

The background features a lush green forest scene with a glowing globe icon and a dotted line path. Overlaid on the bottom left is a large white circular area containing the title. The design is accented with various blue and green circular shapes.

# Tata Kelola Perusahaan

Corporate Governance





## TATA KELOLA PERUSAHAAN

### Good Corporate Governance

PT Bank JTrust Indonesia Tbk (J Trust Bank/Bank) berkomitmen untuk terus menyempurnakan penerapan prinsip-prinsip tata kelola perusahaan yang baik dalam setiap aspek bisnis. Bank juga terus meningkatkan nilai perusahaan bagi investor dan seluruh pemangku kepentingan serta menumbuhkan kepercayaan pelanggan dengan tetap memperhatikan prinsip-prinsip kehati-hatian. Selain itu, Bank juga secara konsisten mengelola sistem manajemen risiko yang mengacu pada peraturan dan perundang-undangan yang berlaku.

PT Bank JTrust Indonesia Tbk (J Trust Bank/Bank) is committed to improving the implementation of Good Corporate Governance (GCG) principles in all of its business aspects. The Bank also continues to increase the company's value for investors and all stakeholders, as well as enhance customer trust by adhering to prudence principles. In addition, the Bank also consistently manages a risk management system that refers to applicable laws and regulations.



J Trust Bank juga memperkuat kepatuhan dalam melaksanakan kegiatan perbankan dengan meninjau dan menerapkan aturan-aturan yang dikeluarkan oleh Otoritas Jasa Keuangan (OJK) dan/atau Bank Indonesia (BI). Selain itu, Bank juga melakukan penilaian sendiri untuk mengukur kinerja di bidang tata kelola. Bank juga menerapkan prinsip-prinsip tata kelola yang dikeluarkan oleh Komite Nasional Kebijakan Governansi (KNKG) demi menciptakan nilai tambah bagi pemegang saham dan pemangku kepentingan secara jangka panjang.

Sebagai upaya meningkatkan kualitas penerapan tata kelola, Bank telah melakukan beberapa penyempurnaan di tahun 2023. Beberapa di antaranya adalah sebagai berikut:

1. Pembaruan Kebijakan Komunikasi dengan Pemegang Saham dan/atau Investor yang ditetapkan tanggal 1 Maret 2023;
2. Pembaruan Kebijakan Komunikasi Korporat melalui Media Massa dan Media Sosial yang ditetapkan tanggal 10 Maret 2023;
3. Pembaruan Kebijakan Kebijakan Pengadaan Barang Jasa & Alih Daya yang ditetapkan tanggal 14 Maret 2023;
4. Pembaruan Kebijakan Perkreditan Bank yang ditetapkan tanggal 5 April 2023;
5. Pembaruan Kebijakan Teknologi Informasi yang ditetapkan tanggal 4 Juli 2023;
6. Pembaruan Kebijakan Umum Manajemen Risiko yang ditetapkan tanggal 11 Juli 2023;
7. Kebijakan baru Sistem Manajemen Keamanan Informasi yang ditetapkan tanggal 21 Agustus 2023;
8. Pembaruan Piagam Direksi yang ditetapkan pada 30 Oktober 2023;
9. Pembaruan Kebijakan Kepatuhan Bank yang ditetapkan tanggal 16 November 2023;
10. Pembaruan Kebijakan Penerapan *Whistleblowing System* yang ditetapkan 7 Desember 2023;
11. Pembaruan Kebijakan Penerapan Anti Pencucian Uang Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APUPPT & PPPSPM) yang ditetapkan tanggal 12 Desember 2023;
12. Pembaharuan Piagam Dewan Komisaris yang ditetapkan tanggal 20 Desember 2023;
13. Pembaharuan Piagam Komite Audit yang ditetapkan tanggal 20 Desember 2023;
14. Pembaharuan Piagam Komite Pemantau Risiko yang ditetapkan tanggal 20 Desember 2023.

J Trust Bank also improved its compliance in carrying out banking activities by reviewing and implementing regulations issued by the Financial Services Authority (OJK) and/or Bank Indonesia (BI). The Bank also performed self-assessment to measure its performance in governance. The Bank also implemented governance principles issued by the National Committee on Governance Policy (KNKG) in order to create added value to shareholders and stakeholders in the long run.

In an effort to improve the quality of GCG implementation, the Bank has made several enhancements in 2023. Some of them are as follows:

1. Renewal Policy of Communication with Shareholders and/or Investors, which was stipulated on 1 March 2023;
2. Renewal Policy of Corporate Communication through Mass Media and Social Media, which was stipulated on 10 March 2023;
3. Renewal Policy of Procurement of Goods, Services, and Outsourcing, which was stipulated on 14 March 2023;
4. Renewal of Bank Credit Policy, which was stipulated on 5 April 2023;
5. Renewal of Information Technology Policy, which was stipulated on 4 July 2023;
6. Renewal of General Risk Management Policy, which was stipulated on 11 July 2023;
7. New Policy on Information Security Management System, which was stipulated on 21 August 2023;
8. Renewal of the Board of Director Charter, which was stipulated on 30 October 2023;
9. Renewal of Bank Compliance Policy, which was stipulated on 16 November 2023;
10. Renewal of Whistleblowing System Implementation Policy, which was stipulated on 7 December 2023;
11. Renewal Policy of Anti-Money Laundering and Combating the Financing of Terrorism (AML-CFT) and Prevention of Funding for the Proliferation of Weapons of Mass Destruction (WMD), which was stipulated on 12 December 2023;
12. Renewal of Board of Commissioners Charter, which was stipulated on 20 December 2023;
13. Renewal of the Audit Committee Charter, which was stipulated on 20 December 2023;
14. Renewal of the Risk Oversight Committee Charter, which was stipulated on 20 December 2023.

## PRINSIP DAN KOMITMEN TATA KELOLA BANK

Penerapan yang efektif dari prinsip tata kelola perusahaan yang baik (*Good Corporate Governance/GCG*) merupakan unsur penting dalam industri perbankan, seiring dengan semakin kompleksnya risiko dan tantangan di dalam industri. Bank memiliki peran penting sebagai lembaga penghubung antara para pemilik dana dan aktivitas-aktivitas usaha yang merupakan faktor pendorong utama pertumbuhan ekonomi. Keamanan dan kesehatan bank merupakan faktor kunci dalam menciptakan stabilitas keuangan di sebuah negara. Dengan demikian, pengelolaan bank yang baik sangat penting untuk membangun perekonomian yang kuat.

Bagi J Trust Bank, penerapan tata kelola perusahaan yang baik tak hanya sekadar mematuhi peraturan dalam menjalankan usaha, melainkan juga menginternalisasikan GCG sebagai upaya perbaikan dan penyempurnaan organisasi yang terus menerus. Hal ini juga disertai dengan pengembangan dan peningkatan pelaksanaan nilai-nilai dan etika Bank.

### Komitmen Penerapan Environmental, Social, dan Governance (ESG)

Sejalan dengan Peraturan Otoritas Jasa Keuangan (POJK) No.51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan, Bank menyadari bahwa kinerja secara berkesinambungan harus selalu melibatkan seluruh pemangku kepentingan. Dengan demikian, Bank tidak hanya fokus pada pelaksanaan prinsip-prinsip governansi, namun juga berkomitmen untuk senantiasa memberikan kontribusi nyata bagi perkembangan sosial-ekonomi seluruh masyarakat Indonesia, serta memperhatikan aspek-aspek lingkungan guna mendukung terciptanya pembangunan nasional jangka panjang yang berkelanjutan.

Bank telah menyediakan keuangan berkelanjutan untuk menciptakan nilai bersama dengan perusahaan-perusahaan yang menegakkan bisnis berkelanjutan. Hingga akhir tahun 2023, 24% dari total portofolio pembiayaan Bank didistribusikan untuk kegiatan usaha berkelanjutan.

Dewan Komisaris, Direksi, dan seluruh unit kerja Bank berkomitmen mengimplementasikan secara menyeluruh penerapan prinsip-prinsip governansi. Prinsip-prinsip tersebut menjadi referensi dalam mengambil keputusan yang bertanggung jawab, menghindari konflik kepentingan, memaksimalkan kinerja, dan

## BANK GOVERNANCE PRINCIPLES AND COMMITMENTS

Effective implementation of Good Corporate Governance (GCG) principles is essential in the banking industry, given the increasingly complex risks and challenges within the industry. Banks play an important role as an intermediary between fund owners and business activities, which are the main drivers of economic growth. Banks' soundness level and security are key factors in the creation of financial stability in a country. Therefore, good bank management is crucial in building a strong economy.

For J Trust Bank, the implementation of Good Corporate Governance (GCG) is not only about complying with business regulations, but also internalizing GCG as an effort to continuously improve and reform the organization. This is also accompanied by the development and enhancement of the Bank's values and ethics.

### Commitment to Environmental, Social and Governance (ESG) Implementation

In line with the Financial Services Authority Regulation (POJK) No.51/POJK.03/2017 concerning the Implementation of Sustainable Finance, the Bank realizes that sustainable performance requires the involvement of all stakeholders. Therefore, the Bank must not only focus on implementing governance principles, but is also committed to always making a real contribution to the socio-economic development in the society. The Bank must also focus on the environmental aspects in order to support the creation of long-term and sustainable national development.

The Bank has provided sustainable financing to create shared values with companies that are committed to upholding sustainable businesses. As at the end of 2023, 24% of the Bank's total financing portfolio was distributed for sustainable business activities.

The Board of Commissioners, Directors and all work units at the Bank are committed to thoroughly implementing governance principles. These principles become a reference in making responsible decisions, avoiding conflicts of interest, maximizing performance, and improving accountability. Furthermore, the commitment



meningkatkan akuntabilitas. Lebih lanjut, komitmen atas penerapan ESG juga bertujuan untuk melindungi pemangku kepentingan dan meningkatkan kepatuhan terhadap peraturan perundang-undangan.

Dalam rangka mencapai Visi dan Misi, Bank secara konsisten dan berkelanjutan mengimplementasikan prinsip-prinsip ESG untuk menciptakan dan memaksimalkan manfaat dan nilai tambah serta menjaga tingkat kepercayaan para pemangku kepentingan dan kelangsungan usaha.

Sebagai bentuk komitmen Bank dalam mengembangkan aspek ESG, di akhir tahun 2023 Bank membentuk Komite Keberlanjutan serta gugus tugas keberlanjutan yang akan merumuskan peta jalan keberlanjutan dan kerangka kerja yang efektif sehubungan dengan penerapan praktik-praktik Keberlanjutan di Bank. Untuk mendukung hal tersebut, Bank senantiasa memperkuat dan mengembangkan kompetensi Sumber Daya Manusia guna meningkatkan kapasitas pejabat dan karyawan untuk memastikan terlaksananya strategi dan program Keberlanjutan yang berkualitas.

#### **Dasar dan Pedoman Penerapan Good Corporate Governance (GCG)**

Dalam menerapkan GCG, Bank merujuk pada beberapa peraturan perundang-undangan dan kebijakan sebagai berikut:

1. Undang-Undang Republik Indonesia terkait Pasar Modal, Perseroan Terbatas, dan Perbankan;
2. Peraturan Otoritas Jasa Keuangan (POJK) dan Surat Edaran OJK (SEOJK) khususnya mengenai Tata Kelola, Laporan Tahunan, Manajemen Risiko dan berbagai POJK dan SEOJK yang terkait dengan penerapan tata kelola;
3. ASEAN Corporate Governance Scorecard (ACGS) yang dikeluarkan oleh ASEAN Capital Market Forum (ACMF);
4. Pedoman Umum Governansi Korporat Indonesia yang dikeluarkan oleh Komite Nasional Kebijakan Governansi (KNKKG);
5. Anggaran Dasar Bank dan Keputusan Rapat Umum Pemegang Saham (RUPS); serta
6. Kebijakan Bank terkait tata kelola yang baik.

to implementing ESG also aims to protect stakeholders and increase compliance with laws and regulations.

In order to achieve its Vision and Mission, the Bank consistently and continuously implements ESG principles to create and maximize benefits and added values, as well as maintain stakeholders' trust and business continuity.

As a form of the Bank's commitment to developing ESG aspects, the Bank formed a Sustainability Committee and a sustainability task force at the end of 2023, which will formulate a sustainability roadmap and an effective framework regarding the implementation of Sustainability practices in the Bank. To support this, the Bank continuously strengthens and develops Human Resources competencies to boost the capacity of officers and employees in ensuring the implementation of high-quality Sustainability strategies and programs.

#### **The Basis and Guidelines of the Good Corporate Governance (GCG) Implementation**

In implementing GCG, the Bank refers to the following laws, regulations, and policies:

1. Laws of the Republic of Indonesia concerning Capital Markets, Limited Liability Companies, and Banking;
2. The Financial Services Authority Regulations (POJK) and OJK Circular Letters (SEOJK), concerning Governance, Annual Reports, Risk Management, as well as various POJK and SEOJK on the implementation of governance;
3. ASEAN Corporate Governance Scorecard (ACGS) issued by the ASEAN Capital Market Forum (ACMF);
4. General Guidelines of Indonesian Corporate Governance issued by the National Committee for Governance Policy (KNKKG);
5. The Bank's Articles of Association and Resolutions of the General Meeting of Shareholders (GMS); as well as
6. The Bank's Policy regarding good governance.

### MEKANISME TATA KELOLA BANK

Dasar penerapan tata kelola perusahaan yang baik mengacu kepada empat pilar tata kelola, yaitu komitmen tata kelola, struktur tata kelola, proses tata kelola, dan hasil tata kelola yang merupakan perwujudan tanggung jawab J Trust Bank kepada pihak-pihak yang berkepentingan yakni nasabah, karyawan, pemangku kepentingan lainnya serta masyarakat.

#### Komitmen Tata Kelola

Penerapan tata kelola menjadi salah satu faktor penentu yang bersifat strategis untuk meningkatkan nilai dan memelihara proses pertumbuhan usaha yang berkelanjutan. Penerapan prinsip GCG Bank berawal pada komitmen atas penerapan tata kelola, yang dimulai dari manajemen tertinggi Bank sampai ke seluruh jajaran di bawahnya, sehingga pada akhirnya menjadi bagian dari budaya Perusahaan.

Untuk mencapai hal tersebut, Bank merumuskan Visi dan Misi yang jelas dan realistis, serta nilai-nilai utama yang menggambarkan sikap dan moral yang baik dan positif. Bank memiliki kebijakan internal, seperti Kode Etik & Perilaku Bisnis dan Piagam. Selain itu, Bank juga menerapkan manajemen risiko dan strategi *anti-fraud* berupa *whistleblowing system*, pakta integritas, dan pernyataan tahunan, serta pelaksanaan Tanggung Jawab Sosial dan Lingkungan (TJSL).

#### Struktur Tata Kelola

J Trust Bank memiliki struktur tata kelola yang terdiri dari organ utama, organ pendukung, dan infrastruktur GCG.

Berikut struktur tata kelola perusahaan di J Trust Bank:

### BANK GOVERNANCE MECHANISM

The basis of implementation for good corporate governance refers to the four pillars of governance, namely governance commitment, governance structure, governance process, and governance outcomes, which are the embodiment of J Trust Bank’s responsibilities to related parties, including customers, employees, other stakeholders, and the public.

#### Governance Commitment

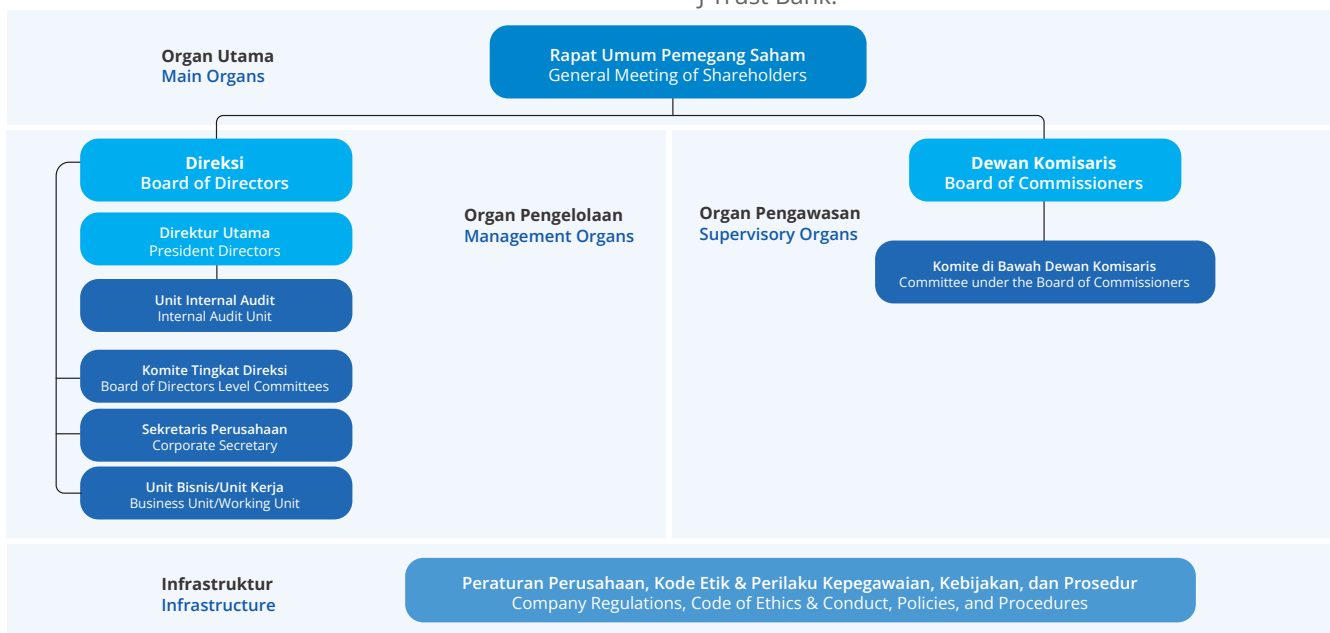
The implementation of governance is one of the strategic determining factors for increasing values and maintaining a sustainable business growth process. The implementation of the Bank’s GCG principles began with a commitment to the implementation of governance, starting from the Bank’s top management down to the subordinate levels, so that it ultimately became part of the Company’s culture.

To achieve this, the Bank has formulated a clear and realistic Vision and Mission, as well as core values that illustrate good and positive attitudes and morals. The Bank has also devised internal policies, such as a Code of Ethics and Business Conducts, and Boards & Committees’ Charters. Furthermore, the Bank also carries out risk management and anti-fraud strategies, such as the whistleblowing system, integrity pact, and annual statement, as well as executing Social and Environmental Responsibilities.

#### Governance Structure

J Trust Bank’s governance structure consists of main organs, supporting organs, and GCG infrastructure.

Following is the corporate governance structure in J Trust Bank:





Sejalan dengan Undang-Undang Republik Indonesia nomor 40 tahun 2007 tentang Perseroan Terbatas, penerapan tata kelola perusahaan terwujud dari interaksi seluruh organ Bank. Organ utama dalam struktur tata kelola Bank terdiri dari Rapat Umum Pemegang Saham (RUPS), Dewan Komisaris dan Direksi, dengan kedudukan tertinggi adalah RUPS.

Untuk memaksimalkan fungsi organ utama dalam struktur tata kelola Bank, maka pelaksanaannya dibantu oleh organ pendukung yang terdiri dari Komite di tingkat Dewan Komisaris, Sekretaris Perusahaan, Audit Internal dan Komite di tingkat Direksi.

Komite di tingkat Dewan Komisaris yang dibentuk untuk membantu dan meningkatkan fungsi pengawasan yang dijalankan oleh Dewan Komisaris terdiri dari:

1. Komite Audit;
2. Komite Pemantau Risiko; dan
3. Komite Nominasi dan Remunerasi.

Direksi bersama jajaran manajemen Bank bertugas untuk mengelola, mengendalikan, serta bertanggung jawab atas implementasi tata kelola di J Trust Bank. Mereka dibantu oleh Sekretaris Perusahaan, komite di tingkat Direksi dan Internal Audit. Komite di tingkat Direksi terdiri dari:

1. Komite Manajemen Risiko
2. Komite *Asset dan Liability* (ALCO)
3. Komite Pengarah Teknologi Informasi
4. Komite Kredit
5. Komite Kebijakan Perkreditan
6. Komite Keberlanjutan

Adapun yang termasuk infrastruktur GCG antara lain Peraturan Perusahaan, Kode Etik dan Perilaku Kepegawaian, serta Kebijakan dan Prosedur Tata Kelola.

### Proses Tata Kelola

Proses tata kelola di lingkungan Bank dilakukan melalui prosedur dan mekanisme yang terstruktur dan sistematis, serta didukung oleh kecukupan struktur dan infrastruktur tata kelola untuk memperoleh hasil yang sesuai dengan harapan pemangku kepentingan.

