoritas Jasa Keuangan (POJK) No. 039/POJK.03/2019, perihal Penerapan Strategi Anti-Fraud bagi Bank Umum, BWS telah melaksanakan fungsi penerapan strategi Anti-Fraud secara bank-wide. Sebagai dasar pelaksanaan fungsinya, BWS memiliki kebijakan Anti-Fraud yang merupakan bagian dari sistem pengendalian internal Bank dalam membangun budaya kepatuhan dan menciptakan kesadaran risiko (*risk awareness*) atas potensi risiko fraud dan konsekuensi yang dapat timbul.

Seluruh insan Bank, mulai dari Dewan Komisaris, Direksi dan seluruh karyawan tanpa terkecuali, diwajibkan untuk bertindak secara jujur, profesional, menjunjung tinggi integritas dan secara proaktif melindungi serta menjaga aset Bank, nasabah dan stakeholder lainnya sesuai dengan ketentuan yang berlaku baik internal maupun eksternal. Sebagai bentuk pengawasan aktif Direksi dan Dewan Komisaris terhadap pengendalian fraud, BWS melaksanakan kode etik oleh seluruh jajaran organisasi Bank.

Kode Etik (Code of Conduct) merupakan pedoman perilaku Jajaran BWS dalam menjalankan tugas dan kedinasan sehari-hari serta dalam melakukan hubungan bisnis dengan para nasabah, rekanan maupun rekan sekerja. Kode Etik disusun sebagai pedoman berperilaku berdasarkan nilai dan pertimbangan integritas, kesadaran diri dan profesionalisme, reputasi Bank, keluarga dan pribadi.

In accordance with the Financial Services Authority Regulation (POJK) Number 039/POJK.03/2019 concerning Implementation of Anti-Fraud Strategies for Commercial Banks, BWS has implemented an anti-fraud strategy across the entire bank. As the basis for carrying out this function, BWS has an anti-fraud policy that forms part of the Bank's internal control system, aimed at building a culture of compliance and fostering risk awareness regarding potential fraud risks and the consequences that may arise.

All personnel of the Bank, from the Board of Commissioners, the Board of Directors, to all employees without exception, are required to act honestly, professionally, uphold integrity, and proactively protect and safeguard the assets of the Bank, customers, and other stakeholders, in accordance with both internal and external regulations. As part of the active supervision by the Board of Directors and the Board of Commissioners over fraud control, BWS enforces a code of conduct across all levels of the Bank's organization.

The Code of Conduct serves as a behavioral guideline for BWS personnel in carrying out their daily duties and in conducting business relations with customers, partners, and colleagues. The Code of Conduct is drafted as a behavioral framework based on values and considerations of integrity, self-awareness, professionalism, the Bank's reputation, as well as personal and family matters.

PENERAPAN ATAS PEDOMAN TATA KELOLA PERUSAHAAN TERBUKA IMPLEMENTATION OF THE GUIDELINES FOR GOOD CORPORATE GOVERNANCE (GCG) FOR PUBLIC COMPANIES

Roadmap GCG yang diterbitkan Otoritas Jasa Keuangan (OJK) pada tahun 2014 memiliki dampak yang besar bagi perkembangan GCG di lingkungan dunia usaha. Penekanan pada transparansi, akuntabilitas, dan penyampaian informasi yang wajar menjadi bahasan yang dapat menjadi pegangan bagi entitas usaha, khususnya bagi perusahaan terbuka. Demikian pula dengan hak pemegang saham tanpa terkecuali, khususnya pemegang saham minoritas yang harus menjadi perhatian dari emiten atau perusahaan terbuka.

Secara umum, Bank sebagai perusahaan terbuka telah melaksanakan seluruh peraturan yang dikeluarkan Otoritas Jasa Keuangan, dan akan terus berupaya melakukan perbaikan untuk menciptakan nilai tambah bagi pemegang saham dan pemangku kepentingan. Khususnya terkait pedoman Tata Kelola Perusahaan Terbuka yang diatur berdasarkan Peraturan Otoritas Jasa Keuangan Nomor 21/POJK.04/2015 tanggal 16 November 2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka, yang dijabarkan dalam Surat Edaran Otoritas Jasa Keuangan Nomor 32/SEOJK.04/2015 tanggal 17 November 2015 tentang Pedoman Tata Kelola Perusahaan Terbuka. Pedoman tersebut yang memuat aspek, prinsip dan rekomendasi tata kelola perusahaan yang baik berguna untuk mendorong penerapan praktik GCG sesuai dengan praktik internasional yang patut diteladani perusahaan terbuka. Bank wajib menerapkan pedoman tersebut, dan jika belum menerapkannya, Bank wajib menjelaskan alasan tidak diterapkannya pedoman tersebut. Pengungkapan penerapan atas rekomendasi dalam pedoman tersebut disampaikan dalam laporan tahunan perusahaan terbuka.