### Hasil Tata Kelola

Bank berkomitmen untuk senantiasa menerapkan tata kelola sebagai pedoman utama dalam menjalankan bisnis, serta untuk memastikan keberlanjutan bisnis Bank dalam menghadapi tantangan dan persaingan usaha dalam industri perbankan.

In line with Law of the Republic of Indonesia number 40 of 2007 concerning Limited Liability Companies, the implementation of corporate governance is realized through interactions between all of the Bank's organs. The main organs in the Bank's governance structure are the General Meeting of Shareholders (GMS), the Board of Commissioners and the Board of Directors. The GMS holds the highest position.

To maximize its functions in the Bank's governance structure, the main organ are assisted by supporting organs comprising Committees under the Board of Commissioners, Corporate Secretary, Internal Audit and Committees under the Board of Directors.

Committees under the Board of Commissioners were created to assist and increase the supervisory function carried out by the Board of Commissioners. The committees are:

1. Audit Committee;
2. Risk Oversight Committee; and
3. Nomination and Remuneration Committee.

The Board of Directors and the Bank's management are tasked with managing, controlling and taking responsibilities for the governance implementation at J Trust Bank. They are supported by the Corporate Secretary, committees under the Board of Directors and Internal Audit. Committees under the Board of Directors are:

1. Risk Management Committee
2. Asset and Liability Committee (ALCO)
3. Information Technology Steering Committee
4. Credit Committee
5. Credit Policy Committee
6. Sustainability Committee

Meanwhile, the GCG infrastructure includes Company Regulations, Code of Ethics and Code of Conducts, as well as Governance Policies and Procedures.

### Governance Process

The governance process within the Bank is carried out through structured and systematic procedures and mechanisms, and is supported by adequate governance structures and infrastructure in order to achieve outcomes that are in line with stakeholders' expectations.

### Governance Outcomes

The Bank is committed to always implementing governance as the main guideline in doing business, as well as ensuring the sustainability of the Bank's business in facing challenges and competition in the Banking industry.



Hasil tata kelola mencakup aspek kualitatif dan aspek kuantitatif, antara lain:

- kecukupan transparansi laporan;
- kepatuhan terhadap peraturan perundang-undangan;
- perlindungan konsumen;
- objektivitas dalam melakukan penilaian (*assessment*) atau audit;
- kinerja Bank seperti rentabilitas, efisiensi, dan permodalan; dan/atau
- peningkatan atau penurunan kepatuhan terhadap ketentuan yang berlaku dan penyelesaian permasalahan yang dihadapi Bank seperti *fraud*, pelanggaran BMPK (batas maksimal pemberian kredit), pelanggaran ketentuan terkait laporan bank kepada OJK.

J Trust Bank senantiasa menerapkan seluruh prinsip tata kelola yang dikenal dengan istilah "TARIF" yaitu: Transparansi (*Transparency*), Akuntabilitas (*Accountability*), Pertanggung-jawaban (*Responsibility*), Independensi (*Independency*), serta Kewajaran dan kesetaraan (*Fairness*) yang diuraikan dalam tabel berikut ini:

Governance outcomes include qualitative and quantitative aspects, such as:

- adequate transparency of reports;
- compliance with applicable laws and regulations;
- consumer protection;
- objectivity in conducting assessments or audits;
- the Bank's performance such as profitability, efficiency and capital; and/or
- the increase and decrease of compliance with applicable regulations and resolution of problems faced by the Bank, such as fraud, violations of maximum credit limit, and violations of provisions related to bank reports to the OJK.

J Trust Bank always carries out all governance principles known as "TARIF", namely: Transparency, Accountability, Responsibility, Independence and Fairness, as outlined in the following table:

Prinsip Tata Kelola Governance Principle	Bentuk Penerapan	Implementation
<p><b>Transparansi (<i>Transparency</i>)</b> yaitu keterbukaan dalam mengemukakan informasi yang material dan relevan serta keterbukaan dalam proses pengambilan keputusan.</p> <p><b>Transparency</b> is a disclosure in presenting material and relevant information and being transparent in the decision-making process</p>	<ol style="list-style-type: none"> <li>Bank mengungkapkan informasi secara tepat waktu, memadai, jelas, akurat dan dapat diperbandingkan serta dapat diakses oleh para pemangku kepentingan sesuai dengan haknya.</li> <li>Bank mengungkapkan informasi yang meliputi tetapi tidak terbatas pada visi, misi, sasaran usaha, strategi Bank, kondisi keuangan, susunan dan kompensasi pengurus, Pemegang Saham Pengendali, pejabat eksekutif, pengelolaan risiko, sistem pengawasan dan pengendalian intern, status kepatuhan, sistem dan implementasi Tata Kelola Perusahaan yang baik serta informasi dan fakta material yang dapat mempengaruhi keputusan modal.</li> <li>Prinsip keterbukaan tetap memperhatikan ketentuan rahasia bank, rahasia jabatan, dan hak-hak pribadi sesuai peraturan yang berlaku.</li> <li>Kebijakan Bank harus tertulis dan dikomunikasikan kepada para pemangku kepentingan dan yang berhak memperoleh informasi tentang kebijakan tersebut.</li> </ol>	<ol style="list-style-type: none"> <li>The Bank discloses information in a timely, adequate, clear, accurate and comparable manner and the information can be accessed by stakeholders in accordance with their rights.</li> <li>The Bank discloses information, which includes but not limited to the Bank's vision, mission, business targets, strategies, financial condition, management composition and compensation, Controlling Shareholders, executive officers, risk management, internal supervision and control systems, compliance status, Good Corporate Governance systems and implementation, as well as material information and facts that can affect investors' decisions.</li> <li>The principle of transparency takes into account the provisions of the Bank's secrecy, official secrecy and personal rights, in accordance with applicable regulations.</li> <li>The Bank's policies must be written and presented to stakeholders and those who have the rights to obtain information about the policy.</li> </ol>
<p><b>Akuntabilitas (<i>Accountability</i>)</b> yaitu kejelasan fungsi dan pelaksanaan pertanggungjawaban organ Bank sehingga pengelolaannya berjalan secara efektif.</p> <p><b>Accountability</b> is clarification of functions and implementation of the responsibilities of the Bank's organs so that their management runs effectively.</p>	<ol style="list-style-type: none"> <li>Bank menetapkan sasaran usaha dan strategi untuk dapat dipertanggungjawabkan kepada para pemangku kepentingan.</li> <li>Bank menetapkan <i>check and balance system</i> dalam pengelolaan Bank.</li> <li>Setiap direktur, karyawan dan divisi di bank memiliki peran dan tanggung jawab yang telah ditentukan dengan jelas dan selaras dengan strategi bisnis, visi dan misi Bank.</li> <li>Setiap direktur dan karyawan Bank memiliki seperangkat Indikator Kinerja Utama yang diformulasikan menjadi komponen dalam <i>Balanced Scorecard</i> yang diselaraskan dengan strategi bisnis dan telah disepakati. Pertanggungjawaban atas pencapaian Indikator Kinerja Utama dievaluasi minimal dua kali dalam satu tahun.</li> </ol>	<ol style="list-style-type: none"> <li>The Bank sets business targets and strategies that can be accounted for to stakeholders.</li> <li>The Bank establishes a check and balance system in managing the Bank.</li> <li>Each of the Bank's directors, employees and divisions has roles and responsibilities that have been clearly defined and are in line with the Bank's business strategy, vision and mission.</li> <li>Each of the Bank's directors and employees has a set of Key Performance Indicators. These indicators are formulated into components in the Balanced Scorecard, which are aligned with the business strategy and have been agreed upon. Accountability for the achievement of Key Performance Indicators is evaluated at least twice a year.</li> </ol>

Prinsip Tata Kelola Governance Principle	Bentuk Penerapan	Implementation
<p><b>Responsibilitas (<i>Responsibility</i>)</b> yaitu kesesuaian pengelolaan Bank dengan peraturan perundang-undangan yang berlaku dan prinsip-prinsip pengelolaan Bank yang sehat.</p> <p><b>Responsibility</b> is conformity of the Bank's management with applicable laws and regulations, as well as the principles of sound Bank management.</p>	<ol style="list-style-type: none"> <li>1. Bank berpegang pada prinsip kehati-hatian (<i>prudential bank principle</i>) dan menjaga kepatuhan terhadap Peraturan yang berlaku.</li> <li>2. Bank sebagai <i>good corporate citizen</i> peduli terhadap lingkungan dan melaksanakan tanggung jawab sosial secara wajar.</li> </ol>	<ol style="list-style-type: none"> <li>1. The Bank adheres to the prudential banking principles and maintains compliance with applicable regulations.</li> <li>2. The Bank as a good corporate citizen cares about the environment and carries out social responsibilities accordingly.</li> </ol>
<p><b>Independensi (<i>Independency</i>)</b> yaitu pengelolaan Bank secara profesional tanpa pengaruh/tekanan dari pihak manapun.</p> <p><b>Independency</b> is the Bank's professional management without influence/pressure from any party.</p>	<ol style="list-style-type: none"> <li>1. Bank menghindari terjadinya dominasi yang tidak wajar oleh pemangku kepentingan manapun dan tidak terpengaruh oleh kepentingan sepihak serta terbebas dari benturan kepentingan.</li> <li>2. Bank mengambil keputusan secara objektif dan bebas dari segala tekanan pihak manapun.</li> </ol>	<ol style="list-style-type: none"> <li>1. The Bank avoids unfair domination by any stakeholder and is not affected by interests of certain parties and free from conflicts of interests.</li> <li>2. The Bank makes decisions objectively and freely without any pressures.</li> </ol>
<p><b>Kewajaran dan Kesetaraan (<i>Fairness and Equal Treatment</i>)</b> yaitu kewajaran dan kesetaraan dalam memenuhi hak-hak <i>stakeholders</i> yang timbul berdasarkan perjanjian dan peraturan perundang-undangan yang berlaku.</p> <p><b>Fairness and Equal Treatment</b> is fairness and equality in fulfilling stakeholders' rights based on agreements and applicable laws and regulations.</p>	<ol style="list-style-type: none"> <li>1. Bank memperhatikan kepentingan seluruh pemangku kepentingan berdasarkan asas kewajaran dan kesetaraan.</li> <li>2. Bank memberikan kesempatan kepada seluruh pemangku kepentingan untuk memberikan masukan dan menyampaikan pendapat bagi kepentingan Bank serta membuka akses terhadap informasi sesuai dengan prinsip keterbukaan.</li> </ol>	<ol style="list-style-type: none"> <li>1. The Bank pays attention to stakeholders' interests based on the principles of fairness and equality.</li> <li>2. The Bank provides opportunities for all stakeholders to give inputs and express opinions for the Bank's interests and opens access to information in accordance with the transparency principle.</li> </ol>

# TONGGAK SEJARAH GCG

## GCG Milestone

1. Mengumumkan perubahan nama dari PT Bank Mutiara Tbk menjadi PT Bank JTrust Indonesia Tbk.
2. *Grand launching* PT Bank JTrust Indonesia Tbk beserta produk dan layanan.
3. Memperkuat implementasi dual control dan meningkatkan kualitas melalui penerapan RCSA (*Risk Control Self-Assessment*) dan komponen JSOX.
4. Pengembangan dan perbaikan delapan jenis profil risiko manajemen yang terpisah dengan pengelola bisnis.

1. Announced the name change from PT Bank Mutiara Tbk to PT Bank JTrust Indonesia Tbk.
2. Grand launching of PT Bank JTrust Indonesia Tbk and its products and services.
3. Strengthened the implementation of dual control and improved quality through the implementation of RCSA (Risk Control Self-Assessment) and JSOX-based components.
4. Development and improvement of eight types of management risk profile that are separated from business managers.

2015

2014

2016

1. J Trust Co.,Ltd menjadi pemegang saham pengendali baru dari PT Bank Mutiara Tbk.
2. Memperkuat kualitas kebijakan manajemen maupun keputusan mengenai produk, jasa dan layanan.
3. Menerapkan prinsip mengenai nasabah terkait program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU/PPT).
4. Memperkuat pelaksanaan program budaya perusahaan.

1. J Trust Co., Ltd became the new controlling shareholder of PT Bank Mutiara Tbk.
2. Strengthened the quality of management policies and decisions regarding products and services.
3. Carried out customer principles, in regards to the Anti-Money Laundering and Combating the Financing of Terrorism (AML/CFT) programs.
4. Strengthened the implementation of corporate culture programs.

1. Mempertajam visi, misi, dan nilai-nilai Perusahaan serta mensosialisasikan pada pihak internal dan eksternal.
2. Membuat Pedoman dan Tata Tertib Kerja (Piagam) Dewan Komisaris serta Pedoman dan Tata Tertib Kerja Direksi.
3. Membuat rumusan Etika Bisnis dan Pedoman Perilaku Perusahaan.
4. Menjalankan program tanggung jawab sosial perusahaan.
5. Memiliki *whistle blowing system*.
6. Meraih penghargaan GCG Terbaik Sektor Keuangan Bank Buku II dari *Economic Review*.

1. Sharpened the Company's vision, mission and values and disseminated them to internal and external parties.
2. Established the Work Guidelines and Procedures (Charter) for the Board of Commissioners and the Board of Directors.
3. Formulated Business Ethics and the Company's Code of Conduct.
4. Carried out corporate social responsibility programs.
5. Established a whistle blowing system.
6. Obtained the Best GCG Award in the Financial Sector for BUKU II Bank from the Economic Review.

1. Memiliki *Good Corporate Governance Charter*.
2. Memenuhi ketentuan untuk jumlah dan komposisi Dewan Komisaris, Direksi, dan Komite-Komite di bawah Dewan Komisaris dan Direksi.
3. Menyempurnakan struktur organisasi untuk pelaksanaan *check and balance*.
4. Menjalankan *reward* dan *punishment*.
5. Transparan mengenai kondisi keuangan dan non keuangan, informasi produk Bank dan penggunaan data pribadi nasabah.

1. Created a Good Corporate Governance Charter.
2. Complied with the provision on the number and composition of the Board of Commissioners, Directors and Committees under the Board of Commissioners and Directors.
3. Improved the organizational structure to carry out check and balances.
4. Enforced rewards and punishment.
5. Be transparent on financial and non-financial conditions, the Bank's product information and use of customer personal data.

2017

2018

1. Memperkuat manajemen risiko, kepatuhan, dan kendali internal.
2. Transparan dalam tata cara pengaduan nasabah dan penyelesaian sengketa kepada nasabah.

1. Strengthened risk management, compliance and internal control.
2. Be transparent on procedures for customer complaints and dispute resolution for customers.

1. Mengadakan sosialisasi dan pelatihan bagi karyawan terkait Keuangan Berkelanjutan.
2. Menetapkan unit kerja *Corporate Secretary Division* sebagai penanggung jawab pelaksanaan program Rencana Aksi Keuangan Berkelanjutan.
3. Penerbitan perdana Laporan Tahunan perusahaan yang dilengkapi dengan Laporan Keberlanjutan.

1. Conducted dissemination and training about Sustainable Finance for employees.
2. Determined the Corporate Secretary Division work unit as the person responsible for implementing the Sustainable Finance Action Plan program.
3. The first publication of the company's Annual Report along with the Sustainability Report.

2019

## TONGGAK SEJARAH GCG

### GCG Milestone

2020

1. Mengadakan sosialisasi dan pelatihan bagi karyawan terkait Keuangan Berkelanjutan.
  2. Menetapkan unit kerja *Corporate Secretary Division* sebagai penanggung jawab pelaksanaan program Rencana Aksi Keuangan Berkelanjutan.
  3. Penerbitan perdana Laporan Tahunan perusahaan yang dilengkapi dengan Laporan Keberlanjutan.
1. Conducted dissemination and training about Sustainable Finance for employees.
  2. Determined the Corporate Secretary Division work unit as the person responsible for implementing the Sustainable Finance Action Plan program.
  3. The first publication of the company's Annual Report along with the Sustainability Report.

2021

1. Merekrut 1 (satu) orang Direktur *Credit Risk & Management All Delinquencies*, 1 (satu) orang Direktur Bisnis, serta 1 (satu) orang Pihak Independen yang berpengalaman dan profesional untuk melengkapi komposisi Direksi dan keanggotaan Komite Di bawah Dewan Komisaris.
  2. Memiliki Gugus Tugas Keuangan Berkelanjutan dan menetapkan unit kerja *Performance and Planning Division* sebagai penanggung jawab pelaksanaan program Rencana Aksi Keuangan Berkelanjutan.
  3. Pembaharuan situs web Bank, khususnya terkait GCG dan Hubungan Investor.
  4. Menerbitkan *Manual Handbook* untuk Dewan Komisaris dan Direksi.
  5. Membuat Kebijakan Komunikasi Pemegang Saham dan/atau Investor.
  6. Pemegang saham dapat melakukan pengambilan suara (*voting*) secara individual pada masing-masing mata acara rapat.
  7. Meraih penghargaan di ajang the 12<sup>th</sup> IICD *Corporate Governance Award* untuk "*Best Right of Shareholders*" untuk kapitalisasi pasar menengah (MidCap).
  8. Meraih penghargaan di ajang Indonesia *Corporate Secretary and Corporate Communication Award* (ICCA) - VI- 2021 untuk "1st *The Best Informative Website 2021 Bank Buku II*".
  9. Dalam pelaksanaan kegiatan bisnis dan tanggung jawab sosial perusahaan, J Trust Bank mulai menyelaraskan dengan beberapa tujuan Sustainable Development Goals yaitu: SDGs #1, SDGs #3, SDGs #4, SDGs #11, SDGs #14, dan SDGs #15.
1. Recruited 1 (one) Director of Credit Risk & Management All Delinquencies, 1 (one) Business Director, and 1 (one) experienced and professional Independent Party to complete the composition of the Board of Directors and membership of Committees under the Board of Commissioners.
  2. Created a Sustainable Finance Task Force and set up the Performance and Planning Division work unit as the one responsible for carrying out the Sustainable Finance Action Plan program.
  3. Revamped the Bank's website, especially the section about GCG and Investor Relations.
  4. Published Manual Handbook for the Board of Commissioners and Directors.
  5. Established Communication Policy for Shareholders and/or Investors.
  6. Shareholders can vote individually on each meeting agenda.
  7. Obtained an award at the 12th IICD Corporate Governance Award for "Best Right of Shareholders" for middle market capitalization (MidCap).
  8. Obtained an award at the Indonesia Corporate Secretary and Corporate Communication Award (ICCA) - VI- 2021 for "1st The Best Informative Website 2021 Bank Buku II".
  9. In implementing business activities and corporate social responsibility, J Trust Bank has begun to align its activities with several Sustainable Development Goals, namely: SDGs #1, SDGs #3, SDGs #4, SDGs #11, SDGs #14, and SDGs #15.



1. Membangun fondasi tata kelola di bidang bisnis yang berkelanjutan melalui pembentukan Komite Keberlanjutan.
2. Meraih predikat “Sangat Baik” dalam penilaian penerapan APU & PPT melalui kegiatan *Financial Integrity Rating On Money Laundering and Terrorism Financing* yang dilakukan oleh PPATK dan PT Sucofindo.
3. Membentuk Komite Pemantau Risiko yang sepenuhnya independen terdiri dari Komisariss Independen dan Pihak Independen.
4. Dalam implementasi kegiatan tanggung jawab sosial perusahaan, Bank terus meningkatkan skema kemitraan dengan beragam pihak. Pada tahun 2023, Bank berkontribusi pada pencapaian tujuan SDGs #1, SDGs #3, SDGs #4, SDGs #8 SDGs #11, SDGs #14, SDGs #15, dan SDGs #17.
5. Membentuk Komite Keberlanjutan sebagai komitmen pelaksanaan aspek ESG Bank.



1. Built a sustainable governance foundation in the business sector through the establishment of a Sustainability Committee.
2. Achieved the “Very Good” predicate in the assessment of AML & CFT implementation through the Financial Integrity Rating on Money Laundering and Terrorism Financing activities that were carried out by PPATK and PT Sucofindo.
3. Created a fully independent Risk Oversight Committee, which consisted of Independent Commissioners and Independent Parties.
4. In implementing corporate social responsibility activities, the Bank continues to enhance its partnership with various parties. In 2023, the Bank has contributed to achieving SDGs #1, SDGs #3, SDGs #4, SDGs #8 SDGs #11, SDGs #14, SDGs #15, and SDGs #17.
5. Establishing a Sustainability Committee as a commitment to implementing the Bank’s ESG aspects.



1. Membangun dan menyempurnakan infrastruktur GCG seperti penerbitan kebijakan transaksi afiliasi dan transaksi benturan kepentingan, larangan transaksi bagi orang dalam, serta terkait nominasi dan remunerasi.
2. Melanjutkan peningkatan implementasi tata kelola perusahaan yang berpedoman pada ASEAN *Corporate Governance Scorecard*
3. Meraih penghargaan di ajang the 13<sup>th</sup> IICD *Corporate Governance Awards* untuk kategori “Top 50 Emiten Kapitalisasi Pasar Menengah dengan Praktik Tata Kelola Perusahaan Terbaik” dan “*Best Responsibility of The Board*”.
4. Dalam implementasi kegiatan tanggung jawab sosial perusahaan, Bank meningkatkan skema kemitraan dengan beragam pihak. Pada tahun 2022, Bank berkontribusi pada pencapaian tujuan SDGs #1, SDGs #3, SDGs #4, SDGs #8 SDGs #11, SDGs #14, SDGs #15, dan SDGs #17.

1. Built and improved GCG infrastructure, such as issued policies on affiliate transactions and conflict of interest transactions, prohibiting insider transactions, as well as policies on nomination and remuneration.
2. Continued to enhance the implementation of corporate governance based on the ASEAN Corporate Governance Scorecard.
3. Obtained awards at the 13th IICD Corporate Governance Awards for the category of “Top 50 Issuers with Middle Market Capitalization with the Best Corporate Governance Practices” and “Best Responsibility of the Board”.
4. In carrying out corporate social responsibility activities, the Bank boosted its partnership schemes with various parties. In 2022, the Bank has contributed to achieving SDGs #1, SDGs #3, SDGs #4, SDGs #8 SDGs #11, SDGs #14, SDGs #15, and SDGs #17.



### Fokus Penerapan Tata Kelola Bank di Tahun 2023

Sepanjang tahun 2023, J Trust Bank telah melaksanakan berbagai inisiatif untuk menyempurnakan dan mengembangkan GCG. Hal ini bertujuan untuk mengoptimalkan penerapan tata kelola Bank agar menjadi tata kelola yang berkelanjutan. Berbagai inisiatif tersebut antara lain:

- a. Terus menumbuhkan komitmen manajemen dalam penerapan tata kelola Bank secara menyeluruh pada setiap lini organisasi untuk memberikan nilai tambah bagi Bank dan seluruh pemangku kepentingan.
- b. Meningkatkan kualitas perbaikan proses kredit dengan mengurangi jumlah diskresi/*waiver* sehingga keputusan kredit diharapkan telah berdasarkan analisa kelayakan debitur.
- c. Berupaya memperbaiki kualitas fungsi dual control dalam memproses transaksi nasabah sehingga dapat memitigasi potensi risiko fraud.
- d. Bank senantiasa berupaya memastikan bahwa pengelolaan infrastruktur TI telah dilaksanakan secara memadai dan optimal.
- e. Membangun dan menyempurnakan infrastruktur GCG, antara lain:
  - Memperbaharui Piagam Dewan Komisaris.
  - Memperbaharui Piagam Direksi.
  - Memperbaharui Piagam Komite-Komite di bawah Dewan Komisaris (Komite Audit, Komite Pemantau Risiko).
  - Menerbitkan, mengkaji ulang dan mengkinikan kebijakan, SOP, Surat Keputusan Direksi, dan regulasi internal lainnya secara berkala sesuai dengan ketentuan regulator terbaru dan/atau kebutuhan kebijakan internal Bank yang berlaku serta mudah diakses oleh seluruh pegawai melalui media komunikasi *e-mail* maupun aplikasi internal Bank yang tersedia.
  - Menerbitkan kebijakan baru terkait Sistem Manajemen Keamanan Informasi.
  - Merubah struktur organisasi Bank yang disesuaikan dengan kondisi dan strategi Bank saat ini, lingkup kewenangan dan deskripsi pekerjaan di masing-masing unit kerja/divisi.
  - Reorganisasi berkesinambungan dalam upaya meningkatkan daya saing dengan tetap berpedoman pada prinsip kehati-hatian dan *governance process*.
  - Dalam RUPS, pemegang saham dapat melakukan pengambilan suara (*voting*) secara individual pada masing-masing agenda rapat.

### Focus on the Implementation of Bank Governance in 2023

Throughout 2023, J Trust Bank has carried out various initiatives to improve and develop GCG. The objective is to optimize the implementation of the Bank's governance in order to become sustainable. These initiatives include:

- a. Continuously fostering management commitment in the comprehensive implementation of the Bank's governance in each line of the organization to provide added value for the Bank and all stakeholders.
- b. Improved the quality of credit process by reducing the number of discretions/*waivers* so the decisions are expected to be based on debtor eligibility analysis.
- c. Strived to improve the quality of dual control function in processing customer transactions in order to mitigate potential fraud risks.
- d. Bank always ensures that IT infrastructure management is implemented adequately and optimally.
- e. Built and improved GCG infrastructure, such as:
  - Renewed the Board of Commissioner's Charter.
  - Renewed the Board of Directors' Charter.
  - Renewed Charter of Committees under the Board of Commissioners (Audit Committee and Risk Oversight Committee).
  - Published, reviewed and updated policies, SOPs, Board of Directors' Decrees, and other internal regulations periodically, in accordance with the latest regulatory provisions and/or the Bank's internal policy requirements and must be accessible to all employees via e-mail or the Bank's available internal applications.
  - Issued new policy on Information Security Management System.
  - Made changes to the Bank's organizational structure, which were adjusted to the Bank's current conditions and strategies, scope of authority and job descriptions in each work unit/division.
  - Continuous reorganization in an effort to increase competitiveness by referring to the prudence principle and governance processes.
  - At the GMS, shareholders can vote individually on each meeting agenda.

- f. Peningkatan kompetensi dan kualitas sumber daya manusia yang berkesinambungan dengan melaksanakan uji kompetensi/sertifikasi manajemen risiko (berkelanjutan), sertifikasi *treasury*, sertifikasi auditor, dan uji kompetensi/sertifikasi kepatuhan Bank sesuai ketentuan regulasi yang berlaku. Pelaksanaan *training* secara internal (*inhouse training*) berupa pelatihan *risk awareness* baik perkreditan dan operasional, sosialisasi dan *e-learning*, *performance culture meeting*, dan *service quality awareness*, *operational risk*. Lainnya yakni IT *risk awareness*, *anti-fraud awareness*, *compliance awareness*, APU-PPT (Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme), *study session* di kantor cabang, pengisian *coaching form* oleh divisi/unit kerja secara periodik dan implementasi *Performance Management System* untuk menilai KPI (*key performance indicator*) karyawan yang dikoordinasikan oleh *Human Capital Division*. Sedangkan pelaksanaan *training* secara eksternal berupa pembekalan terkait *bancassurance*, kepatuhan, dan sertifikasi manajemen risiko.
- g. Melakukan edukasi dan sosialisasi kepada karyawan di divisi/unit kerja dan kantor cabang atas ketentuan internal Bank melalui *e-mail blast*, *Garoon blast*, dan program video di aplikasi J Trust U untuk meningkatkan kesadaran risiko (*risk awareness*) dan kesadaran kepatuhan (*compliance awareness*). Hal ini diharapkan akan meningkatkan pemahaman dan *awareness* terhadap budaya kepatuhan yang merupakan bagian dari budaya perusahaan.
- h. Penguatan fungsi *quality control* (QC) - *Risk Management Division* (RMD) di masing-masing Kantor Cabang dan Kantor Pusat untuk mengawasi dan memastikan bahwa pelaksanaan transaksi telah sesuai dengan kebijakan dan SOP yang berlaku.
- i. Memperkuat teknologi informasi Bank (TI) dan melakukan beberapa perbaikan pada keamanan TI serta terus melakukan penyempurnaan. Menyiapkan implementasi *Core Banking System* yang baru untuk meningkatkan kualitas ketersediaan layanan teknologi informasi.
- j. Bank memiliki DMS Reminder Internal Regulation Application sebagai sistem internal yang mengawasi dan mengingatkan secara otomatis melalui *e-mail* untuk mengkaji atau melakukan pengkinian ketentuan internal 3 bulan sebelum jatuh tempo masa *review* 2 tahunan kepada seluruh PIC Divisi yang bertanggung jawab terhadap ketentuan internal Bank.
- f. Improved competency and human resources quality by carrying out competency tests/risk management certification (continuously), treasury certification, auditor certification, and Bank compliance competency/certification tests, in accordance with applicable regulatory provisions. The internal training (in-house training) was carried out in the form of risk awareness training for both credit and operations, socialization and e-learning, performance culture meetings, service quality awareness, and operational risk. Others include IT risk awareness, anti-fraud awareness, compliance awareness, AML-CFT (Anti-Money Laundering and Combating the Financing of Terrorism), study sessions at branch offices, filling out coaching forms by divisions/work units periodically and implementation of Performance Management System for employees' KPI (Key Performance Indicators) assessment, which is coordinated by the Human Capital Division. Meanwhile, external training is carried out in the form of information regarding bancassurance, compliance and risk management certification.
- g. Conducted education and dissemination to employees in divisions/work units and branch offices regarding the Bank's internal provisions through e-mail blast, Garoon blast, and video programs on the J Trust U application in order to increase risk awareness and compliance awareness. This was expected to increase employees' understanding and awareness of compliance culture, which is part of corporate culture.
- h. Strengthened the quality control (QC) Function-Risk Management Division in each Branch Office and Head Office to monitor and ensure that the transactions are in accordance with applicable policies and SOPs.
- i. Strengthened the Bank's information technology (IT) and conducted several improvements on IT security and made further enhancements. Arranged the implementation of the new Core Banking System to improve the quality of information technology service availability.
- j. The Bank has a DMS Reminder Internal Regulation Application as an internal system that functions as automatic monitoring and reminder via email to review or update internal provisions at least 3 months before the 2-year review period is due for all Division PICs who are responsible for the Bank's internal provisions.



- k. Pembaharuan terhadap aplikasi Smart AML System yaitu aplikasi sistem informasi dalam mendukung Penerapan Program APU-PPT sebagai upaya penyesuaian terhadap pengembangan sistem pelaporan transaksi keuangan baru milik Pusat Pelaporan dan Analisis Transaksi Keuangan/PPATK (*Go AML System*) serta untuk meningkatkan efektivitas pemantauan transaksi dan perbaikan kualitas data pelaporan.
  - l. Bank aktif berpartisipasi dalam acara sosialisasi yang diselenggarakan oleh OJK, PPATK, The United Nations Office on Drugs and Crime (UNODC), Financial Action Task Force (FATF) dan lembaga lainnya yang terkait dengan penerapan APU-PPT.
  - m. Pembaharuan fungsi *screening system* untuk memastikan calon nasabah tidak masuk ke dalam daftar negatif (*sanctions list*). Selain itu Bank juga telah menyediakan perangkat *e-KTP card reader* ke seluruh Cabang untuk digunakan sebagai alat pendukung dalam melakukan verifikasi dokumen e-KTP calon nasabah.
  - n. Menetapkan Pilar Keberlanjutan dan memperkuat kapasitas Gugus Tugas Keberlanjutan.
  - o. Melaksanakan 16 kegiatan tanggung jawab perusahaan (CSR) yang berfokus pada 3 (tiga) sektor yaitu sosial, ekonomi, dan lingkungan.
  - p. Membentuk Komite Keberlanjutan beserta piagamnya.
- k. Updated the Smart AML System application, which is an information system application to support the implementation of the AML-CTF Program as an effort to adapt to the development of a new financial transaction reporting system owned by the Financial Transaction Reports and Analysis Center/PPATK (*Go AML System*) as well as to increase the effectiveness of transaction monitoring and improve reporting data quality.
  - l. The Bank actively participated in outreach events organized by OJK, PPATK, The United Nations Office on Drugs and Crime (UNODC), Financial Action Task Force (FATF) and other institutions related to the implementation of AML-CTF.
  - m. Updated the screening system function to ensure prospective customers are not included in the sanctions list. Additionally, the Bank has also provided e-KTP card reader devices to all branch offices as a supporting tool in verifying e-KTP documents of prospective customers.
  - n. Established Sustainability Pillars and strengthened the capacity of the Sustainability Task Force.
  - o. Carried out 16 Corporate Social Responsibilities (CSR) activities that focus on 3 (three) sectors, namely social, economic and environment.
  - p. Establish a Sustainability Committee and its charter.

### Laporan Hasil Penilaian Sendiri atas Penerapan GCG Bank

Bank telah melaksanakan penilaian sendiri atas penerapan prinsip-prinsip tata kelola sesuai dengan ketentuan Peraturan OJK No. 17 tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum. Penilaian GCG juga ditujukan untuk menghasilkan peringkat tata kelola yang menjadi faktor dalam menentukan tingkat kesehatan Bank sesuai dengan ketentuan POJK No.4/POJK.03/2016.

### Prosedur Penilaian

Berdasarkan ketentuan OJK tersebut, Bank berkomitmen melakukan penilaian sendiri secara komprehensif dan terstruktur yang diintegrasikan menjadi 3 (tiga) aspek dalam sistem tata kelola, yaitu:

1. Struktur Tata Kelola  
Penilaian struktur tata kelola bertujuan untuk menilai kecukupan struktur dan infrastruktur tata kelola Bank agar proses prinsip tata kelola yang baik menghasilkan hasil (*outcome*) yang sesuai dengan harapan para pemangku kepentingan.

### Report of Self-Assessment Result on the Bank's GCG Implementation

The Bank has carried out its own assessment of the governance principles implementation in accordance with provisions under OJK Regulation No. 17/2023 concerning Implementation of Governance for Commercial Banks. The GCG assessment was also aimed at generating a governance rating, which is a determining factor in the Bank's soundness level, in accordance with the provisions of POJK No.4/POJK.03/2016.

### Assessment Procedure

Based on OJK regulations, the Bank is committed to conducting a comprehensive and structured self-assessment, which is integrated into 3 (three) aspects of the Governance system, namely:

1. Governance Structure  
Assessment on governance structure aims to evaluate the adequacy of structure and infrastructure of Bank governance to ensure good governance principles process results in an outcome in line with stakeholders' expectation.

## 2. Proses Tata Kelola

Penilaian proses tata kelola bertujuan untuk menilai efektivitas proses penerapan prinsip tata kelola yang baik yang didukung oleh kecukupan struktur dan infrastruktur tata kelola Bank sehingga menunjukkan hasil yang sesuai dengan harapan para pemangku kepentingan.

## 3. Hasil Tata Kelola

Penilaian hasil tata kelola bertujuan untuk menilai kualitas *outcome* Bank (mencakup aspek kualitatif dan kuantitatif), yang merupakan hasil proses penerapan prinsip tata kelola yang baik yang didukung oleh kecukupan struktur dan infrastruktur tata kelola Bank.

### Kriteria Penilaian

Penilaian sendiri yang dilakukan Bank mencakup 11 (sebelas) Faktor Penilaian Penerapan Tata Kelola, yaitu:

1. Pelaksanaan tugas, tanggung jawab, dan wewenang Direksi;
2. Pelaksanaan tugas, tanggung jawab, dan wewenang Dewan Komisaris;
3. Kelengkapan dan pelaksanaan tugas komite;
4. Penanganan benturan kepentingan;
5. Penerapan fungsi kepatuhan;
6. Penerapan fungsi audit intern;
7. Penerapan fungsi audit ekstern;
8. Penerapan manajemen risiko termasuk sistem pengendalian intern;
9. Penyediaan dana kepada pihak terkait dan penyediaan dana besar;
10. Transparansi kondisi keuangan dan non keuangan Bank, laporan pelaksanaan Tata Kelola Bank dan laporan internal; dan
11. Rencana strategis Bank.

Selain itu, Bank juga melakukan penilaian sendiri yang mencakup informasi lain terkait penerapan tata kelola Bank di luar 11 faktor penilaian tersebut. Hasil akhir penilaian implementasi tata kelola Bank didasarkan kepada hasil verifikasi atas *self-assessment* pada Kertas Kerja 11 faktor penilaian penerapan tata kelola yang diberikan oleh divisi/unit kerja terkait dan Komite di Bawah Dewan Komisaris sebagai responden terpilih dan memperhatikan temuan-temuan signifikan yang terdapat di Bank, seperti internal audit, *risk management*, *human capital*, *compliance* dan data/informasi lainnya, termasuk temuan yang berasal dari regulator.

## 2. Governance Process

Assessment on governance process aims to evaluate the effectiveness of governance principles implementation process, supported by adequate structure and infrastructure of the Bank's governance in order to get outcomes that are in line with stakeholders' expectations.

## 3. Governance Outcome

Assessment on governance outcome aims to evaluate the Bank's outcome quality (covering qualitative and quantitative aspects), which is the result of good governance principles implementation process supported by adequate structure and infrastructure of the Bank's governance.

### Assessment Criteria

The Bank's self-assessment includes 11 (eleven) Governance Implementation Assessment Factors, namely:

1. Implementation of the Board of Directors' duties and responsibilities;
2. Implementation of the Board of Commissioners' duties and responsibilities;
3. Comprehensiveness and implementation of committees' duties;
4. Resolutions of conflicts of interest;
5. Implementation of the Bank's compliance function;
6. Implementation of the Internal Audit function;
7. Implementation of the External Audit function;
8. Implementation of risk management including internal control system;
9. Fund provision to related parties and provision of large exposures;
10. Transparency of the Bank's financial and non-financial conditions, Bank's Governance implementation report and internal reporting; and
11. The Bank's strategic plan.

In addition, the Bank also conducts self-assessments that include other information related to implementation of the Bank's governance beyond the 11 assessment factors. Final outcome of the Bank's governance implementation assessment is based on the verification of self-assessment on Working Paper 11 assessment factors of governance principles given by related divisions/work units and Committees under the Board of Commissioners as selected respondents by factoring significant findings in the Bank, such as internal audit, risk management, human capital, compliance and other data/information, including findings from regulator.

### Pihak yang Melakukan Penilaian

Penilaian sendiri atas implementasi Tata Kelola Bank melibatkan Dewan Komisaris, Direksi, Pihak Independen, Pejabat Eksekutif dan unit-unit independen di Bank untuk menghasilkan penilaian yang komprehensif dan terstruktur atas efektivitas sistem Tata Kelola dan kualitas hasil Tata Kelola Bank.

### Hasil dan Peringkat Penilaian

Hasil dan peringkat penilaian sendiri penerapan tata kelola pada tahun 2023 adalah:

### Parties Conducting Assessment

The self-assessment on the implementation of the Bank's Governance involved the Board of Commissioners, Directors, Independent Parties, Executive Officers, and independent units at the Bank in order to get a comprehensive and structured assessment on the effectiveness of the Governance system and the quality of the Bank's Governance.

### Assessment Result and Ranking

The self-assessment results and rating for the governance implementation of PT Bank JTrust Indonesia Tbk in 2023 were:

Hasil Penilaian Sendiri atas Penerapan Tata Kelola Semester II/Posisi Desember 2023 Self-Assessment Results of Governance Implementation in the Second Half/As of December 2023		
Peringkat Rank	Definisi Peringkat	Rating Description
2	Baik	Good



## RAPAT UMUM PEMEGANG SAHAM (RUPS), PELAKSANAAN TUGAS DEWAN KOMISARIS DAN DIREKSI

General Meeting of Shareholders (GMS), Implementation of the Board of Commissioners and Board of Directors Duties

### RAPAT UMUM PEMEGANG SAHAM (RUPS)

Rapat Umum Pemegang Saham (RUPS) secara hirarki merupakan organ tertinggi dalam struktur tata kelola Bank yang mempunyai hak dan kewenangan yang tidak dimiliki Direksi dan Dewan Komisaris dalam batasan yang ditentukan dalam ketentuan peraturan perundangan dan Anggaran Dasar PT Bank JTrust Indonesia Tbk.

Penyelenggaraan RUPS Bank dilakukan dengan mengacu pada ketentuan antara lain:

1. Undang-Undang No. 40 tahun 2007 tentang Perseroan Terbatas
2. Peraturan Otoritas Jasa Keuangan (POJK) No. 15/POJK.04/2020 tanggal 20 April 2020 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka
3. Anggaran Dasar PT Bank JTrust Indonesia Tbk yang terbaru.

### GENERAL MEETING OF SHAREHOLDERS (GMS)

Hierarchically, the General Meeting of Shareholders (GMS) is the highest organ in the Bank's governance structure. The GMS has rights and authorities that are not granted to the Board of Directors and the Board of Commissioners. These rights and authorities are subject to limitations stipulated in the laws and regulations and the Articles of Association of PT Bank JTrust Indonesia Tbk

The Bank's GMS is conducted by referring to these provisions:

1. Law of the Republic of Indonesia No. 40 of 2007 on Limited Liability Companies.
2. Financial Services Authority Regulation (POJK) No. 15/POJK.04/2020 dated 20 April 2020 on the Planning and Implementation of GMS for Public Companies.
3. The latest Articles of Association of PT Bank JTrust Indonesia Tbk.