The Corporate Governance (GCG) Roadmap issued by the Financial Services Authority (OJK) in 2014 had a significant impact on the development of GCG in the business world. Emphasis on transparency, accountability, and the fair disclosure of information has become a critical topic and a guiding principle for business entities, particularly for publicly listed companies. Similarly, the rights of shareholders, without exception, especially minority shareholders, must be a primary concern for issuers or public companies.

In general, the Bank, as a public company, has implemented all the regulations issued by the OJK, and will continue to strive for improvements to create added value for shareholders and stakeholders. Specifically, in relation to the guidelines of Good Corporate Governance (GCG) for public companies, which are regulated under OJK Regulation Number 21/POJK.04/2015 dated November 16, 2015, concerning Implementation of Corporate Governance Guidelines for Public Companies, as stipulated in the Financial Services Authority Circular Letter Number 32/SEOJK.04/2015 dated November 17, 2015, concerning Corporate Governance Guidelines for Public Companies. These guidelines, which include aspects, principles, and recommendations for good corporate governance, are useful in encouraging the implementation of GCG practices in line with international best practices that should be emulated by public companies. The Bank is obligated to apply these guidelines, and if they have not been applied, the Bank is required to explain the reasons for non-application. Disclosure of the implementation of recommendations in these guidelines is to be provided in the company's annual report.



Berdasarkan Surat Edaran Otoritas Jasa Keuangan Nomor 32/SEOJK.04/2015 sebagai standar penerapan GCG yang mencakup 5 (lima) aspek, 8 (delapan) prinsip dan 25 rekomendasi penerapan aspek dan prinsip GCG. Rekomendasi penerapan aspek dan prinsip GCG dalam Pedoman Tata Kelola adalah standar penerapan aspek dan prinsip GCG yang harus diterapkan Bank. Ikhtisar kepatuhan Bank terhadap Peraturan dan Surat Edaran Otoritas Jasa Keuangan tentang Pedoman Tata Kelola Perusahaan Terbuka dapat dilihat pada tabel di bawah ini.

Kesesuaian Perkembangan Penerapan GCG di Lingkup BWS dengan Surat Edaran Otoritas Jasa Keuangan Nomor 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka.

Based on the OJK Circular Letter Number 32/SEOJK.04/2015 as the standard for implementing GCG, which covers 5 (five) aspects, 8 (eight) principles, and 25 recommendations for the implementation of GCG aspects and principles, the implementation recommendations in the GCG Guidelines are the standards that the Bank must follow. An overview of the Bank's compliance with OJK regulations and circular letters regarding Guidelines of Corporate Governance for Public Companies is provided in the table below.

Compliance of the Development of GCG Implementation within BWS with the Financial Services Authority (OJK) Circular Letter Number 32/SEOJK.04/2015 on Guidelines of Good Corporate Governance for Public Companies.