## Hak, Wewenang, dan Tanggung Jawab Pemegang Saham

Saham Bank terdiri dari Saham Seri A, Saham Seri B dan Saham Seri C. Baik Pemegang Saham Seri A, Seri B maupun Seri C memiliki hak yang sama. Masing-masing saham memiliki hak atas 1 (satu) suara.

### Hak yang dimiliki oleh pemegang saham antara lain:

1. Hak atas saham yang dimilikinya sehingga hak pemegang saham terlindungi dan dapat dilaksanakan sesuai dengan peraturan perundang-undangan dan Anggaran Dasar Bank.
2. Kesempatan untuk mengajukan permintaan penyelenggaraan RUPS oleh 1 (satu) orang atau lebih pemegang saham yang bersama-sama mewakili 1/10 (satu persepuluh) atau lebih dari jumlah saham dengan hak suara.
3. Kesempatan untuk mengusulkan mata acara rapat, anggota Komisaris, dan anggota Direksi oleh 1 (satu) pemegang saham atau lebih yang mewakili 1/20 (satu per dua puluh) atau lebih dari jumlah seluruh saham dengan hak suara.
4. Pemegang saham baik sendiri atau diwakili berhak menghadiri RUPS, mengajukan pertanyaan dan/atau memberikan pendapat dan memberikan hak suara dalam proses pengambilan keputusan.
5. Mendapat perlakuan yang sama dari PT Bank JTrust Indonesia Tbk.

### Wewenang Pemegang Saham antara lain adalah:

1. Menyetujui dan menerima Laporan Tahunan Bank serta mengesahkan Laporan Keuangan Tahunan Bank.
2. Mengangkat dan memberhentikan anggota Dewan Komisaris dan Direksi Bank.
3. Menetapkan gaji atau honorarium dan tunjangan lain serta tantiem Direksi dan Dewan Komisaris Bank.
4. Menetapkan Kantor Akuntan Publik (KAP) dan Akuntan Publik yang terdaftar di Otoritas Jasa Keuangan (OJK) untuk mengaudit Laporan Keuangan Tahunan Bank beserta menetapkan jumlah honorarium dan persyaratan lainnya.
5. Mengambil keputusan-keputusan yang menyangkut perubahan Anggaran Dasar, penggabungan, peleburan, pengambilalihan, pemisahan, pembubaran, dan likuidasi Bank.

### Tanggung Jawab Pemegang Saham antara lain adalah:

1. Pemegang saham pengendali harus dapat:
  - a. Menaruh perhatian kepada kepentingan pemegang saham minoritas dan para pemangku

## Rights, Authorities and Responsibilities of Shareholders

The Bank's shares consist of Series A shares, series B shares, and Series C shares. Shareholders of Series A, series B, and series C have the same rights. Each share has 1 (one) voting rights.

### The rights of shareholders include:

1. The rights to the shares they owned so that shareholders' rights are protected and can be exercised in accordance with the laws and regulations and the Bank's Articles of Association.
2. The opportunity to submit a request to hold a GMS by 1 (one) shareholder or more, who represents 1/10 (one tenth) or more of total shares with voting rights.
3. The opportunity to propose meeting agenda, members of the Board of Commissioners, and members of the Board of Directors by 1 (one) or more shareholders that represent 1/20 (one twentieth) or more of total shares with voting rights.
4. Shareholders or their representatives have the rights to attend GMS, ask questions and/or give opinions and exercise their voting rights in the decision-making process.
5. Being treated equally by PT Bank JTrust Indonesia Tbk.

### Shareholders' Authority include:

1. Approve and accept the Bank's Annual Report and ratify the Bank's Annual Financial Report.
2. Appoint and discharge members of the Board of Commissioners and the Board of Directors.
3. Determine salary or honorarium and other benefits, as well as tantiem for the Bank's Board of Directors and Board of Commissioners.
4. Appoint Public Accounting Office (KAP) and Public Accountant that are listed in the Financial Services Authority (OJK) to audit the Bank's Annual Financial Report, as well as determine the amount of honorarium and other requirements.
5. Make decisions regarding amendments to the Articles of Association, merger, consolidation, acquisition, separation, dissolution, and liquidation of the Bank.

### Responsibilities of the Shareholders include:

1. Controlling shareholders should be able to:
  - a. Give attention to the interests of minority shareholders and stakeholders, in accordance

kepentingan sesuai dengan ketentuan dan peraturan perundang-undangan yang berlaku.

- b. Dalam hal terdapat dugaan terjadinya pelanggaran terhadap peraturan perundang-undangan atau diminta oleh otoritas terkait, maka nama-nama pemegang saham pengendali sampai pemilik individu wajib diungkapkan kepada instansi penegak hukum tentang pemegang saham pengendali yang utama (*ultimate shareholders*) atau dalam hal diminta oleh otoritas terkait.
2. Pemegang saham pengendali yang memiliki saham pada beberapa Perusahaan Terbuka, perlu adanya transparansi dalam hal akuntabilitas dan hubungan antar Perusahaan Terbuka.
3. Penggunaan hak dengan baik dari pemegang saham minoritas sesuai dengan Anggaran Dasar Bank dan peraturan perundang-undangan.
4. Pemegang saham harus dapat:
  - a. Melakukan pemisahan antara kepemilikan harta Perusahaan Terbuka dengan kepemilikan harta pribadi.
  - b. Melakukan pemisahan fungsi sebagai pemegang saham dan sebagai anggota Dewan Komisaris atau Direksi apabila pemegang saham menjabat pada salah satu dari kedua organ tersebut.

with applicable laws and regulations.

- b. In the event of any alleged violation of laws and regulations or as requested by the relevant authorities, the names of controlling shareholders up to the beneficial owner must be disclosed to law enforcement agencies, especially information regarding the Bank's ultimate shareholders, or information requested by the relevant authorities.
2. Controlling shareholders, who own shares in several Public Companies, need transparency in terms of accountability and relations between Public Companies.
3. Proper use of the rights of minority shareholders must be in accordance with the Bank's Articles of Association and the laws and regulations.
4. Shareholders should be able to:
  - a. Separate the ownership of assets of Public Company with ownership of his/her personal assets.
  - b. Separate functions as shareholders and as members of the Board of Commissioners or the Board of Directors, if the said shareholders serve as members of one of the two organs.

### Penyelenggaraan RUPS Tahun 2023

Selama tahun 2023, Bank telah menyelenggarakan 2 (dua) kali RUPS yaitu:

1. RUPS Tahunan (RUPST) pada tanggal 31 Mei 2023, dan
2. RUPS Luar Biasa (RUPSLB) pada tanggal 3 Maret 2023

### General Meeting of Shareholders in 2023

In 2023, the Bank held 2 (two) GMS, which are:

1. Annual GMS (AGMS) on 31 May 2023, and
2. Extraordinary GMS (EGMS) on 3 March 2023.

Proses Penyelenggaraan RUPST 31 Mei 2023 Annual GMS on 31 May 2023	
<b>Tanggal &amp; Waktu</b> Date & Time	31 Mei 2023 pukul 14.20 WIB s.d 15.13 WIB 31 May 2023 at 14.20 WIB to 15.13 WIB
<b>Lokasi</b> Location	Ruang Pertemuan Candi Sukuh, Lantai 2 Hotel Grand Sahid Jaya, Jl. Jend. Sudirman No. 86, Jakarta Pusat 10220 Candi Sukuh Meeting Room, 2 <sup>nd</sup> Floor Hotel Grand Sahid Jaya, Jl. Jend. Sudirman No. 86, Jakarta 10220
<b>Kuorum</b>	RUPST dihadiri oleh Pemegang Saham serta perwakilan/kuasa dari pemegang saham sebanyak 17.845.132.941 saham atau setara 98,5379% % dari jumlah seluruh saham dengan hak suara yang sah yang telah dikeluarkan oleh Perseroan.
<b>Quorum</b>	The AGMS was attended by Shareholders or their Proxies which represented a total of 17,845,132,941 shares orequivalent to 98.5379% of the total shares with valid voting rights issued by the Company.
<b>Pimpinan RUPS</b> Chairman of AGMS	Benny Siswanto selaku Komisaris Independen Benny Siswanto as Independent Commissioner
<b>Kehadiran Dewan Komisaris,</b> termasuk Komisaris Utama	Seluruh anggota Dewan Komisaris hadir baik secara fisik yang terdiri dari: <ul style="list-style-type: none"> <li>- Nobiru Adachi</li> <li>- Nobuiku Chiba</li> <li>- Iwan Nataliputra</li> <li>- Benny Siswanto</li> </ul>
<b>Presence of the Board of Commissioners,</b> including President Commissioner	All members of the Board of Commissioners were present physically: <ul style="list-style-type: none"> <li>- Nobiru Adachi</li> <li>- Nobuiku Chiba</li> <li>- Iwan Nataliputra</li> <li>- Benny Siswanto</li> </ul>

**Proses Penyelenggaraan RUPST 31 Mei 2023**  
Annual GMS on 31 May 2023

<b>Kehadiran Dewan Direksi, termasuk Direktur Utama</b>	Seluruh anggota Dewan Direksi hadir secara fisik yang terdiri dari: <ul style="list-style-type: none"> <li>- Ritsuo Fukadai</li> <li>- Felix I Hartadi</li> <li>- Helmi A Hidayat</li> <li>- Cho Won June</li> <li>- Bijono Waliman</li> <li>- R. Djoko Prayitno</li> <li>- Widjaja Hendra</li> </ul>
<b>Presence of the Board of Directors, including President Director</b>	All members of the Board of Directors were present physically: <ul style="list-style-type: none"> <li>- Ritsuo Fukadai</li> <li>- Felix I Hartadi</li> <li>- Helmi A Hidayat</li> <li>- Cho Won June</li> <li>- Bijono Waliman</li> <li>- R. Djoko Prayitno</li> <li>- Widjaja Hendra</li> </ul>
<b>Kehadiran Komite Audit</b>	Komite Audit hadir secara fisik
<b>Presence of Audit Committee</b>	The Audit Committee was present physically
<b>Jumlah pemegang saham yang mengajukan pertanyaan dan/atau Pendapat</b>	Seluruh pemegang saham atau kuasa dari pemegang saham diberikan kesempatan untuk mengajukan pertanyaan dan/atau pendapat atas setiap mata acara RUPST, namun tidak ada pemegang saham yang mengajukan pertanyaan dan/atau menyampaikan pendapat.
<b>Number of shareholders who raised questions and/or gave opinions</b>	All shareholders or their proxies were given opportunities to ask questions and/or express their opinions on each AGM agenda, but none of them asked questions and/or gave opinions.

**Tahapan Pelaksanaan RUPST 31 Mei 2023**

Bank mengadakan RUPST pada tanggal 31 Mei 2023, dengan jadwal pemberitahuan, pengumuman, pemanggilan, pelaksanaan dan penyampaian hasil RUPST sebagai berikut:

**Agendas of Annual GMS on 31 May 2023**

The Bank held AGMS on 31 May 2023, with the following schedule for notification, announcement, invitation, implementation, and submission of AGMS resolutions:

Keterangan Description	Pelaksanaan Implementation	Realisasi Realizations
<b>Pemberitahuan RUPST kepada Regulator</b>	Tanggal 11 April 2023 Perseroan menyampaikan surat Pemberitahuan rencana RUPST ke OJK.	Pemberitahuan mengenai tanggal pelaksanaan dan mata acara RUPST yang diungkapkan secara jelas dan rinci serta disampaikan paling lambat 5 (lima) hari kerja sebelum tanggal pengumuman RUPS kepada Publik.
<b>Notification of AGMS to Regulators</b>	On 11 April 2023, the Company submitted a notification letter of AGMS to OJK	Notification on the date and agenda of AGMS must be disclosed in a clear and detailed manner, and submitted no later than 5 (five) working days prior to the Announcement date of the AGMS to the public.
<b>Pengumuman RUPST</b>	Tanggal 18 April 2023 diumumkan dalam Bahasa Indonesia dan Bahasa Inggris melalui situs web Bursa Efek Indonesia (melalui e-Reporting), situs web PT Kustodian Sentral Efek Indonesia ("KSEI") melalui aplikasi eASY.KSEI, dan situs web Perseroan (www.jtrustbank.co.id)	Disampaikan melalui situs Bursa Efek dan situs resmi Perseroan paling lambat 14 (empat belas) hari sebelum tanggal panggilan RUPST. Bukti Iklan Pengumuman disampaikan kepada OJK paling lambat 2 (dua) hari kerja setelah pengumuman RUPS dan disampaikan kepada BEI pada hari yang sama dengan tanggal pemasangan iklan.
<b>AGMS Announcement</b>	Announced on 18 April 2023 in Indonesian and English through the Indonesia Stock Exchange (IDX) website (via e-Reporting), the Indonesian Central Securities Depository (KSEI) website through the eASY.KSEI application, and the Company's website www.jtrustbank.co.id	To be Submitted through the Indonesia Stock Exchange website and the Company's official website no later than 14 (fourteen) days before the date of the AGMS invitation. Proof of the Announcement is to be submitted to OJK no later than 2 (two) working days after the announcement of the GMS and submitted to the IDX on the same day as the date of the advertisement.
<b>Pemanggilan beserta penjelasan mata acara RUPST</b>	Tanggal 9 Mei 2023 diumumkan dalam Bahasa Indonesia dan Bahasa Inggris melalui situs web Bursa Efek Indonesia (melalui e-Reporting), situs web KSEI melalui aplikasi eASY.KSEI, dan situs web Perseroan (www.jtrustbank.co.id).	Disampaikan paling lambat 21 (dua puluh satu) hari sebelum penyelenggaraan RUPST. Bukti iklan panggilan disampaikan kepada OJK paling lambat 2 (dua) hari kerja setelah Panggilan RUPST dan disampaikan kepada BEI pada hari yang sama dengan tanggal pemasangan iklan.
<b>Invitation and explanation of AGMS agenda</b>	Announced on 9 May 2023 in Indonesian and English through the IDX website (via e-Reporting), the Indonesian Central Securities Depository (KSEI) website via the eASY.KSEI application, and the Company's website www.jtrustbank.co.id.	To be Submitted no later than 21 (twenty one) days prior to the GMS. Proof of Announcement is to be submitted to OJK within 2 (two) working days at the latest after GMS announcement and submitted to IDX on the date of advertisement.

Keterangan Description	Pelaksanaan Implementation	Realisasi Realizations
<b>Penyelenggaraan RUPST</b>	Tanggal 31 Mei 2023 bertempat di Ruang Rapat Candi Sukeh Meeting Lantai 2 Hotel Grand Sahid Jaya, Jl. Jend. Sudirman No. 86, Jakarta Pusat 10220.	-
<b>Implementation of AGMS</b>	On 31 May 2023 at Candi Sukeh Meeting Room 2 <sup>nd</sup> Floor Hotel Grand Sahid Jaya, Jl. Jend. Sudirman No. 86, Jakarta Pusat 10220.	
<b>Ringkasan Risalah (Hasil) RUPST</b>	Tanggal 5 Juni 2023 diumumkan dalam Bahasa Indonesia dan Bahasa Inggris melalui situs web Bursa Efek Indonesia (melalui e-Reporting), situs web KSEI melalui aplikasi eASY.KSEI, dan situs web Perseroan ( <a href="http://www.jtrustbank.co.id">www.jtrustbank.co.id</a> ).	Pengumuman ringkasan risalah RUPST diumumkan paling lambat 2 (dua) hari kerja setelah RUPS diselenggarakan.
<b>Minutes of the AGMS</b>	Announced on 5 June 2023 in Indonesian and English through the IDX website (via e-Reporting), the Indonesian Central Securities Depository (KSEI) website via the eASY.KSEI application, and the Company's website <a href="http://www.jtrustbank.co.id">www.jtrustbank.co.id</a> .	Announcement of AGMS minutes must be announced in 2 (two) working days at the latest, after the GMS was held.
<b>Laporan ke Regulator dan penyampaian bukti iklan Ringkasan Risalah RUPST</b>	Tanggal 5 Juni 2023 melalui situs web OJK dan BEI (melalui e-Reporting) dan situs web Bank ( <a href="http://www.jtrustbank.co.id">www.jtrustbank.co.id</a> ).	Laporan hasil RUPST disampaikan kepada OJK dan BEI paling lambat 2 (dua) hari kerja setelah Penyelenggaraan RUPST dilengkapi dengan resume keputusan RUPS yang dikeluarkan oleh Notaris.  Bukti publikasi Ringkasan Risalah RUPST disampaikan kepada OJK paling lambat 2 (dua) hari kerja setelah pengumuman ringkasan risalah RUPST dan disampaikan kepada BEI pada hari yang sama dengan tanggal pemasangan iklan.
<b>Report to Regulators and submission of proof of advertisement of AGMS Minutes</b>	Submitted on 5 June 2023 through OJK and IDX website (through e-Reporting) and the Company's website <a href="http://www.jtrustbank.co.id">www.jtrustbank.co.id</a> .	Report of AGMS result must be submitted to OJK and IDX at the latest 2 (two) working days after the conduct of AGMS and completed with a resume of AGMS decisions as issued by Notary.  Proof of publication of AGMS Summary of Minutes must be submitted to OJK at the latest 2 (two) working days after the announcement of AGMS summary of minutes and submitted to IDX at the same day with the date of advertisement.
<b>Risalah RUPST</b>	Akta Risalah RUPST disampaikan ke OJK tanggal 13 Juni 2023.	Akta Risalah RUPST disampaikan ke OJK paling lambat 30 (tiga puluh) hari kerja setelah RUPST diselenggarakan.
<b>Minutes of AGMS</b>	Deed of AGMS Minutes was submitted to OJK on 13 June 2023	Deed of AGMS Minutes must be submitted to OJK no later than 30 (thirty) working days after the AGMS was held.

### Mekanisme Pemungutan dan Perhitungan Suara

Mekanisme pengambilan keputusan dalam RUPST dilakukan secara musyawarah untuk mufakat. Namun apabila musyawarah untuk mufakat tidak tercapai, maka pengambilan keputusan dalam RUPST dilakukan dengan cara pemungutan suara. Pelaksanaan pemungutan suara dilakukan oleh para Pemegang Saham atau kuasanya.

Pemungutan suara dilakukan pada setiap agenda RUPST. Pengungkapan prosedur pemungutan dan perhitungan suara pada RUPST telah secara lengkap dituangkan dalam Tata Tertib Rapat yang diumumkan/diunggah dalam situs web Bank bersamaan dengan Pemanggilan RUPST dan dibacakan oleh pembawa acara sebelum RUPST dimulai.

### Voting and Vote Counting Mechanism

The decision-making mechanism at the AGMS is carried out by deliberation to reach consensus. However, if the deliberation fails to reach consensus, the decision making in AGMS is carried out by voting. The voting is conducted by Shareholders or their proxies.

Voting is carried out on each agenda at the AGMS. The explanation of voting and vote counting procedures at the AGMS is outlined on the Meeting's Rules, which are announced/uploaded on the Bank's website at the same time as the AGMS Invitation and read by the presenter before the AGMS begins.



## Pihak Independen Penghitung Suara

Pada RUPST 31 Mei 2023, Bank telah menunjuk pihak-pihak independen yaitu:

- (i) Notaris Jose Dima Satria, S.H., M.Kn., selaku Notaris Publik, dan
- (ii) PT Sharestar Indonesia selaku Biro Administrasi Efek untuk melakukan perhitungan dan/atau melakukan validasi kuorum serta pengambilan suara dalam RUPST baik secara langsung ataupun elektronik sesuai dengan POJK No.16/POJK.04/2020 tentang Pelaksanaan RUPS Perusahaan Terbuka Secara Elektronik.

## Keputusan RUPST 31 Mei 2023

Seluruh keputusan telah disahkan dalam:

Akta No. 187 tanggal 31 Mei 2023, yang dibuat oleh dan di hadapan Notaris Jose Dima Satria S.H., M.Kn., Notaris di Kota Administrasi Jakarta Selatan ("Notaris"), dan telah memperoleh penerimaan pemberitahuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia ("Menkumham") berdasarkan Surat No. AHU-AH.01.09-0123774 tanggal 5 Juni 2023.

RUPST tahun 2023 memiliki beberapa agenda dengan hasil keputusan yang direalisasikan sebagai berikut:

## Independent Party on Vote Counting

In the AGMS on 31 May 2023, the Bank had appointed independent parties namely:

- (i) Notary Jose Dima Satria, S.H., M.Kn., as Public Notary, and
- (ii) PT Sharestar Indonesia as Security Administration Bureau to calculate voting and/or validate the quorum and voting at the AGMS, both directly or electronically, according to POJK No. 16/POJK.04/2020 concerning the Implementation of GMS for Publicly-listed Companies.

## AGMS Resolutions on 31 May 2023

All decisions had been ratified in:

Deed No. 187 dated 31 May 2023, drafted by and before Notary Jose Dima Satria S.H., M.Kn., a Notary in the Administrative City of South Jakarta, and had received notification from the Minister of Law and Human Rights of the Republic of Indonesia based on Letter No. AHU-AH.01.09-0123774 dated 5 June 2023.

The 2023 AGMS had several agendas with the following decisions that was realized such as:

Hasil Perhitungan Suara Voting Calculation	Keputusan Rapat Meeting Resolutions	Realisasi Realizations
<b>Agenda ke-1</b> Persetujuan Laporan Tahunan dan Pengesahan Laporan Keuangan Perseroan serta Laporan Pelaksanaan Tugas Pengawasan Dewan Komisaris untuk tahun buku yang berakhir pada tanggal 31 Desember 2022 <b>1<sup>st</sup> Agenda</b> Approval of the Annual Report and Financial Report of the Company including the Supervisory Report of the Board of Commissioners for the financial year ending 31 December 2022		
<b>Setuju</b> 17.845.132.941 saham atau 100% dari seluruh saham dengan hak suara yang hadir dalam Rapat <b>Tidak Setuju</b> Tidak ada <b>Abstain/Tidak Memberikan Suara</b> Tidak ada	Menyetujui dan menerima Laporan Tahunan Perseroan tahun buku 2022, termasuk Laporan Tugas Pengawasan Dewan Komisaris Perseroan, dan mengesahkan Laporan Keuangan Perseroan tahun buku yang berakhir pada tanggal 31 Desember 2022 yang telah diaudit oleh Kantor Akuntan Publik Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan (a member of Crowe) dengan opini Audit Tanpa Modifikasi (dahulu "Wajar Tanpa Pengecualian") sebagaimana dinyatakan dalam laporannya tertanggal 24 Maret 2023.	Telah direalisasikan pada tahun 2023. Laporan Keuangan dan Laporan Tahunan Perseroan tahun buku 2022 telah disampaikan kepada Otoritas Jasa Keuangan (OJK) dan Bursa Efek Indonesia pada tanggal 28 Maret 2023 untuk Laporan Keuangan dan 28 April 2023 untuk Laporan Tahunan Perseroan.
<b>Agree</b> 17,845,132,941 shares or 100% of all shares with voting rights at the Meeting <b>Disagree</b> None <b>Abstain/Not Voting</b> None	Approved and accepted the Annual Report of the Company for the Financial Year 2022, including the report on the supervisory duties of the Board of Commissioners of the Company, and approve the financial statements of the Company ending 31 December 2022 audited by Public Accountant Firm Kosasih Nurdiyaman Mulyadi Tjahjo & Rekan (a member of Crowe) with the opinion of Unmodified Audit (formerly "Unqualified") as stated in the report dated 24 March 2023.	Has been realized in 2023. The Company's Financial Report and Annual Report for the 2022 fiscal year have been submitted to the Financial Services Authority (OJK) and the Indonesian Stock Exchange on 28 Maret 2023 for the Financial Report and 28 April 2023 for the Company's Annual Report.

Hasil Perhitungan Suara Voting Calculation	Keputusan Rapat Meeting Resolutions	Realisasi Realizations
<b>Agenda ke-2</b> Penetapan gaji/honorarium berikut fasilitas dan tunjangan Tahun Buku 2023 untuk anggota Direksi dan Dewan Komisaris Perseroan <b>2<sup>nd</sup> Agenda</b> Determination of salaries/honorarium, including facilities and allowances for Financial Year 2023 to members of the Board of Directors and the Board of Commissioners of the Company		
<p><b>Setuju</b> 17.845.132.941 saham atau 100% dari seluruh saham dengan hak suara yang hadir dalam Rapat</p> <p><b>Tidak Setuju</b> Tidak ada</p> <p><b>Abstain/Tidak Memberikan Suara</b> Tidak ada</p> <p><b>Agree</b> 17,845,132,941 shares or 100% of all shares with voting rights at the Meeting</p> <p><b>Disagree</b> None</p> <p><b>Abstain/Not Voting</b> None</p>	<p>Menyetujui penetapan besarnya total gaji atau honorarium berikut fasilitas dan tunjangan bagi anggota Dewan Komisaris dan Direksi Perseroan untuk Tahun Buku 2023 dengan estimasi nilai sebanyak-banyaknya Rp40.000.000.000,- (empat puluh miliar Rupiah), dengan mempertimbangkan hasil evaluasi dan rekomendasi dari Komite Nominasi dan Remunerasi Perseroan.</p> <p>Approved the determination of total salaries or honorarium, including facilities and allowances for members of the Board of Commissioners and the Board of Directors for the 2023 financial year with an estimate of IDR IDR 40,000,000,000,- (forty billion Rupiah) considering the results of evaluation and recommendations from the Nomination and Remuneration Committee of the Company.</p>	<p>Telah direalisasikan pada tahun 2023. Berdasarkan hasil keputusan RUPST yang memberi kuasa kepada Dewan Komisaris Perseroan melalui rekomendasi Komite Remunerasi dan Nominasi untuk menetapkan besarnya gaji anggota Direksi, honorarium anggota Dewan Komisaris, dan tantiem serta penetapan benefit lainnya untuk Tahun Buku 2023 sebesar Rp31.049.159.020</p> <p>Has been realized in 2023. In accordance with the AGMS resolution the amount of salaries for members of the Board of Directors, honorarium for members of the Board of Commissioners, as well as allowances and other benefits for the 2023 Fiscal Year, amounted to Rp31,049,159,020</p>
<b>Agenda ke-3</b> Persetujuan penunjukan Kantor Akuntan Publik untuk mengaudit Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2023. <b>3<sup>rd</sup> Agenda</b> Approval of the appointment of a Public Accounting Firm to audit the Company's Financial Report for the year ending 31 December 2023.		
<p><b>Setuju</b> 17.845.132.941 saham atau 100% dari seluruh saham dengan hak suara yang hadir dalam Rapat</p> <p><b>Tidak Setuju</b> Tidak ada</p> <p><b>Abstain/Tidak Memberikan Suara</b> Tidak ada</p> <p><b>Agree</b> 17,845,132,941 shares or 100% of all shares with voting rights at the Meeting</p> <p><b>Disagree</b> None</p> <p><b>Abstain/Not Voting</b> None</p>	<p>Menyetujui mendelegasikan kewenangan kepada Dewan Komisaris untuk menetapkan Akuntan Publik dan/atau Kantor Akuntan Publik yang mengaudit laporan keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2023 berdasarkan rekomendasi dari Komite Audit serta menetapkan Akuntan Publik dan/atau Kantor Akuntan Publik pengganti dalam hal Akuntan Publik dan/atau Kantor Akuntan Publik yang telah ditunjuk dan ditetapkan tersebut, karena sebab apapun tidak dapat menyelesaikan audit laporan keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2023.</p> <p>Approved the delegation of authority to the Board of Commissioners to appoint Public Accountant and/or Public Accounting Firm to audit the Company's financial statements for the financial year ending on 31 December 2023 based on recommendations from the Audit Committee and determined a substitute Public Accountant and/or Public Accounting Firm in the event that the appointed Public Accountant and/or Public Accounting Firm, for any reasons, cannot complete the audit on the Company's financial statement for the fiscal year ending 31 December 2023.</p>	<p>Telah direalisasikan pada tahun 2023. Pada tanggal 18 Agustus 2023, Dewan Komisaris dengan rekomendasi dari Komite Audit menunjuk kembali Kantor Akuntan Publik (KAP) Tanubrata, Sutanto, Fahmi, Bambang &amp; Rekan (BDO Indonesia). Akuntan Publik (AP) partner penanggung jawab (partner in charge) adalah Tjiong Eng Pin, SE, CPA untuk melakukan audit atas Laporan Keuangan Perseroan per 31 Desember 2023. Berdasarkan persetujuan RUPST telah dilakukan penunjukan Akuntan Publik (AP) yaitu Tjiong Eng Pin, CPA dengan Nomor Registrasi AP dari Menteri Keuangan No.AP.0517 dan/atau Kantor Akuntan Publik yaitu Kosasih, Nurdiyaman, Mulyadi, Tjahjo &amp; Rekan (Crowe Global) dengan Nomor Surat Tanda Terdaftar STTD.AP-19/PB.122/2018 dalam rangka audit informasi keuangan historis tahunan pada 31 Desember 2023 untuk tahun buku 2023.</p> <p>Has been realized in 2023. On 18 August 2023, the Board of Commissioners with recommendations from the Audit Committee reappointed the Public Accounting Firm (KAP) Tanubrata, Sutanto, Fahmi, Bambang &amp; Rekan (BDO Indonesia). The Public Accountant (AP) partner-in-charge was Tjiong Eng Pin, CPA who conducted an audit of the Company's Financial Report as of 31 December 2023. Based on the GMS resolution, a Public Accountant (AP) has been appointed, namely Tjiong Eng Pin, CPA with AP Registration Number from the Minister of Finance No.AP.0517 and/or a Public Accountant Firm, namely Kosasih, Nurdiyaman, Mulyadi, Tjahjo &amp; Rekan (Crowe Global) with Registration Certificate Number STTD.AP-19/PB.122/2018 to audit annual historical financial information on 31 December 2023 for the 2023 fiscal year.</p>

Hasil Perhitungan Suara Voting Calculation	Keputusan Rapat Meeting Resolutions	Realisasi Realizations
<b>Agenda ke-4</b> Pengangkatan Kembali Bapak Nobiru Adachi sebagai Komisaris Utama Perseroan <b>4<sup>th</sup> Agenda</b> Re-appointment of Mr. Nobiru Adachi as President Commissioner of the Company		
<b>Setuju</b> 17.845.132.941 saham atau 100% dari seluruh saham dengan hak suara yang hadir dalam Rapat  <b>Tidak Setuju</b> Tidak ada  <b>Abstain/Tidak Memberikan Suara</b> Tidak ada  <b>Agree</b> 17,845,132,941 shares or 100% of all shares with voting rights at the Meeting  <b>Disagree</b> None  <b>Abstain/Not Voting</b> None	Menyetujui pengangkatan kembali Bapak Nobiru Adachi sebagai Komisaris Utama Perseroan. Dengan masa jabatan efektif terhitung sejak ditutupnya Rapat sampai dengan penutupan RUPS Tahunan yang ke-3 (ketiga) setelah pengangkatan anggota Dewan Komisaris yang dimaksud.          Approved the reappointment of Mr. Nobiru Adachi as President Commissioner the Company . effective from the closing of the meeting until the closing of the 3 <sup>rd</sup> (third) Annual GMS after the appointment of members of the Board of Commissioners.	Telah direalisasikan di tahun 2023. Akta No. 187 tanggal 31 Mei 2023 yang telah didaftarkan kepada Kemenkumham. Perubahan susunan pengurus Perseroan juga telah disahkan. Akta dibuat di hadapan Jose Dima Satria, S.H.,M. Kn., Notaris di Jakarta.          Has been realized in 2023. Deed No. 187 dated 31 May 2023, which has been registered with the Ministry of Law and Human Rights. Changes to the composition of Management of the Company have also been ratified. The deed was made before Jose Dima Satria, S.H., M.Kn., a Notary in Jakarta.
<b>Agenda ke-5</b> Pengangkatan Kembali Bapak Nobuiku Chiba sebagai Komisaris Perseroan <b>5<sup>th</sup> Agenda</b> Reappointment of Mr. Nobuiku Chiba as Commissioner-of the Company		
<b>Setuju</b> 17.845.132.941 saham atau 100% dari seluruh saham dengan hak suara yang hadir dalam Rapat  <b>Tidak Setuju</b> Tidak ada  <b>Abstain/Tidak Memberikan Suara</b> Tidak ada  <b>Agree</b> 17,845,132,941 shares or 100% of all shares with voting rights at the Meeting  <b>Disagree</b> None  <b>Abstain/Not Voting</b> None	Menyetujui Pengangkatan Kembali Bapak Nobuiku Chiba sebagai Komisaris Perseroan. Dengan masa jabatan efektif terhitung sejak ditutupnya Rapat sampai dengan penutupan RUPS Tahunan yang ke-3 (ketiga) setelah pengangkatan anggota Dewan Komisaris yang dimaksud.          Approved the reappointment of Mr. Nobuiku Chiba as Commissioner of the Company, effective from the closing of the meeting until the closing of the 3 <sup>rd</sup> (third) Annual GMS after the appointment of members of the Board of Commissioners.	Telah direalisasikan di tahun 2023. Akta No. 187 tanggal 31 Mei 2023 yang telah didaftarkan kepada Kemenkumham. Perubahan susunan pengurus Perseroan juga telah disahkan. Akta dibuat di hadapan Jose Dima Satria, S.H.,M. Kn., Notaris di Jakarta.          Has been realized in 2023. Deed No. 187 dated 31 May 2023, which has been registered with the Ministry of Law and Human Rights. Changes to the composition of the Company's Management have also been ratified. The deed was made before Jose Dima Satria, S.H., M.Kn., a Notary in Jakarta.
<b>Agenda ke-6</b> Pengangkatan Kembali Bapak Iwan Nataliputra sebagai Komisaris Independen Perseroan <b>6<sup>th</sup> Agenda</b> Reappointment of Mr. Iwan Nataliputra as Independent Commissioner of the Company		

Hasil Perhitungan Suara Voting Calculation	Keputusan Rapat Meeting Resolutions	Realisasi Realizations
<p><b>Setuju</b> 17.845.132.941 saham atau 100% dari seluruh saham dengan hak suara yang hadir dalam Rapat</p> <p><b>Tidak Setuju</b> Tidak ada</p> <p><b>Abstain/Tidak</b> Memberikan Suara Tidak ada</p> <p><b>Agree</b> 17,845,132,941 shares or 100% of all shares with voting rights at the Meeting</p> <p><b>Disagree</b> None</p> <p><b>Abstain/Not Voting</b> None</p>	<p>Menyetujui pengangkatan kembali Bapak Iwan Nataliputra sebagai Komisaris Independen Perseroan. Masa jabatan efektif terhitung sejak ditutupnya Rapat sampai dengan penutupan RUPS Tahunan yang ke-3 (ketiga) setelah pengangkatan anggota Dewan Komisaris yang dimaksud.</p> <p>Approved the reappointment of Mr. Iwan Nataliputra as Independent Commissioner of the Company, effective from the closing of the meeting until the closing of the 3<sup>rd</sup> (third) Annual GMS after the appointment of members of the Board of Commissioners.</p>	<p>Telah direalisasikan di tahun 2023. Akta No. 187 tanggal 31 Mei 2023 yang telah didaftarkan kepada Kemenkumham. Perubahan susunan pengurus Perseroan juga telah disahkan. Akta dibuat di hadapan Jose Dima Satria, S.H.,M. Kn., Notaris di Jakarta.</p> <p>Has been realized in 2023. Deed No. 187 dated 31 May 2023, which has been registered with the Ministry of Law and Human Rights. Changes to the composition of the Company's Management have also been ratified. The deed was made before Jose Dima Satria, S.H., M.Kn., a Notary in Jakarta.</p>
<p><b>Agenda ke-7</b> Pengangkatan Kembali Bapak Benny Siswanto sebagai Komisaris Independen Perseroan. <b>7<sup>th</sup> Agenda</b> Reappointment of Mr. Benny Siswanto as Independent Commissioner of the Company.</p>		
<p><b>Setuju</b> 17.845.132.941 saham atau 100% dari seluruh saham dengan hak suara yang hadir dalam Rapat</p> <p><b>Tidak Setuju</b> Tidak ada</p> <p><b>Abstain/Tidak</b> Memberikan Suara Tidak ada</p> <p><b>Agree</b> 17,845,132,941 shares or 100% of all shares with voting rights at the Meeting</p> <p><b>Disagree</b> None</p> <p><b>Abstain/Not Voting</b> None</p>	<p>Menyetujui pengangkatan kembali Bapak Benny Siswanto sebagai Komisaris Independen Perseroan. Masa jabatan efektif terhitung sejak ditutupnya Rapat sampai dengan penutupan RUPS Tahunan yang ke-3 (ketiga) setelah pengangkatan anggota Dewan Komisaris yang dimaksud.</p> <p>Approved the reappointment of Mr. Benny Siswanto as Independent Commissioner of the Company, effective from the closing of the meeting until the closing of the 3<sup>rd</sup> (third) Annual GMS after the appointment of members of the Board of Commissioners.</p>	<p>Telah direalisasikan di tahun 2023. Akta No. 187 tanggal 31 Mei 2023 yang telah didaftarkan kepada Kemenkumham. Perubahan susunan pengurus Perseroan juga telah disahkan. Akta dibuat di hadapan Jose Dima Satria, S.H.,M. Kn., Notaris di Jakarta.</p> <p>Has been realized in 2023. Deed No. 187 dated 31 May 2023, which has been registered with the Ministry of Law and Human Rights. Changes to the composition of the Company's Management have also been ratified. The deed was made before Jose Dima Satria, S.H., M.Kn., a Notary in Jakarta.</p>
<p><b>Agenda ke-8</b> Pengangkatan kembali Bapak Ritsuo Fukadai sebagai Direktur Utama Perseroan <b>8<sup>th</sup> Agenda</b> Reappointment of Mr. Ritsuo Fukadai as President Director of the Company</p>		
<p><b>Setuju</b> 17.845.132.941 saham atau 100% dari seluruh saham dengan hak suara yang hadir dalam Rapat</p> <p><b>Tidak Setuju</b> Tidak ada</p> <p><b>Abstain/Tidak</b> Memberikan Suara Tidak ada</p> <p><b>Agree</b> 17,845,132,941 shares or 100% of all shares with voting rights at the Meeting</p> <p><b>Disagree</b> None</p> <p><b>Abstain/Not Voting</b> None</p>	<p>Menyetujui pengangkatan kembali Bapak Ritsuo Fukadai sebagai Direktur Utama Perseroan. Dengan masa jabatan efektif terhitung sejak ditutupnya Rapat sampai dengan penutupan RUPS Tahunan yang ke-1 (pertama) setelah pengangkatan anggota Direksi yang dimaksud.</p> <p>Approved the reappointment of Mr. Ritsuo Fukadai as President Director of the Company, effective from the closing of the meeting until the closing of the 1<sup>st</sup> (first) Annual GMS after the appointment of the members of the Board of Directors.</p>	<p>Telah direalisasikan di tahun 2023. Akta No. 187 tanggal 31 Mei 2023 yang telah didaftarkan kepada Kemenkumham. Perubahan susunan pengurus Perseroan juga telah disahkan. Akta dibuat di hadapan Jose Dima Satria, S.H.,M. Kn., Notaris di Jakarta.</p> <p>Has been realized in 2023. Deed No. 187 dated 31 May 2023, which has been registered with the Ministry of Law and Human Rights. Changes to the composition of the Company's Management have also been ratified. The deed was made before Jose Dima Satria, S.H., M.Kn., a Notary in Jakarta.</p>