No No	Prinsip Principle	Rekomendasi Recommendation	Penjelasan Penerapan di BWS Explanation of Implementation in BWS	Keterangan Description
Aspek 1: Hubungan Perusahaan Terbuka dengan Pemegang Saham dalam menjamin hak-hak Pemegang Saham <i>Aspect 1: Relationship between Public Listed Company and Shareholders in guaranteeing rights Shareholders</i>				
	Prinsip 1 Meningkatkan Nilai Penyelenggaraan RUPS <i>Principle 1: Enhancing the Value of AGMS Implementation</i>	1. Perusahaan Terbuka memiliki cara atau prosedur teknis pengumpulan suara (voting) baik secara terbuka maupun tertutup yang mengedepankan independensi, dan kepentingan pemegang saham. <i>Public Companies have a method or technical procedure for voting, either open or closed, that prioritizes independence and the interests of shareholders.</i>	BWS telah melaksanakan pemungutan suara, baik secara terbuka maupun tertutup yang tertuang dalam Tata-Tertib RUPS. Prosedur pengambilan suara dalam RUPS telah diatur dalam Anggaran Dasar, apabila dalam RUPS tidak dapat dilakukan secara musyawarah mufakat, maka pengambilan suara dilakukan dengan cara voting atau pengumpulan suara, pengumpulan suara diatur dalam Tata Tertib RUPS yang disampaikan dan dibacakan pada saat acara RUPS. <i>BWS has conducted voting, both open and closed, as outlined in the AGMS Procedure. The voting procedure in the AGMS is regulated in the Articles of Association. If consensus cannot be reached in the AGMS, voting is carried out. The voting process is regulated in the AGMS Procedure, which are presented and read out during the AGMS.</i>	
		2. Seluruh anggota Direksi dan anggota Dewan Komisaris Perusahaan Terbuka hadir dalam RUPS Tahunan. <i>All members of the Board of Directors and the Board of Commissioners of public companies attend the Annual General Meeting of Shareholders (AGMS).</i>	Dalam RUPS Tahunan Tahun Buku 2022 yang diselenggarakan tahun 2023, terdapat 1 Direksi yang berhalangan hadir. <i>In the Annual General Meeting of Shareholders for the fiscal year 2022, held in 2023, one Director was unable to attend.</i>	
		3. Ringkasan risalah RUPS tersedia dalam Situs Web Perusahaan Terbuka paling sedikit selama 1 (satu) tahun. <i>A summary of the minutes of the AGMS is available on the websites of public companies for at least 1 (one) year.</i>	BWS telah membuat Ringkasan Risalah RUPS serta telah diumumkan 4 (empat) hari kerja setelah pelaksanaan RUPS yang salah satunya melalui situs web www.bankwoorisaudara.com dengan jangka waktu penyediaan selama 5 (lima) tahun. <i>BWS has prepared a summary of the minutes of the AGMS and has announced it 4 (four) business days after the meeting, one of which was through the website www.bankwoorisaudara.com with the document being available for 5 (five) years.</i>	

No No	Prinsip Principle	Rekomendasi Recommendation	Penjelasan Penerapan di BWS Explanation of Implementation in BWS	Keterangan Description
	Prinsip 2 Meningkatkan Kualitas Komunikasi Perusahaan Terbuka dengan Pemegang Saham atau Investor. Principle 2: Enhancing the Quality of Communication between the Public Company and Shareholders or Investors.	4. Perusahaan Terbuka memiliki suatu kebijakan komunikasi dengan pemegang saham atau investor. <i>Public companies have a communication policy with shareholders or investors</i>	BWS telah menjalankan kegiatan-kegiatan komunikasi dengan Pemegang Saham atau Investor melalui investor meetings dan juga Perusahaan telah membentuk unit Investor Relations untuk menjalankan fungsi tersebut. Namun demikian BWS belum memiliki kebijakan tertulis perihal komunikasi dengan pemegang saham. <i>BWS has carried out communication activities with shareholders or investors through investor meetings and has also established an Investor Relations unit to carry out this function. However, BWS does not yet have a written policy regarding communication with shareholders.</i>	
		5. Perusahaan Terbuka mengungkapkan kebijakan komunikasi Perusahaan Terbuka dengan pemegang saham atau investor dalam Situs Web. <i>Public companies disclose their communication policy with shareholders or investors on their websites.</i>	BWS telah memiliki situs perusahaan yang digunakan sebagai media informasi pemegang saham investor dan pemangku kepentingan lainnya yang merujuk pada ketentuan keterbukaan informasi perusahaan terbuka yang berlaku. <i>BWS has a company website that serves as an information medium for shareholders, investors, and other stakeholders, in accordance with the applicable public company information disclosure regulations.</i>	
II Aspek 2: Fungsi dan Peran Dewan Komisaris Aspect 2: Function and Role of the Board of Commissioners				
	Prinsip 3 Meningkatkan Nilai Penyelenggaraan RUPS Principle 3: Enhancing the Value of AGMS Implementation	6. Penentuan jumlah anggota Dewan Komisaris mempertimbangkan kondisi Perusahaan Terbuka. <i>The determination of the number of members of the Board of Commissioners takes into account the conditions of public companies.</i>	BWS telah memenuhi ketentuan Pasal 20 Peraturan Otoritas Jasa Keuangan Nomor 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik, yaitu jumlah anggota Dewan Komisaris lebih dari 2 (dua) orang. Jumlah anggota Dewan Komisaris BWS berjumlah 4 (empat) orang yang terdiri dari 2 (dua) orang Komisaris Independen dan 2 (dua) orang Komisaris non Independen. <i>BWS has complied with the provisions of Article 20 of the Financial Services Authority (OJK) Regulation Number. 33/POJK.04/2014 concerning Board of Directors and Board of Commissioners of Issuers or Public Companies, which stipulates that the number of Board of Commissioners members must be more than 2 (two) people. The number of members of the Board of Commissioners at BWS is 4 (four), consisting of 2 (two) Independent Commissioners and 2 (two) Non-Independent Commissioners.</i>	
		7. Penentuan komposisi anggota Dewan Komisaris memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan <i>The determination of the composition of the Board of Commissioners takes into account the diversity of expertise, knowledge, and experience required.</i>	Persyaratan-persyaratan untuk mengusulkan Calon Dewan Komisaris telah dilakukan dengan memperhatikan kebutuhan dan kompleksitas usaha BWS yaitu dengan memperhatikan unsur keberagaman keahlian, latar belakang pendidikan, dan pengalaman. <i>The requirements for proposing candidates for the Board of Commissioners have been carried out by considering the needs and business complexity of BWS, including factors such as diversity of expertise, educational background, and experience.</i>	