Hasil Perhitungan Suara Voting Calculation	Keputusan Rapat Meeting Resolutions	Realisasi Realizations
<b>Agenda ke-9</b> Pengangkatan kembali Bapak Felix I. Hartadi sebagai Direktur Perseroan <b>9<sup>th</sup> Agenda</b> Reappointment of Mr. Felix I. Hartadi as Director of the Company		
<b>Setuju</b> 17.845.132.941 saham atau 100% dari seluruh saham dengan hak suara yang hadir dalam Rapat  <b>Tidak Setuju</b> Tidak ada  <b>Abstain/Tidak Memberikan Suara</b> Tidak ada  <b>Agree</b> 17,845,132,941 shares or 100% of all shares with voting rights at the Meeting  <b>Disagree</b> None  <b>Abstain/Not Voting</b> None	Menyetujui Pengangkatan Kembali Bapak Felix I. Hartadi sebagai Direktur Perseroan. Masa jabatan efektif terhitung sejak ditutupnya Rapat sampai dengan penutupan RUPS Tahunan yang ke-1 (pertama) setelah pengangkatan anggota Direksi yang dimaksud.          Approved the reappointment of Mr. Felix I. Hartadi as Director of the Company, effective from the closing of the meeting until the closing of the 1st (first) Annual GMS after the appointment of the members of the Board of Directors.	Telah direalisasikan di tahun 2023. Akta No. 187 tanggal 31 Mei 2023 yang telah didaftarkan kepada Kemenkumham. Perubahan susunan pengurus Perseroan juga telah disahkan. Akta dibuat di hadapan Jose Dima Satria, S.H., M. Kn., Notaris di Jakarta.          Has been realized in 2023. Deed No. 187 dated 31 May 2023, which has been registered with the Ministry of Law and Human Rights. Changes to the composition of the Company's Management have also been ratified. The deed was made before Jose Dima Satria, S.H., M.Kn., a Notary in Jakarta.
<b>Agenda ke-10</b> Pengangkatan kembali Bapak Helmi A. Hidayat sebagai Direktur Perseroan <b>10<sup>th</sup> Agenda</b> Reappointment of Mr. Helmi A. Hidayat as Director of the Company		
<b>Setuju</b> 17.845.132.941 saham atau 100% dari seluruh saham dengan hak suara yang hadir dalam Rapat  <b>Tidak Setuju</b> Tidak ada  <b>Abstain/Tidak Memberikan Suara</b> Tidak ada  <b>Agree</b> 17,845,132,941 shares or 100% of all shares with voting rights at the Meeting  <b>Disagree</b> None  <b>Abstain/Not Voting</b> None	Menyetujui Pengangkatan Kembali Bapak Helmi A. Hidayat sebagai Direktur Perseroan. Masa jabatan efektif terhitung sejak ditutupnya Rapat sampai dengan penutupan RUPS Tahunan yang ke-1 (pertama) setelah pengangkatan anggota Direksi yang dimaksud.          Approved the reappointment of Mr. Helmi A. Hidayat as the Director of the Company, effective from the closing of the meeting until the closing of the 1st (first) Annual GMS after the appointment of the members of the Board of Directors.	Telah direalisasikan di tahun 2023. Akta No. 187 tanggal 31 Mei 2023 yang telah didaftarkan kepada Kemenkumham. Perubahan susunan pengurus Perseroan juga telah disahkan. Akta dibuat di hadapan Jose Dima Satria, S.H., M. Kn., Notaris di Jakarta.          Has been realized in 2023. Deed No. 187 dated 31 May 2023, which has been registered with the Ministry of Law and Human Rights. Changes to the composition of the Company's Management have also been ratified. The deed was made before Jose Dima Satria, S.H., M.Kn., a Notary in Jakarta.
<b>Agenda ke-11</b> Pengangkatan kembali Bapak Cho Won June sebagai Direktur Perseroan. <b>11<sup>th</sup> Agenda</b> Reappointment of Mr. Cho Won June as Director of the Company		
<b>Setuju</b> 17.845.132.941 saham atau 100% dari seluruh saham dengan hak suara yang hadir dalam Rapat  <b>Tidak Setuju</b> Tidak ada  <b>Abstain/Tidak Memberikan Suara</b> Tidak ada  <b>Agree</b> 17,845,132,941 shares or 100% of all shares with voting rights at the Meeting  <b>Disagree</b> None  <b>Abstain/Not Voting</b> None	Menyetujui Pengangkatan Kembali Bapak Cho Won June sebagai Direktur Perseroan. Masa jabatan efektif terhitung sejak ditutupnya Rapat sampai dengan penutupan RUPS Tahunan yang ke-1 (pertama) setelah pengangkatan anggota Direksi yang dimaksud.          Approved the reappointment of Mr. Cho Won June as Director of the Company effective from the closing of the meeting until the closing of the 1 <sup>st</sup> (first) Annual GMS after the appointment of the members of the Board of Directors.	Telah direalisasikan di tahun 2023. Akta No. 187 tanggal 31 Mei 2023 yang telah didaftarkan kepada Kemenkumham. Perubahan susunan pengurus Perseroan juga telah disahkan. Akta dibuat di hadapan Jose Dima Satria, S.H., M. Kn., Notaris di Jakarta.          Has been realized in 2023. Deed No. 187 dated 31 May 2023, which has been registered with the Ministry of Law and Human Rights. Changes to the composition of the Company's Management have also been ratified. The deed was made before Jose Dima Satria, S.H., M.Kn., a Notary in Jakarta.

Hasil Perhitungan Suara Voting Calculation	Keputusan Rapat Meeting Resolutions	Realisasi Realizations
<b>Agenda ke-12</b> Pengangkatan kembali Bapak R. Djoko Prayitno sebagai Direktur Perseroan <b>12<sup>th</sup> Agenda</b> Reappointment of Mr. R. Djoko Prayitno as Director of the Company		
<p><b>Setuju</b> 17.845.132.941 saham atau 100% dari seluruh saham dengan hak suara yang hadir dalam Rapat</p> <p><b>Tidak Setuju</b> Tidak ada</p> <p><b>Abstain/Tidak Memberikan Suara</b> Tidak ada</p> <p><b>Agree</b> 17,845,132,941 shares or 100% of all shares with voting rights at the Meeting</p> <p><b>Disagree</b> None</p> <p><b>Abstain/Not Voting</b> None</p>	<p>Menyetujui Pengangkatan Kembali Bapak R. Djoko Prayitno sebagai Direktur Perseroan. Masa jabatan efektif dihitung sejak ditutupnya Rapat sampai dengan penutupan RUPS Tahunan yang ke-1 (pertama) setelah pengangkatan anggota Direksi yang dimaksud.</p> <p>Approved the reappointment of Mr. R. Djoko Prayitno as Director of the Company effective from the closing of the meeting until the closing of the 1<sup>st</sup> (first) Annual GMS after the appointment of the members of the Board of Directors.</p>	<p>Telah direalisasikan di tahun 2023. Akta No. 187 tanggal 31 Mei 2023 yang telah didaftarkan kepada Kemenkumham. Perubahan susunan pengurus Perseroan juga telah disahkan. Akta dibuat di hadapan Jose Dima Satria, S.H.,M. Kn., Notaris di Jakarta.</p> <p>Has been realized in 2023. Deed No. 187 dated 31 May 2023, which has been registered with the Ministry of Law and Human Rights. Changes to the composition of the Company's Management have also been ratified. The deed was made before Jose Dima Satria, S.H., M.Kn. a Notary in Jakarta.</p>
<b>Agenda ke-13</b> Pengangkatan kembali Bapak Widjaja Hendra sebagai Direktur Perseroan. <b>13<sup>th</sup> Agenda</b> Reappointment of Mr. Widjaja Hendra as Director of the Company		
<p><b>Setuju</b> 17.845.132.941 saham atau 100% dari seluruh saham dengan hak suara yang hadir dalam Rapat</p> <p><b>Tidak Setuju</b> Tidak ada</p> <p><b>Abstain/Tidak Memberikan Suara</b> Tidak ada</p> <p><b>Agree</b> 17,845,132,941 shares or 100% of all shares with voting rights at the Meeting</p> <p><b>Disagree</b> None</p> <p><b>Abstain/Not Voting</b> None</p>	<p>Menyetujui Pengangkatan Kembali Bapak Widjaja Hendra sebagai Direktur Perseroan. Masa jabatan efektif dihitung sejak ditutupnya Rapat sampai dengan penutupan RUPS Tahunan yang ke-1 (pertama) setelah pengangkatan anggota Direksi yang dimaksud.</p> <p>Approved the reappointment of Mr. Widjaja Hendra as Director of the Company, effective from the closing of the meeting until the closing of the 1<sup>st</sup> (first) Annual GMS after the appointment of the members of the Board of Directors.</p>	<p>Telah direalisasikan di tahun 2023. Akta No. 187 tanggal 31 Mei 2023 yang telah didaftarkan kepada Kemenkumham. Perubahan susunan pengurus Perseroan juga telah disahkan. Akta dibuat di hadapan Jose Dima Satria, S.H.,M. Kn., Notaris di Jakarta.</p> <p>Has been realized in 2023. Deed No. 187 dated 31 May 2023, which has been registered with the Ministry of Law and Human Rights. Changes to the composition of the Company's Management have also been ratified. The deed was made before Jose Dima Satria, S.H., M.Kn. a Notary in Jakarta.</p>
<b>Agenda ke-14</b> Persetujuan Perubahan Susunan Pengurus Perseroan <b>14<sup>th</sup> Agenda</b> Approval of Changes in the composition of Management		

Hasil Perhitungan Suara Voting Calculation	Keputusan Rapat Meeting Resolutions	Realisasi Realizations
<p><b>Setuju</b> 17,845.132.941 saham atau 100% dari seluruh saham dengan hak suara yang hadir dalam Rapat</p> <p><b>Tidak Setuju</b> Tidak ada</p> <p><b>Abstain/Tidak Memberikan Suara</b> Tidak ada</p>	<ol style="list-style-type: none"> <li>Menyetujui berakhirnya masa jabatan Bapak Bijono Waliman sebagai Direktur Perseroan bersamaan dengan ditutupnya Rapat ini. Maka Bapak Bijono Waliman tidak lagi menjabat sebagai Direktur Perseroan. Perseroan mengucapkan terima kasih kepada Bapak Bijono Waliman atas kontribusi yang telah diberikan selama menjabat di Perseroan.</li> <li>Memberikan pelunasan dan pembebasan tanggung jawab Bapak Bijono Waliman atas tindakan pengurusan yang telah dijalankan, sejauh tindakan tersebut tercermin dalam Laporan Tahunan dan Laporan Keuangan Perseroan yang akan disetujui dan disahkan dalam Rapat Umum Pemegang Saham Tahunan Perseroan dan bukan merupakan tindak pidana yang merugikan Perseroan serta terpenuhinya syarat-syarat sebagai berikut: <ol style="list-style-type: none"> <li>Telah melakukan pengurusan Perseroan sebagai anggota Direksi dengan itikad baik dan kehati-hatian sesuai dengan maksud dan tujuan Perseroan;</li> <li>Tidak ada pelanggaran atas SOP Perseroan ataupun peraturan perundang-undangan yang berlaku;</li> <li>Kerugian Perseroan bukan karena kesalahan atau kelalaiannya (apabila ada kerugian Perseroan).</li> </ol> </li> <li>Dengan demikian, maka susunan anggota Dewan Komisaris dan anggota Direksi Perseroan terhitung sejak ditutupnya Rapat ini adalah sebagai berikut: <p><b>DEWAN KOMISARIS:</b>  Komisaris Utama : Nobiru Adachi  Komisaris : Nobuiku Chiba  Komisaris Independen : Iwan Nataliputra  Komisaris Independen : Benny Siswanto</p> <p><b>DIREKSI:</b>  Direktur Utama : Ritsuo Fukadai  Wakil Direktur Utama : Masayoshi Kobayashi*  Direktur : Felix I. Hartadi  Direktur : Helmi A. Hidayat  Direktur : Cho Won June  Direktur : R. Djoko Prayitno  Direktur : Widjaja Hendra</p> <p>* Pengangkatan Bapak Masayoshi Kobayashi berdasarkan keputusan RUPS Luar Biasa 3 Maret 2023 sebagai Wakil Direktur Utama Perseroan berlaku efektif sejak dinyatakan lulus uji kelayakan dan kepatutan oleh OJK serta memenuhi peraturan perundangundangan yang berlaku.</p> </li> <li>Memberikan kuasa dan wewenang kepada Direksi Perseroan dengan hak substitusi untuk menyatakan perubahan Pengurus Perseroan dalam Akta Notaris tersendiri dan menyampaikan pemberitahuan perubahan data Perseroan kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia.</li> </ol>	<p>Telah direalisasikan di tahun 2023. Akta No. 187 tanggal 31 Mei 2023 yang telah didaftarkan kepada Kemenkumham. Perubahan susunan pengurus Perseroan juga telah disahkan. Akta dibuat di hadapan Jose Dima Satria, S.H.,M. Kn., Notaris di Jakarta.</p>
<p><b>Agree</b> 17,845,132,941 shares or 100% of all shares with voting rights at the Meeting</p> <p><b>Disagree</b> None</p> <p><b>Abstain/Not Voting</b> Non</p>	<ol style="list-style-type: none"> <li>Approved the end of Mr. Bijono Waliman's office term as the Director of the Company at the same time as the closing of this Meeting. Thus, Mr. Bijono Waliman will no longer be the Director of the Company. The Company would like to thank Mr. Bijono Waliman for the contributions he had made while serving in the Company.</li> <li>Provided the release and discharge of responsibilities to Mr. Bijono Waliman for his management actions that have been carried out to the extent that these actions are reflected in the Annual Report and Financial Statements of the Company which will be approved and ratified at the Meeting and was not a criminal act that was detrimental to the Company and the following conditions were met: <ol style="list-style-type: none"> <li>Had managed the Company as a member of the Board of Directors in good faith and with prudence for the benefit of and in accordance with the aims and objectives of the Company, or</li> </ol> </li> </ol>	<p>Has been realized in 2023. Deed No. 187 dated 31 May 2023, which has been registered with the Ministry of Law and Human Rights. Changes to the composition of the Management have also been ratified. The deed was made before Jose Dima Satria, S.H., M.Kn. a Notary in Jakarta.</p>

Hasil Perhitungan Suara Voting Calculation	Keputusan Rapat Meeting Resolutions	Realisasi Realizations
	<p>had carried out supervisory and advisory duties as a member of the Board of Commissioners to the Board of Directors for the benefit of the Company in good faith, with prudence and in accordance with the aims and objectives of the Company;</p> <p>b. There was no violation of SOP of the Company or the applicable laws and regulations;</p> <p>c. The losses of the Company are not due to mistakes or negligence (if there is a loss to the Company).</p> <p>3 Therefore, the composition of Board of Commissioners and Board of Directors as of the close of this Meeting are as follow:</p> <p><b>BOARD OF COMMISSIONERS:</b>            President Commissioner: Nobiru Adachi            Commissioner: Nobuiku Chiba            Independent Commissioner: Iwan Nataliputra            Independent Commissioner: Benny Siswanto</p> <p><b>BOARD OF DIRECTORS:</b>            President Director: Ritsuo Fukadai            Vice President Director: Masayoshi Kobayashi*            Director: Felix I. Hartadi            Director: Helmi A. Hidayat            Director: Cho Won June            Director: R. Djoko Prayitno            Director: Widjaja Hendra</p> <p>* The appointment of Mr. Masayoshi Kobayashi based on the resolution of the Extraordinary GMS on 3 March 2023 as Vice President Director of the Company which will be effective upon receiving OJK Fit &amp; Proper approval as well as complying with the prevailing laws and regulations.</p> <p>4. Granted power and authority to the he Board of Directors of the Companywith the rights of substitution to declare changes in Management of the Company in a separate Notarial Deed and convey the notification of change of data of the Company to the Minister of Law and Human Rights of the Republic of Indonesia.</p>	<p>Has been realized in 2023.            Deed No. 187 dated 31 May 2023, which has been registered with the Ministry of Law and Human Rights. Changes to the composition of the Management have also been ratified. The deed was made before Jose Dima Satria, S.H., M.Kn. a Notary in Jakarta.</p>
<p><b>Agenda ke-15</b>            Laporan Realisasi Penggunaan Dana hasil Penawaran Umum Terbatas II - 2022 ("PUT II - 2022") dalam hal Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu ("PMHMETD")  <b>15<sup>th</sup> Agenda</b>            Realization Report on the Use of Funds from the Limited Public Offering II - 2022 ("PUT II - 2022") with regards to the Capital Increase with Pre-emptive Rights ("PMHMETD")</p>		
<p>Tidak ada pengambilan keputusan karena Mata Acara Rapat ini bersifat sebagai laporan</p> <p>There was no decision making because the Meeting Agenda is a report</p>	<p>Berdasarkan Laporan Realisasi Penggunaan Dana PUT II - 2022 Perseroan dengan tanggal laporan 31 Desember 2022, terdapat dana yang masih tersisa sebesar Rp731.412.486.687,- Penggunaan Dana tersebut digunakan untuk memperkuat struktur permodalan dalam pengembangan usaha Perseroan melalui pemberian kredit.</p> <p>Based on the RealizationReport on the Use of Funds from PUT II - 2022 as of 31 December 2022, remaining funds amounted to Rp731,412,486,687. The proceeds will be used to strengthen the capital structure in order to develop business through loan disbursement.</p>	<p>Laporan Realisasi Penggunaan Dana hasil PUT II - 2022 per 31 Desember 2022 telah disampaikan kepada Otoritas Jasa Keuangan (OJK) pada tanggal 12 Januari 2023.</p> <p>The Report on the Use of Proceeds from PUT II - 2022 as of 31 December 2022 has been submitted to the Financial Services Authority (OJK) on 12 January 2023.</p>



## Mekanisme Pemungutan dan Perhitungan Suara

Mekanisme pengambilan keputusan dalam RUPSLB dilakukan secara musyawarah untuk mufakat. Namun apabila musyawarah untuk mufakat tidak tercapai, maka pengambilan keputusan dalam RUPSLB dilakukan dengan cara pemungutan suara. Pelaksanaan pemungutan suara dilakukan oleh para Pemegang Saham atau kuasanya.

Pemungutan suara dilakukan pada setiap agenda RUPSLB. Pengungkapan prosedur pemungutan dan perhitungan suara pada RUPSLB telah secara lengkap dituangkan dalam Tata Tertib Rapat yang diumumkan/diunggah dalam situs web Bank bersamaan dengan Pemanggilan RUPSLB dan dibacakan oleh pembawa acara sebelum RUPSLB dimulai.

## Pihak Independen Penghitung Suara

Pada RUPSLB 3 Maret 2023, Bank telah menunjuk pihak-pihak independen yaitu:

- (i) Notaris Jose Dima Satria, S.H., M.Kn., selaku Notaris Publik, dan
- (ii) PT Sharestar Indonesia selaku Biro Administrasi Efek

untuk melakukan perhitungan dan/atau melakukan validasi kuorum serta pengambilan suara dalam RUPSLB baik secara langsung ataupun elektronik sesuai dengan POJK No.16/POJK.04/2020 tentang Pelaksanaan RUPS Perusahaan Terbuka Secara Elektronik.

## Keputusan RUPSLB 3 Maret 2023

Seluruh keputusan telah disahkan dalam:

1. Akta No. 28 tanggal 11 September 2023 yang dibuat oleh dan di hadapan Notaris Jose Dima Satria S.H., M.Kn., Notaris di Kota Administrasi Jakarta Selatan ("Notaris") dan telah memperoleh penerimaan pemberitahuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia ("Menkumham") berdasarkan Surat No. AHU-AH. 01.09-0161746 tanggal 11 September 2023.

## Keputusan RUPS Tahun Sebelumnya

Bank telah menyelenggarakan RUPST pada tanggal 27 Mei 2022 dan RUPSLB pada tanggal 25 Februari 2022. Hasil keputusan RUPS telah dilaporkan kepada OJK, diumumkan pada situs web PT Bursa Efek Indonesia ([www.idx.co.id](http://www.idx.co.id)) serta situs web Bank ([www.jtrustbank.co.id](http://www.jtrustbank.co.id)).

## Voting and Vote Counting Mechanisms

Decision making mechanism in EGMS is carried out through deliberation to reach a consensus. However, if no consensus is reached, then the decision making at the EGMS is carried out through voting. The voting participants are Shareholders or their Proxies.

Voting is carried out on each EGMS agenda. Disclosure on the voting and vote counting procedures at the AGMS has been set forth completely in the Meeting Code of Conduct, which are announced/uploaded on Bank's website on the same day as the delivery of EGMS Invitation. The presenter will read the code of conduct of the Meeting before the EGMS begins.

## Independent Party for Vote Counting

At the EGMS on 3 March 2023, the Bank appointed independent parties, namely:

- (i) Notary Jose Dima Satria, S.H., M.Kn., as Public Notary, and
- (ii) PT Sharestar Indonesia as Securities Administration Bureau

to perform calculation and/or validate the Meeting quorum and voting at the EGMS, both directly or electronically, in accordance with POJK No.16/POJK.04/2020 concerning the Implementation Electronic GMS for Publicly-listed Companies.

## EGMS Resolutions on 3 March 2023

All decisions have been ratified in:

1. Deed no. 28 dated 11 September 2023, drafted by and before Notary Jose Dima Satria S.H., M.Kn., Notary in the Administrative City of South Jakarta ("Notary") and received notification from the Minister of Law and Human Rights of the Republic of Indonesia ("Menkumham") based on Letter No. AHU-AH. 01.09-0161746 dated 11 September 2023.

## GMS Resolutions in Previous Year

The Bank has held AGMS on 27 May 2022 and an EGMS on 25 February 2022. The GMS decisions have been reported to OJK, announced on the Indonesia Stock Exchange website ([www.idx.co.id](http://www.idx.co.id)) as well as the Bank's website ([www.jtrustbank.co.id](http://www.jtrustbank.co.id)).



Informasi tentang keputusan RUPS dalam 1 (satu) tahun selama tahun 2022 meliputi:

1. RUPS Tahunan (RUPST)  
Seluruh hasil keputusan dalam RUPS Tahunan pada tanggal 27 Mei 2022 umumnya sudah terealisasi.
2. RUPS Luar Biasa (RUPSLB)  
Seluruh hasil keputusan dalam RUPS Luar Biasa pada tanggal 25 Februari 2022 umumnya sudah terealisasi.

Information about GMS decisions in 1 (one) year throughout 2022 includes:

1. Annual GMS (AGMS)  
All resolutions at the Annual GMS on 27 May 2022 have been realized in general.
2. Extraordinary GMS (EGMS)  
All resolutions at the Extraordinary GMS on 25 February 2022 have been realized in general.

**RUPST:  
AGMS**

Hasil Perhitungan Suara Vote Counting Results	Keputusan Rapat Meeting Resolutions	Realisasi Realizations
<p><b>Agenda ke-1</b> Persetujuan Laporan Tahunan Direksi mengenai keadaan dan jalannya Perseroan selama Tahun Buku 2021 termasuk Laporan Pelaksanaan Tugas Pengawasan Dewan Komisaris selama Tahun Buku 2021 dan Pengesahan Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2021</p>		
<p><b>1<sup>st</sup> Agenda</b> Approval of the Board of Directors' Annual Report regarding the condition and operation of the Company during the 2021 Fiscal Year including the Report on the Implementation of the Supervisory Duties of the Board of Commissioners during the 2021 Fiscal Year and the Ratification of the Company's Financial Statements for the financial year ending 31 December 2021.</p>		
<p><b>Setuju</b> 13.857.971.382 saham atau 99,998923% dari seluruh saham dengan hak suara yang hadir dalam Rapat</p>	<p>Menyetujui dan menerima Laporan Tahunan Perseroan tahun buku 2021, termasuk Laporan Tugas Pengawasan Dewan Komisaris Perseroan, dan mengesahkan Laporan Keuangan Perseroan tahun buku yang berakhir pada tanggal 31 Desember 2021 yang telah diaudit oleh Kantor Akuntan Publik Kosasih, Nurdiyaman, Mulyadi, Tjahjo &amp; Rekan (Anggota dari Crowe) dengan opini Audit Tanpa Modifikasian (dahulu "Wajar Tanpa Pengecualian") sebagaimana dinyatakan dalam laporannya tertanggal 25 Februari 2022.</p>	<p>Telah direalisasikan pada tahun 2022. Laporan Keuangan dan Laporan Tahunan Perseroan tahun buku 2021 telah disampaikan kepada Otoritas Jasa Keuangan (OJK) dan Bursa Efek Indonesia pada tanggal 2 Maret 2022 untuk Laporan Keuangan dan 27 Mei 2022 untuk Laporan Tahunan Perseroan.</p>
<p><b>Tidak Setuju</b> 54.500 saham atau 0,000393% dari seluruh saham dengan hak suara yang hadir dalam Rapat</p>	<p><b>Abstain/Tidak Memberikan Suara</b> 94.814 saham atau 0,000684% dari seluruh saham dengan hak suara yang hadir dalam Rapat</p>	<p>Has been realized in 2022. The Financial Statements and Annual Report of the Company for the fiscal year of 2021 have been submitted to the Financial Services Authority (OJK) and the Indonesia Stock Exchange on 2 March 2022 for the Financial Statements and 27 May 2022 for the Company's Annual Report.</p>
<p><b>Agree</b> 13,857,971,382 shares or 99.9989% of all shares with voting rights that present at the Meeting</p>	<p>Approve and accept the Company's Annual Report for Fiscal Year 2021, including the Supervisory Report of the Company's Board of Commissioners, and ratified the Company's Financial Statements for Fiscal Year 2021, which had been audited by the Public Accounting Firm of Kosasih, Nurdiyaman, Mulyadi, Tjahjo &amp; Rekan (a member of Crowe) with Unmodified Audit opinion (formerly "Unqualified") as stated in its report on 25 February 2022.</p>	<p>Has been realized in 2022. The Financial Statements and Annual Report of the Company for the fiscal year of 2021 have been submitted to the Financial Services Authority (OJK) and the Indonesia Stock Exchange on 2 March 2022 for the Financial Statements and 27 May 2022 for the Company's Annual Report.</p>
<p><b>Disagree</b> 54,500 shares or 0.0004% of all shares with voting rights that present at the Meeting</p>	<p><b>Abstain/Not Voting</b> 94,814 shares or 0.000684% of all shares with voting rights present at the Meeting.</p>	<p>Has been realized in 2022. The Financial Statements and Annual Report of the Company for the fiscal year of 2021 have been submitted to the Financial Services Authority (OJK) and the Indonesia Stock Exchange on 2 March 2022 for the Financial Statements and 27 May 2022 for the Company's Annual Report.</p>

Hasil Perhitungan Suara Vote Counting Results	Keputusan Rapat Meeting Resolutions	Realisasi Realizations
<b>Agenda ke-2</b> Penetapan gaji/honorarium berikut fasilitas dan tunjangan Tahun Buku 2021 untuk anggota Direksi dan Dewan Komisaris Perseroan		
<b>2<sup>nd</sup> Agenda</b> Determination of salary/honorarium along with facilities and allowances for the 2021 Fiscal Year for members of the Board of Directors and Board of Commissioners of the Company.		
<p><b>Setujui</b> 13.857.970.510 saham atau 99,998916% dari seluruh saham dengan hak suara yang hadir dalam Rapat</p> <p><b>Tidak Setujui</b> 94.814 saham atau 0,000684% dari seluruh saham dengan hak suara yang hadir dalam Rapat</p> <p><b>Abstain/Tidak Memberikan Suara</b> 55.372 saham atau 0,0004% dari seluruh saham dengan hak suara yang hadir dalam Rapat</p> <p><b>Agree</b> 13,857,970,510 shares or 99.9989% of all shares with voting rights present at the Meeting</p> <p><b>Disagree</b> 55,372 shares or 0.0004% of all shares with voting rights present at the Meeting</p> <p><b>Abstain/Not Voting</b> 94,814 shares or 0.000684% of all shares with voting rights present at the Meeting.</p>	<p>Menyetujui penetapan besarnya total gaji atau honorarium berikut fasilitas dan tunjangan bagi anggota Dewan Komisaris dan Direksi Perseroan untuk tahun buku 2021 dengan estimasi nilai sebanyak-banyaknya Rp34.993.000.000,- (tiga puluh empat miliar sembilan ratus sembilan puluh tiga juta Rupiah), dengan mempertimbangkan hasil evaluasi dan rekomendasi dari Komite Nominasi dan Remunerasi Perseroan.</p> <p>Approved the determination of total salary or honorarium and other allowances for members of the Board of Directors and Board of Commissioners for the 2021 fiscal year with an estimate of Rp 34,993,000,000,- (thirty four million nine hundred and ninety three million Rupiah), by taking into account the evaluation results and recommendations from the Company's Nomination and Remuneration Committee.</p>	<p>Telah direalisasikan pada tahun 2022. Berdasarkan hasil keputusan RUPS yang memberi kuasa kepada Dewan Komisaris Perseroan melalui rekomendasi Komite Remunerasi dan Nominasi untuk menetapkan besarnya gaji anggota Direksi, honorarium anggota Dewan Komisaris, dan tantiem serta penetapan benefit lainnya untuk Tahun Buku 2021 sebesar Rp29.044.106.473,-</p> <p>Has been realized in 2022. Based on the decision of the GMS which authorized the Company's Board of Commissioners through the recommendation of the Remuneration and Nomination Committee to determine the amount of salary for members of the Board of Directors, honorarium for members of the Board of Commissioners, and bonuses as well as the determination of other benefits for the 2021 Fiscal Year amounting to Rp29,044,106,473,-</p>
<b>Agenda ke-3</b> Persetujuan penunjukan Kantor Akuntan Publik untuk mengaudit Laporan Keuangan Perseroan Tahun Buku 31 Desember 2022.		
<b>3<sup>rd</sup> Agenda</b> Approval for the appointment of a Public Accounting Firm to audit the Company's Financial Statements for the 2022 Fiscal Year.		
<p><b>Setujui</b> 13.857.971.382 saham atau 99,998923% dari seluruh saham dengan hak suara yang hadir dalam Rapat</p> <p><b>Tidak Setujui</b> 54.500 saham atau 0,000684% dari seluruh saham dengan hak suara yang hadir dalam Rapat</p> <p><b>Abstain/Tidak Memberikan Suara</b> 94.814 saham atau 0,000393% dari seluruh saham dengan hak suara yang hadir dalam Rapat</p> <p><b>Agree</b> 13,857,971,382 shares or 99.9989% of all shares with voting rights present at the Meeting</p> <p><b>Disagree</b> 54,500 shares or 0.0004% of all shares with voting rights present at the Meeting</p> <p><b>Abstain/Not Voting</b> 94,814 shares or 0.000684% of all shares with voting rights present at the Meeting.</p>	<p>Menyetujui untuk mendelegasikan kewenangan kepada Dewan Komisaris untuk menetapkan Akuntan Publik dan/atau Kantor Akuntan Publik yang mengaudit laporan keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2022 berdasarkan rekomendasi dari Komite Audit serta menetapkan Akuntan Publik dan/atau Kantor Akuntan Publik pengganti dalam hal Akuntan Publik dan/atau Kantor Akuntan Publik yang telah ditunjuk dan ditetapkan tersebut, karena sebab apapun tidak dapat menyelesaikan audit laporan keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2022.</p> <p>Approved the delegation of authority to the Board of Commissioners to appoint a Public Accountant and Public Accounting Firm to audit the Company's financial statements for the financial year ending 31 December 2022 based on the recommendation of the Audit Committee and to determine a substitute for Public Accountant and Public Accounting Firm should the appointed Public Accountant and Public Accounting Firm, for whatever reason, was unable to complete the audit of the Company's financial statements ended 31 December 2022.</p>	<p>Telah direalisasikan pada tahun 2022. Pada tanggal 21 September 2022, Dewan Komisaris dengan rekomendasi dari Komite Audit menunjuk kembali Kantor Akuntan Publik (KAP) Kosasih, Nurdiyaman, Mulyadi, Tjahjo &amp; Rekan (An Independent Member Firm of Crowe Global) dengan Akuntan Publik (AP) partner penanggung jawab (partner in charge) adalah Riva Utama Winata, SE, CPA untuk melakukan audit atas Laporan Keuangan Perseroan per 31 Desember 2022. Berdasarkan persetujuan RUPS telah dilakukan penunjukan Akuntan Publik (AP) yaitu Riva Utama Winata, SE, CPA dengan Nomor Registrasi AP dari Menteri Keuangan No.AP.1692 dan/atau Kantor Akuntan Publik yaitu Kosasih, Nurdiyaman, Mulyadi, Tjahjo &amp; Rekan (Crowe Global) dengan Nomor Surat Tanda Terdaftar STTD.KAP-00036/PM.22/2017 dalam rangka audit informasi keuangan historis tahunan pada 31 Desember 2022 untuk tahun buku 2022.</p> <p>Has been realized in 2022. On 21 September 2022, the Board of Commissioners with a recommendation from the Audit Committee reappointed the Public Accounting Firm (KAP) of Kosasih, Nurdiyaman, Mulyadi, Tjahjo &amp; Rekan (An Independent Member Firm of Crowe Global) with a Public Accountant (AP) the partner in charge (partner) in charge is Darmenta Pinem, SE, CPA to audit the Company's Financial Statements as of 31 December 2022. Based on the approval of the GMS, the appointment of a Public Accountant (AP) namely Darmenta Pinem, SE, CPA with AP Registration Number from the Minister of Finance No. AP.0519 and/or a Public Accounting Firm namely Kosasih, Nurdiyaman, Mulyadi, Tjahjo &amp; Partners (Crowe Global) with Registered Certificate Number STTD. KAP-00036/PM.22/2017 in the context of auditing the annual historical financial information on 31 December 2022 for the 2022 fiscal year.</p>

Hasil Perhitungan Suara Vote Counting Results	Keputusan Rapat Meeting Resolutions	Realisasi Realizations
<b>Agenda ke-4</b> Laporan Realisasi Penggunaan Dana hasil Penawaran Umum Terbatas 2021 (iPUT ñ 2021i) dalam hal Penambahan Modal dengan Hak Memesan Efek Terlebih Dahulu (iPMHMETD).		
<b>4<sup>th</sup> Agenda</b> Report on the Realization of the Use of Proceeds from the Limited Public Offering 2021 ("PUT - 2021") through Capital Increase with Pre-emptive Rights ("PMHMETD")		
<b>Tidak ada pengambilan keputusan karena Mata Acara Rapat ini bersifat sebagai laporan</b>	Dana yang telah diperoleh dalam PUT - 2021 sebesar Rp1.362.985.001.400,- dengan biaya yang telah dikeluarkan sebesar Rp3.367.976.250. Dana yang dihasilkan dari PUT - 2021 telah direalisasikan seluruhnya untuk mengukuhkan pemenuhan ketentuan modal inti minimum Bank dan untuk memperkuat struktur permodalan dalam pengembangan usaha perseroan melalui pertumbuhan kredit.	Telah direalisasikan di tahun 2022.
<b>There is no decision making because the Agenda of this Meeting is a report</b>	The proceeds from the PUT - 2021 amounted to Rp1,362,985,001,400,- with costs incurred amounted to Rp3,367,976,250. The proceeds have been fully realized to meet the Company's minimum core capital requirements and strengthen the capital structure in developing the Company's business through credit growth.	Has been realized in 2022.
<b>Agenda ke-5</b> Pengangkatan kembali susunan Direksi Perseroan.		
<b>5<sup>th</sup> Agenda</b> Reappointment Board of Directors of the Company		
<b>Setuju</b> 13.857.971.382 saham atau 99,998923% dari seluruh saham dengan hak suara yang hadir dalam Rapat	<ol style="list-style-type: none"> <li>1. Menyetujui pengangkatan kembali Bapak Ritsuo Fukadai sebagai Direktur Utama Perseroan.</li> <li>2. Menyetujui pengangkatan kembali Bapak Felix I. Hartadi sebagai Direktur Perseroan.</li> <li>3. Menyetujui pengangkatan kembali Bapak Helmi A. Hidayat sebagai Direktur Perseroan.</li> <li>4. Menyetujui pengangkatan kembali Bapak Bijono Waliman sebagai Direktur Perseroan.</li> <li>5. Menyetujui pengangkatan kembali Bapak Cho Won June sebagai Direktur Perseroan.</li> <li>6. Menyetujui pengangkatan kembali Bapak R. Djoko Prayitno sebagai Direktur Perseroan.</li> <li>7. Menyetujui pengangkatan kembali Bapak Widjaja Hendra sebagai Direktur Perseroan.</li> <li>8. Dengan demikian, maka susunan anggota Dewan Komisaris Perseroan dan anggota Direksi Perseroan terhitung sejak ditutupnya Rapat ini adalah sebagai berikut:</li> </ol>	Telah direalisasikan pada tahun 2022. Akta No. 05 tanggal 27 Mei 2022; Akta No. 158 tanggal 27 Mei 2022 yang telah didaftarkan kepada Kemenkumham dan perubahan susunan Pengurus Perseroan telah disahkan yang keduanya dibuat di hadapan Jose Dima Satria, S.H.,M.Kn., Notaris di Jakarta.
<b>Tidak Setuju</b> 54.500 saham atau 0,000684% dari seluruh saham dengan hak suara yang hadir dalam Rapat	<b>DEWAN KOMISARIS:</b> Komisaris Utama: Bapak Nobiru Adachi Komisaris: Bapak Nobuiku Chiba Komisaris Independen: Bapak Iwan Nataliputra Komisaris Independen: Bapak Benny Siswanto	
<b>Abstain/Tidak Memberikan Suara</b> 94.814 saham atau 0,000393% dari seluruh saham dengan hak suara yang hadir dalam Rapat	<b>DIREKSI:</b> Direktur Utama: Bapak Ritsuo Fukadai Direktur: Bapak Felix Istyono Hartadi Direktur: Bapak Helmi Arief Hidayat Direktur: Bapak Cho Won June Direktur: Bapak Bijono Waliman Direktur: Bapak R. Djoko Prayitno	
	<ol style="list-style-type: none"> <li>9. Memberikan kuasa dan wewenang kepada Direksi Perseroan dengan hak substitusi untuk menyatakan perubahan Pengurus Perseroan dalam Akta Notaris tersendiri dan menyampaikan pemberitahuan perubahan data Perseroan kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia.</li> </ol>	

Hasil Perhitungan Suara Vote Counting Results	Keputusan Rapat Meeting Resolutions	Realisasi Realizations
<p><b>Agree</b> 13,857,971,382 shares or 99.9989% of all shares with voting rights present at the Meeting</p> <p><b>Disagree</b> 54,500 shares or 0.0004% of all shares with voting rights present at the Meeting</p> <p><b>Abstain/Not Voting</b> 94,814 shares or 0.000684% of all shares with voting rights present at the Meeting.</p>	<ol style="list-style-type: none"> <li>1. Approve the reappointment of Mr. Ritsuo Fukadai as President Director of the Company.</li> <li>2. Approve the reappointment of Mr. Felix I. Hartadi as Director of the Company.</li> <li>3. Approve the appointment of Mr. Helmi A. Hidayat as Director of the Company. .</li> <li>4. Approve the reappointment of Bijono Waliman as the Director of the Company. .</li> <li>5. Approve the reappointment of Mr. Cho Won June as the Director of the Company.</li> <li>6. Approve the reappointment of Mr. R. Djoko Prayitno as the Director of the Company.</li> <li>7. Approve the reappointment of Mr. Widjaja Hendra as Director of the Company.</li> <li>8. Thus, the composition Board of Commissioners of the Company since the closing of this Meeting is as follows:  <b>BOARD OF COMMISSIONERS:</b> President Commissioner: Nobiru Adachi Commissioner: Nobuiku Chiba Independent Commissioner: Iwan Nataliputra Independent Commissioner: Benny Siswanto  <b>DIRECTORS:</b> President Director: Ritsuo Fukadai Director: Felix Istyono Hartadi Director: Helmi Arief Hidayat Director: Cho Won June Director: Bijono Waliman Director: R. Djoko Prayitno</li> <li>9. Granted power and authority to Board of Directors of the Company with substitution right to declare changes in Management of the Company in a separate Notarial Deed and convey the notification of change of the Company's data to the Minister of Law and Human Rights of the Republic of Indonesia.</li> </ol>	Has been realized In 2022

**RUPSLB:****EGMS:**

Hasil Perhitungan Suara Voting Counting Results	Keputusan Rapat Meeting Resolutions	Realisasi Realizations
<p><b>Agenda Rapat</b> Perubahan Susunan Pengurus Perseroan</p> <p><b>Meeting Agenda</b> Changes to the Company's Management</p>		
<p><b>Setuju</b> 13.857.970.310 saham atau 100% dari seluruh saham dengan hak suara yang hadir dalam Rapat</p> <p><b>Tidak Setuju</b> Tidak ada</p> <p><b>Abstain/Tidak Memberikan Suara</b> Tidak ada</p>	<ol style="list-style-type: none"> <li>1. Menyetujui pengunduran diri Bapak Sutirta Budiman sebagai Komisaris Independen Perseroan efektif sejak ditutupnya Rapat ini. Perseroan mengucapkan terima kasih kepada Bapak Sutirta Budiman atas kontribusi yang telah diberikan selama menjabat di Perseroan dan semoga sukses selalu.</li> <li>2. Memberikan pelunasan dan pembebasan tanggung jawab (<i>acquitt et de charge</i>) kepada Bapak Sutirta Budiman atas tindakan pengawasan yang telah dijalankan sejauh tindakan tersebut tercermin dalam Laporan Tahunan dan Laporan Keuangan Perseroan yang akan disetujui dan disahkan dalam Rapat Umum Pemegang Saham Tahunan Perseroan dan bukan merupakan tindak pidana yang merugikan Perseroan serta terpenuhinya syarat-syarat sebagai berikut             <ol style="list-style-type: none"> <li>a. Telah menjalankan tugas pengawasan dan pemberian nasihat sebagai anggota Dewan Komisaris kepada Direksi untuk kepentingan Perseroan dengan itikad baik, kehati-hatian dan sesuai dengan maksud dan tujuan Perseroan.</li> </ol> </li> </ol>	<p>Telah direalisasikan pada tahun 2022. Akta No. 165 tanggal 25 Februari 2022. Akta No. 166 tanggal 25 Februari 2022 yang telah didaftarkan kepada Kemenkumham dan perubahan susunan Pengurus Perseroan telah disahkan yang keduanya dibuat di hadapan Jose Dima Satria, S.H.,M.Kn., Notaris di Jakarta.</p>