No No	Prinsip Principle	Rekomendasi Recommendation	Penjelasan Penerapan di BWS Explanation of Implementation in BWS	Keterangan Description
	Prinsip 4 Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris Principle 4: Enhancing the Quality of the Board of Commissioners' Duties and Responsibilities	8. Dewan Komisaris mempunyai kebijakan penilaian sendiri (Self Assessment) untuk menilai kinerja Dewan Komisaris. <i>The Board of Commissioners has a self-assessment policy to evaluate its own performance.</i>	Penilaian Kinerja Dewan Komisaris dilakukan oleh masing-masing anggota Dewan Komisaris melalui mekanisme Self Assessment berdasarkan kriteria-kriteria penilaian yang terkait dengan pelaksanaan tugas dan tanggung jawab Dewan Komisaris. <i>The performance evaluation of the Board of Commissioners is carried out by each Board member through a self-assessment mechanism based on evaluation criteria related to the execution of the Board of Commissioners' duties and responsibilities.</i>	
		9. Kebijakan penilaian sendiri (Self Assessment) untuk menilai kinerja Dewan Komisaris, diungkapkan melalui Laporan Tahunan Perusahaan Terbuka. <i>The self-assessment policy to evaluate the performance of the Board of Commissioners is disclosed through the Annual Reports of public companies.</i>	Kebijakan penilaian sendiri (Self Assessment) untuk menilai kinerja Dewan Komisaris telah diungkapkan dalam Laporan Tahunan ini. <i>The self-assessment policy to evaluate the performance of the Board of Commissioners has been disclosed in this Annual Report.</i>	
		10. Dewan Komisaris mempunyai kebijakan terkait pengunduran diri anggota Dewan Komisaris apabila terlibat dalam kejahatan keuangan. <i>The Board of Commissioners has a policy regarding the resignation of Board members in the event of involvement in financial crimes</i>	BWS telah memiliki kebijakan terkait pengunduran diri anggota Dewan Komisaris apabila terlibat dalam kejahatan keuangan sebagaimana tertuang dalam Anggaran Dasar BWS, yaitu bahwa masa jabatan Dewan Komisaris berakhir salah satunya karena melanggar peraturan perundangan dan apabila mengundurkan diri. <i>BWS has a policy regarding the resignation of Board of Commissioners members in the event of involvement in financial crimes, as outlined in BWS's Articles of Association. This includes the provision that the term of office of a Board of Commissioners member ends, among other reasons, due to violations of laws and regulations or upon resignation.</i>	
		11. Dewan Komisaris atau Komite yang menjalankan fungsi Nominasi dan Remunerasi menyusun kebijakan suksesi dalam proses Nominasi anggota Direksi. <i>The Board of Commissioners or the committee responsible for the Nomination and Remuneration functions develops a succession policy for the nomination process of Board of Directors members.</i>	BWS telah memiliki Komite Nominasi dan Remunerasi yang membantu Dewan Komisaris untuk dapat mengajukan saran-saran kepada pemegang saham dalam hal, antara lain: Menyusun, melaksanakan dan menganalisa kriteria dan prosedur nominasi bagi calon Dewan Komisaris dan Direksi. Mengidentifikasi calon-calon Direksi baik dari dalam maupun dari luar dan calon Dewan Komisaris yang memenuhi syarat untuk diajukan/diangkat menjadi BWS has established a Nomination and Remuneration Committee that assists the Board of Commissioners in providing recommendations to shareholders on formulating, implementing, and analyzing the criteria and procedures for nominating candidates for the Board of Commissioners and Board of Directors; identifying potential candidates for the Board of Directors, both internal and external, as well as candidates for the Board of Commissioners who meet the qualifications to be proposed/appointed as Directors or Commissioners	

No No	Prinsip Principle	Rekomendasi Recommendation	Penjelasan Penerapan di BWS Explanation of Implementation in BWS	Keterangan Description
III Aspek 3 : Fungsi dan Peran Direksi Aspect 3: Function and Role of the Board of Directors				
	Prinsip 5 Memperkuat Keanggotaan dan Komposisi Direksi. <i>Principle 5: Strengthening the Membership and Composition of the Board of Directors</i>	12. Penentuan jumlah anggota Direksi mempertimbangkan kondisi Perusahaan Terbuka serta efektivitas dalam pengambilan keputusan. <i>The determination of the number of members of the Board of Directors takes into account the conditions of public companies as well as the effectiveness of decision-making.</i>	BWS telah memenuhi ketentuan Pasal 20 Peraturan Otoritas Jasa Keuangan Nomor 33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik, yaitu Direksi Emiten atau Perusahaan Publik paling kurang terdiri dari 2 (dua) orang anggota Direksi. Per 31 Desember 2023, jumlah Direksi BWS sebanyak 6 (enam) orang dan dalam penentuannya telah didasarkan pada kompleksitas dan kebutuhan BWS. <i>BWS has complied with the provisions of Article 20 of the Financial Services Authority (OJK) Regulation Number 33/POJK.04/2014 concerning Board of Directors and the Board of Commissioners of Issuers or Public Companies, which states that the Board of Directors of an issuer or public company must consist of at least 2 (two) members. As of December 31, 2023, BWS has 6 (six) members on its Board of Directors, and this determination was based on the complexity and needs of BWS</i>	
		13. Penentuan komposisi anggota Direksi memperhatikan, keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan. <i>The determination of the composition of the Board of Directors takes into account the diversity of expertise, knowledge, and experience required.</i>	Penetapan komposisi Direksi BWS telah dilakukan dengan memperhatikan kebutuhan dan kompleksitas usaha BWS yaitu dengan memperhatikan unsur keberagaman keahlian, latar belakang pendidikan, dan pengalaman serta tidak membedakan gender. Keberagaman komposisi Direksi diharapkan dapat memberikan alternatif penyelesaian terhadap suatu masalah yang semakin kompleks yang dihadapi bank dibandingkan dengan anggota Direksi yang bersifat homogen, sehingga keputusan yang dihasilkan menjadi keputusan terbaik. <i>The composition of BWS's Board of Directors has been determined by considering the needs and business complexity of BWS, including factors such as the diversity of expertise, educational background, and experience, without distinguishing gender. The diversity of the Board of Directors is expected to provide alternative solutions to increasingly complex issues faced by the bank, compared to a homogeneous Board of Directors, thus ensuring that the decisions made are the best possible.</i>	
		14. Anggota Direksi yang membawahi bidang akuntansi atau keuangan memiliki keahlian dan/ atau pengetahuan di bidang akuntansi. <i>Board of Directors members responsible for accounting or financial matters have expertise and/or knowledge in the field of accounting.</i>	Direktur yang membawahi bidang akuntansi atau keuangan di BWS adalah Presiden Direktur, yaitu Sdr. Hwang Gyusoon dengan pengalaman di bidang perencanaan, pembiayaan perdagangan, kredit, pendanaan, general affair dan terakhir sebagai Managing Director di Woori Bank. <i>The Director overseeing accounting or financial matters at BWS is the President Director, Mr. Hwang Gyusoon, who has experience in areas such as planning, trade finance, credit, funding, general affairs, and most recently served as Managing Director at Woori Bank.</i>	



No No	Prinsip Principle	Rekomendasi Recommendation	Penjelasan Penerapan di BWS Explanation of Implementation in BWS	Keterangan Description
	Prinsip 6 Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Direksi Principle 6: Enhancing the Quality of the Board of Directors' Duties and Responsibilities	15. Direksi mempunyai kebijakan penilaian sendiri (Self Assessment) untuk menilai kinerja Direksi. <i>The Board of Directors has a self-assessment policy to evaluate its own performance</i>	Penilaian Kinerja Anggota Direksi dilakukan oleh secara kolektif oleh anggota Direksi melalui mekanisme Self Assessment berdasarkan kriteria-kriteria penilaian yang terkait dengan pelaksanaan tugas dan tanggung jawab Anggota Direksi. <i>The performance evaluation of the members of the Board of Directors is carried out collectively by the Board members through a self-assessment mechanism based on evaluation criteria related to the execution of the duties and responsibilities of the Board of Directors.</i>	
		16. Direksi mempunyai kebijakan terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan. <i>The Board of Directors has a policy regarding the resignation of its members in the event of involvement in financial crimes.</i>	Kebijakan penilaian sendiri (Self Assessment) untuk menilai kinerja Direksi telah diungkapkan dalam Laporan Tahunan Tahun Buku 2022. <i>The self-assessment policy to evaluate the performance of the Board of Directors has been disclosed in the Annual Report for the Fiscal Year 2022.</i>	
		17. Dewan Komisaris mempunyai kebijakan terkait pengunduran diri anggota Dewan Komisaris apabila terlibat dalam kejahatan keuangan. <i>The Board of Commissioners has a policy regarding the resignation of its members in the event of involvement in financial crimes.</i>	BWS telah memiliki kebijakan terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan sebagaimana tertuang dalam Anggaran Dasar Bank. <i>BWS has a policy regarding the resignation of Board of Directors members in the event of involvement in financial crimes, as stipulated in the Bank's Articles of Association.</i>	
IV Aspek 4: Partisipasi Pemangku Kepentingan Aspect 4: Stakeholder Participation				
	Prinsip 7 Meningkatkan Aspek Tata Kelola Perusahaan melalui Partisipasi Pemangku Kepentingan. Principle 7: Enhancing Corporate Governance through Stakeholder Participation	18. Perusahaan Terbuka memiliki kebijakan untuk mencegah terjadinya insider trading. <i>Public companies have a policy to prevent insider trading.</i>	Ketentuan untuk mencegah terjadinya insider trading diatur dalam Kode Etik dan Pedoman Perilaku Perusahaan serta Kode Etik Kepatuhan. BWS juga telah mengatur penerapan pengenaan sanksi kepada Karyawan. <i>The provisions to prevent insider trading are regulated in the Company's Code of Ethics and Code of Conduct, as well as the Compliance Code of Conduct. BWS has also established guidelines for the imposition of sanctions on employees.</i>	
		19. Perusahaan Terbuka memiliki kebijakan anti korupsi dan Anti-Fraud. <i>Public companies have an anti-corruption and anti-fraud policy.</i>	BWS memiliki kebijakan pengendalian gratifikasi dan penerapan strategi Anti-Fraud. <i>BWS has a policy on gratification control and the implementation of an anti-fraud strategy.</i>	

No No	Prinsip Principle	Rekomendasi Recommendation	Penjelasan Penerapan di BWS Explanation of Implementation in BWS	Keterangan Description
20.	Anggota Direksi yang membawahi bidang akuntansi atau keuangan memiliki keahlian dan/ atau pengetahuan di bidang akuntansi. <i>Board of Directors members responsible for accounting or financial matters have expertise and/or knowledge in the field of accounting.</i>		BWS memiliki kebijakan terkait pembelian barang dan jasa yang menggunakan vendor. <i>BWS has a policy regarding the procurement of goods and services that involves the use of vendors.</i>	
21.	Perusahaan Terbuka memiliki kebijakan tentang pemenuhan hak-hak kreditur. <i>Public companies have a policy regarding the fulfillment of creditors' rights.</i>		BWS memiliki kebijakan tentang pemenuhan hak-hak kreditur yang diatur dalam SPO Produk Dana, Manual Produk dan SPO Pengelolaan Pengaduan Nasabah, yang secara ringkas mengatur: <i>BWS has a policy regarding the fulfillment of creditors' rights, which is regulated in the Fund Product SOP, Product Manual, and Customer Complaint Management SOP. In summary, these policies govern:</i> a. Hak untuk memperoleh penjelasan yang cukup tentang karakteristik produk. <i>The right to obtain sufficient explanation about the characteristics of the products.</i> b. Hak untuk mendapat mengakses syarat dan ketentuan produk dana melalui situs web. <i>The right to access the terms and conditions of the fund products through the website.</i> c. Kemudahan untuk bertransaksi melalui cabang, layanan e-banking atau sarana lainnya yang ditetapkan BWS. <i>The ease of conducting transactions through branches, e-banking services, or other means designated by BWS.</i> d. Memperoleh bunga yang besarnya sesuai ketentuan yang berlaku <i>The right to receive interest in accordance with the applicable regulations.</i>	
22.	Perusahaan Terbuka memiliki kebijakan sistem whistleblowing. <i>Public companies have a whistleblowing system policy</i>		BWS telah memiliki prosedur yang mengatur Whistleblowing System (WBS). <i>BWS has established procedures that regulate the Whistleblowing System (WBS).</i>	
23.	Perusahaan Terbuka memiliki kebijakan pemberian insentif jangka panjang kepada Direksi dan karyawan. <i>Public companies have a policy for providing long-term incentives to the Board of Directors and employees.</i>		BWS melakukan pemberian insentif jangka panjang kepada Direksi dan karyawan dalam bentuk ESOP & MSOP pada tahun 2010 dan selanjutnya melakukan pengkajian dalam penyusunan kebijakan pemberian insentif jangka panjang agar tepat sasaran, efektif, dan <i>BWS provided long-term incentives to the Board of Directors and employees in the form of ESOP & MSOP in 2010, and has since conducted reviews in the development of long-term incentive policies to ensure they are targeted, effective, and aligned with the company's goals.</i>	



No No	Prinsip Principle	Rekomendasi Recommendation	Penjelasan Penerapan di BWS Explanation of Implementation in BWS	Keterangan Description
V Aspek 5 : Keterbukaan Informasi Aspect 5: Information Disclosure				
	Prinsip 8 Meningkatkan Pelaksanaan Keterbukaan Informasi. Principle 8: Enhancing the Implementation of Information Disclosure	24. Perusahaan Terbuka memanfaatkan penggunaan teknologi informasi secara lebih luas selain Situs Web sebagai media keterbukaan informasi. <i>Public companies make broader use of information technology, in addition to the website, as a medium for information disclosure.</i>	Dalam situs web BWS, terdapat segala informasi yang terkait dengan Keterbukaan Informasi. Selain situs web, BWS memanfaatkan teknologi dan aplikasi media sosial lainnya seperti Internet Banking, Mobile Banking, Instagram, dan Facebook. <i>BWS's website contains all information related to Disclosure of Information. In addition to the website, BWS also utilizes technology and other social media applications such as Internet Banking, Mobile Banking, Instagram, and Facebook.</i>	
		25. Perusahaan Terbuka memanfaatkan penggunaan teknologi informasi secara lebih luas selain Situs Web sebagai media keterbukaan informasi. <i>Annual reports of public companies disclose the ultimate beneficial owners of at least 5% (five percent) of the company's shares, in addition to the disclosure of ultimate beneficial owners through the majority and controlling shareholders.</i>	BWS telah mengungkapkan informasi mengenai Pemegang Saham yang memiliki 5% atau lebih saham BWS (kode: SDRA) dalam Laporan Tahunan di bagian Komposisi Pemegang Saham. <i>BWS has disclosed information regarding shareholders who own 5% or more of BWS's shares (code: SDRA) in the Annual Report under the Shareholder Composition section.</i>	

TATA KELOLA PERUSAHAAN YANG BAIK

Good Corporate
Governance



PT Bank Woori Saudara Indonesia 1906, Tbk
Treasury Tower Lantai 26 dan 27, District 8 SCBD Lot 28
Jl. Jend. Sudirman Kav 52-53, Jakarta - 12190

 Telp. (021) 50871906

 Email. saudara@bankwoorisaudara.com

 www.bankwoorisaudara.com