Hasil Perhitungan Suara Voting Counting Results	Keputusan Rapat Meeting Resolutions	Realisasi Realizations
<p><b>Agree</b> 13,857,970,310 shares or 100% of all shares with voting rights present at the meeting</p> <p><b>Disagree</b> None</p> <p><b>Abstain/Not Voting</b> None</p>	<p>b. Tidak ada pelanggaran atas SOP Perseroan ataupun peraturan perundang-undangan yang berlaku.</p> <p>c. Kerugian Perseroan bukan karena kesalahan atau kelalaiannya (apabila ada kerugian Perseroan).</p> <p>3. Dengan demikian, maka susunan anggota Dewan Komisaris dan anggota Direksi Perseroan terhitung sejak ditutupnya Rapat ini adalah sebagai berikut:</p> <p>1. Approve the resignation of Mr. Sutirta Budiman as the Independent Commissioner of the Company effective as of the closing of the Meeting. The Company would like to thank Mr. Sutirta Budiman for his contributions during his tenure with the Company and wish him continued success.</p> <p>2. Provide discharge and release of responsibilities (acquit et de charge) to Mr. Sutirta Budiman for the supervisory actions that have been carried out to the extent that these actions are reflected in the Annual Report and Financial Statements of the Company which will be approved and ratified at the Annual General Meeting of Shareholders of the Company and is not a criminal act that is detrimental to the Company and the following conditions are met:</p> <p>a. Has carried out oversight and provided advice as a member of the Board of Commissioners to the Board of Directors for the benefit of the Company in good faith, with prudence and in accordance with the aims and objectives of the Company.</p> <p>b. There are no violations of the Company's SOPs or applicable laws and regulations.</p> <p>c. The Company's losses are not due to mistakes or negligence (if there is a loss to the Company).</p> <p>3. Therefore, composition of the Board of Commissioners and Board of Directors as of the closing of this Meeting is as follows:</p>	
	<p><b>BOARD OF DIRECTORS:</b> President Director: Ritsuo Fukadai Director: Felix I. Hartadi Director: Helmi A. Hidayat Director: Cho Won June Director: Bijono Waliman Director: R. Djoko Prayitno Director: Widjaja Hendra.</p> <p>4. Grant power and authority to the Board of Directors of the Company with substitution right to declare changes of the Board of Commissioners and Board of Directors of the Company in a separate Notarial Deed and convey the notification of change of data of the Company to the Minister of Law and Human Rights of the Republic of Indonesia.</p>	

## Pemegang Saham

Komposisi Pemegang Saham PT Bank JTrust Indonesia Tbk pada tanggal 31 Desember 2023 berdasarkan laporan dari Biro Administrasi Efek, PT Sharestar Indonesia adalah sebagai berikut:

## Shareholders

The Shareholders' composition of PT Bank JTrust Indonesia Tbk as of 31 December 2023 based on reports from the Securities Administration Bureau, PT Sharestar Indonesia is as follows:

No	Keterangan Description	Jumlah Saham Number of Shares	Jumlah Nilai Nominal Nominal Value	%
<b>I Saham Seri A (Rp1.000,- per saham)   Series A Share (Rp1,000, - per share)</b>				
1.	J Trust Co., Ltd	8.679.019.445	8.679.019.445.000	47,92
2.	J Trust Investments Indonesia	100.121.245	100.121.245.000	0,55
3.	J Trust Asia Pte. Ltd.	467.700.928	467.700.928.000	2,58
4.	Masyarakat   Public	764.999.382	764.999.382.000	4,22
	Subtotal	10.011.841.000	10.011.841.000.000	55,27
<b>II Saham Seri B (Rp7.800,- per saham)   Series B Share (Rp7,800, - per share)</b>				
1.	J Trust Co., Ltd	27.033	210.857.400.000	0,00
2.	Masyarakat   Public	256.468	2.000.450.400.000	0,00
	Subtotal	283.501	2.211.307.800.000	0,00
<b>III Saham Seri C (Rp100,- per saham)   Series C Share (Rp100, - per share)</b>				
1.	J Trust Co., Ltd	4.751.515.153	475.151.515.300	26,24
2.	J Trust Investments Indonesia	312.121.213	31.212.121.300	1,73
3.	J Trust Asia PTE LTD	3.030.681.061	303.068.106.100	16,74
4.	Masyarakat   Public	3.480.081	348.008.100	0,02
	Subtotal	8.097.797.508	809.779.750.800	44,73
	Total Modal disetor   Total Paid-Up Capital	18.109.922.009	13.032.928.550.800	100,00

# DEWAN KOMISARIS

## The Board of Commissioners

Dewan Komisaris adalah Organ Tata Kelola yang berfungsi melakukan pengawasan secara umum dan/atau secara khusus kepada Direksi Bank. Pengangkatan dan pemberhentian anggota Dewan Komisaris dilaksanakan dalam Rapat Umum Pemegang Saham (RUPS), dan melaporkan hasil pengawasannya kepada Pemegang Saham.

### Dasar Hukum

Dasar hukum yang menjadi referensi peraturan pembentukan dan penunjukan Dewan Komisaris Bank mengacu pada beberapa ketentuan, antara lain:

1. Undang-Undang Republik Indonesia tentang Perseroan Terbatas dan Perbankan.
2. Peraturan Otoritas Jasa Keuangan (OJK) dan Surat Edaran OJK tentang Penerapan Tata Kelola Bagi Bank Umum, Peraturan OJK tentang Bank Umum.
3. Anggaran Dasar Bank.

### Piagam Dewan Komisaris

Piagam Dewan Komisaris dituangkan dalam bentuk "Pedoman dan Tata Tertib Kerja Dewan Komisaris PT Bank JTrust Indonesia Tbk" yang mengikat bagi setiap anggota Dewan Komisaris agar Dewan Komisaris dapat melaksanakan fungsi pengawasan secara efisien, efektif, transparan, independen, dan akuntabel.

Dasar penyusunan piagam Dewan Komisaris adalah:

1. Undang-Undang RI No. 40 Tahun 2007 tentang Perseroan Terbatas;
2. Peraturan OJK dan Surat Edaran OJK terkait penerapan dan organ Tata Kelola Perusahaan;
3. Anggaran Dasar PT Bank JTrust Indonesia, Tbk berikut perubahan-perubahannya;
4. Pedoman Umum Governansi Korporat Indonesia (PUG-KI) dari Komite Nasional Kebijakan Governance (KNKG); dan
5. ASEAN Corporate Governance Scorecard.

Piagam Dewan Komisaris terakhir diperbaharui pada 20 Desember 2023 dan telah diunggah ke situs web Bank. Selanjutnya Pedoman dan Tata Tertib Kerja Dewan Komisaris akan dievaluasi dan diperbaharui secara berkala dengan mengacu pada peraturan dan ketentuan perundangan yang berlaku.

The Board of Commissioners is a Governance Organ that functions to supervise in general and/or specifically to the Board of Directors of the Company. The appointment and dismissal of members of the Board of Commissioners is carried out at the General Meeting of Shareholders (GMS), and reports the results of their supervision to the Shareholders.

### Legal Basis

Legal basis which becomes the reference for setup and appointment of the Board of Commissioners of PT Bank JTrust Indonesia Tbk. refers to several regulations:

1. Laws of the Republic of Indonesia on Limited Liabilities and Banking.
2. Regulation of the Financial Services Authority (OJK) and OJK Circular Letter concerning the Implementation of Governance for Commercial Banks, OJK Regulation concerning Commercial Banks.
3. The Bank's Articles of Association.

### Board of Commissioner Charter

The BOC Charter is as "The Working Guideline and Code of Conduct of the Board of Commissioners of PT Bank JTrust Indonesia Tbk" that binds for every member of the Board of Commissioners so that the Board of Commissioners can carry out its supervisory function efficiently, effectively, transparently, independently, and with accountability.

The basis for formulation of the Board of Commissioners charter is:

1. Law No. 40 of the Republic of Indonesia on Limited Liability Companies;
2. OJK Regulations and OJK Circular Letters on the implementation and structure of Corporate Governance;
3. The Articles of Association of PT Bank JTrust Indonesia, Tbk including its amendments;
4. General Guidelines for Indonesian Corporate Governance (PUG-KI) from the National Committee for Governance Policy (KNKG); and
5. ASEAN Corporate Governance Scorecard.

The Board of Commissioners' Charter was updated on 20 December 2023 and has been uploaded to the Bank's website. Furthermore, the Board of Commissioners' Work Guidelines and Code of Conduct will be evaluated and updated periodically with reference to applicable laws and regulations.



## Mekanisme Pemilihan, Pengangkatan, Pemberhentian, dan/atau Pengunduran Diri, serta Masa Jabatan Anggota Dewan Komisaris

PT Bank JTrust Indonesia Tbk telah membuat dan menerapkan kebijakan Nominasi Calon Anggota Direksi, Dewan Komisaris dan/atau Pihak Independen (POL-CSD-03) di mana prosedur pemilihan, pengangkatan, pemberhentian, dan/atau pengunduran diri Anggota Dewan Komisaris telah dirinci. Kebijakan Nominasi disusun dengan tujuan untuk memastikan penerapan tata kelola dan manajemen risiko berjalan dengan baik. Kebijakan tersebut mengatur:

1. Prosedur Pemilihan Anggota Dewan Komisaris
  - a. Anggota Dewan Komisaris, Direksi, dan/atau Pemegang Saham dapat menyampaikan usulan kandidat anggota Dewan Komisaris kepada Bank. Pemegang saham yang dapat mengusulkan kandidat anggota Dewan Komisaris adalah 1 (satu) pemegang saham atau lebih yang mewakili 1/20 (satu per dua puluh) atau lebih dari jumlah seluruh saham dengan hak suara.
  - b. Bank juga dapat menggunakan jasa pihak ketiga yang independen dan memiliki reputasi baik dalam proses seleksi kandidat Dewan Komisaris. Pihak ketiga yang ditunjuk oleh Bank akan membantu proses identifikasi dan seleksi kandidat serta memberikan konsultasi yang diperlukan oleh Komite Nominasi dan Remunerasi.
  - c. Komite Nominasi dan Remunerasi mengkaji dan mengevaluasi calon anggota Dewan Komisaris dan/atau Pihak Independen dan merekomendasikan calon anggota Dewan Komisaris dan/atau Pihak Independen ke Dewan Komisaris untuk dapat diusulkan ke Rapat Umum Pemegang Saham.

### 2. Kriteria Calon Anggota Dewan Komisaris

Calon anggota Dewan Komisaris PT Bank JTrust Indonesia Tbk paling kurang harus memenuhi persyaratan yang meliputi integritas, kompetensi, dan reputasi keuangan yang baik, sebagaimana ditetapkan dalam Anggaran Dasar Bank, peraturan perundang-undangan yang berlaku di Indonesia dan telah lulus Penilaian Kemampuan dan Kepatutan sesuai dengan ketentuan Otoritas Jasa Keuangan dan/atau Peraturan Bank Indonesia.

## Mechanism of Selection, Appointment, Discharge, and/or Resignation, as well as Term of Office of the Member of the Board of Commissioners.

PT Bank JTrust Indonesia Tbk has formulated and implemented Nomination Policy for Candidates of Members of the Board of Directors, Board of Commissioners and/or Independent Parties (POL-CSD-03), in which the procedures for the selection, appointment, dismissal, and/or resignation of Members of the Board of Commissioners have been detailed. The Nomination Policy is formulated with the aim of ensuring the implementation of good governance and risk management. The policy stipulates:

1. Procedure for Selection of Members of the Board of Commissioners
  - a. Members of the Board of Commissioners, Directors and/or Shareholders can submit proposals for candidates of members of the Board of Commissioners to the Bank. Shareholders who can nominate candidates of members of the Board of Commissioners are 1 (one) or more shareholders that represent 1/20 (one twentieth) or more of the total number of shares with voting rights.
  - b. Banks can also use the services of independent and reputable third parties in the selection process for candidates for the Board of Commissioners. A third party appointed by the Bank will assist in the candidate identification and selection process as well as provide consultations required by the Nomination and Remuneration Committee.
  - c. The Nomination and Remuneration Committee reviews and evaluates prospective members of the Board of Commissioners and/or Independent Parties and recommends prospective members of the Board of Commissioners and/or Independent Parties to the Board of Commissioners to be proposed to the General Meeting of Shareholders.

### 2. Criteria for Candidates for Members of the Board of Commissioners

Prospective members of the Board of Commissioners of PT Bank JTrust Indonesia Tbk must at least meet the requirements which include integrity, competence and good financial reputation, as stipulated in the Bank's Articles of Association, applicable laws and regulations in Indonesia and have passed the Capability and Proper Test in accordance with provisions of the Financial Services Authority and/or Bank Indonesia Regulations.



3. Prosedur Pengangkatan dan Pemberhentian, di antaranya termasuk:
  - a. Bank melakukan pengangkatan dan pemberhentian Anggota Dewan Komisaris melalui RUPS berdasarkan usulan Dewan Komisaris dengan memperhatikan rekomendasi Komite Remunerasi dan Nominasi. Pengangkatan Anggota Dewan Komisaris hanya akan berlaku efektif setelah mendapat surat persetujuan OJK terkait lulus penilaian kemampuan dan kepatutan sesuai dengan ketentuan yang berlaku.
  - b. Calon anggota Dewan Komisaris yang belum dinyatakan efektif, tidak dapat melakukan tugas dan tanggung jawabnya sebagai anggota Dewan Komisaris serta tidak dapat membuat keputusan yang mengikat secara hukum, dan oleh karenanya belum melekat hak dan kewajibannya sebagai anggota Dewan Komisaris.
  - c. Bank melaporkan anggota Dewan Komisaris yang telah dinyatakan efektif kepada OJK Pasar Modal, OJK Pengawas Bank, dan Bursa Efek Indonesia (BEI) paling lambat 10 (sepuluh) hari kerja setelah tanggal pengangkatan efektif. Laporan tersebut disertai dengan akta RUPS, dan yang bersangkutan membuat dan menyampaikan Surat Pernyataan Anggota Dewan Komisaris kepada Lembaga Penjamin Simpanan (LPS) paling lambat 30 (tiga puluh) hari setelah efektif sesuai ketentuan yang berlaku.
  - d. Anggota Dewan Komisaris yang baru wajib mengikuti program orientasi dengan tujuan untuk memperkenalkan anggota baru kepada Bank, organisasi di dalamnya, struktur kepemimpinan, anggota Dewan Komisaris lainnya, tugas, serta tanggung jawabnya.
  - e. Pemberhentian atau penggantian anggota Dewan Komisaris wajib mengedepankan kepentingan utama dari Bank.
  - f. Pemberhentian atau penggantian anggota Dewan Komisaris yang dilakukan sebelum periode masa jabatan anggota Dewan Komisaris berakhir wajib memperhatikan hal-hal sesuai peraturan yang berlaku yang tertera pada Piagam Dewan Komisaris.
  - g. Pemberhentian atau penggantian Komisaris Independen sebelum periode masa jabatan berakhir wajib mendapatkan persetujuan OJK terlebih dahulu.
3. Appointment and Dismissal Procedures, including:
  - a. The Bank appoints and dismisses members of the Board of Commissioners through the GMS based on the recommendations of the Board of Commissioners taking into account the recommendations of the Remuneration and Nomination Committee. The appointment of members of the Board of Commissioners will only become effective after receiving a letter of OJK approval regarding passing the fit and proper test in accordance with applicable regulations.
  - b. Prospective members of the Board of Commissioners who have not been declared effective cannot carry out their duties and responsibilities as members of the Board of Commissioners and cannot make legally binding decisions, and therefore do not have their rights and obligations as members of the Board of Commissioners.
  - c. The Bank reports members of the Board of Commissioners, who have been declared effective, to OJK (Capital Market Division and Banking Supervision Division) and the Indonesia Stock Exchange (IDX) no later than 10 (ten) working days after the effective appointment date. The report must also attach the GMS deed, and effective members write and submit a Statement Letter of Members of the Board of Commissioners to the Deposit Insurance Corporation (LPS) no later than 30 (thirty) days after the effective date, in accordance with applicable regulations.
  - d. New members of the Board of Commissioners are required to take part in an orientation program with the aim of introducing new members to the Bank, its organization, leadership structure, other members of the Board of Commissioners, as well as their duties and responsibilities.
  - e. Dismissal or replacement of members of the Board of Commissioners must prioritize the Bank's main interests.
  - f. Dismissal or replacement of members of the Board of Commissioners that was carried out before the end of office term of respective members must adhere to applicable regulation laid out in the Board of Commissioners Charter.
  - g. Dismissal or replacement of an Independent Commissioner before the end of their term must obtain OJK approval.

#### 4. Pengunduran Diri

- a. Anggota Dewan Komisaris dapat mengundurkan diri dari jabatannya sebelum masa jabatannya berakhir dengan wajib menyampaikan permohonan pengunduran diri kepada Bank secara tertulis selambatnya 60 (enam puluh) hari atau 2 (dua) bulan sebelum efektif mengundurkan diri disertai dengan alasan pengunduran dirinya, dan kepada yang bersangkutan tetap dimintakan pertanggungjawaban atas pelaksanaan tugasnya yang dijalankan sejak pertanggungjawaban yang terakhir sampai dengan tanggal efektif pengunduran dirinya di dalam RUPS Tahunan terdekat.
- b. Selanjutnya Bank wajib menyelenggarakan RUPS paling lambat 90 (sembilan puluh) hari setelah diterimanya permohonan pengunduran diri dimaksud.
- c. Bank melakukan keterbukaan informasi kepada masyarakat dan melaporkan pengunduran diri anggota Dewan Komisaris kepada OJK Pasar Modal, OJK Pengawasan Perbankan, dan Bursa Efek Indonesia paling lambat 2 (dua) hari kerja setelah diterimanya permohonan pengunduran diri anggota Dewan Komisaris serta 2 (dua) hari kerja setelah diputuskan oleh RUPS.
- d. Anggota Dewan Komisaris yang terlibat kejahatan keuangan seperti manipulasi dan berbagai bentuk penggelapan dalam kegiatan jasa keuangan, tindak pidana pencucian uang, serta tindak pidana lainnya, wajib mengundurkan diri dari Dewan Komisaris.

#### 5. Masa Jabatan

- a. 1 (satu) periode masa jabatan anggota Dewan Komisaris paling lama 3 (tiga) tahun atau sampai dengan penutupan RUPS tahunan yang ke-3 (tiga).
- b. Jika calon anggota Dewan Komisaris diangkat dalam rangka menggantikan dan/atau mengisi posisi tambahan dalam Dewan Komisaris, maka periode jabatan dari anggota Dewan Komisaris yang baru akan berakhir mengikuti periode berjalan dari Dewan Komisaris lainnya.
- c. Anggota Dewan Komisaris yang telah selesai masa jabatannya dapat diangkat kembali oleh RUPS untuk periode berikutnya dengan memperhatikan ketentuan yang berlaku.
- d. Komisaris Independen yang telah menjabat selama 2 (dua) periode masa jabatan berturut-turut dapat diangkat kembali pada periode selanjutnya sebagai Komisaris Independen oleh RUPS dalam hal:

#### 4. Resignation

- a. Members of the Board of Commissioner may resign before the end of their office term by submitting a resignation letter in writing at least 60 (sixty) days or 2 (two) months before the effective date of resignation along with the reason. They will still be held accountable for their responsibilities on the implementation of their duties up to the effective date of resignation on the closest Annual GMS.
- b. Then, the Bank must hold GMS no later than 90 (ninety) days after receiving the resignation request.
- c. The Bank must disclose information to the public and report the resignation of members of the Board of Commissioners to Capital Market and Banking Supervision divisions at OJK, and the Indonesia Stock Exchange no later than 2 (two) working days after receiving the letter of the resignation from members of the Board of Commissioners and 2 (two) working days after the GMS decision.
- d. Members of the Board of Commissioners who are involved in financial crimes such as manipulation and various forms of embezzlement in financial services activities, money laundering crimes, and other criminal activities, are required to resign from the Board of Commissioners.

#### 5. Term of Office

- a. 1 (one) term of office for a member of the Board of Commissioners is a maximum of 3 (three) years or until the closing of the third annual GMS.
- b. If a prospective member of the Board of Commissioners is appointed to replace and/or fill an additional position on the Board of Commissioners, then the term of office of the new member of the Board of Commissioners will end following the current period of the other members of the Board of Commissioners.
- c. Members of the Board of Commissioners whose term of office has ended may be reappointed by the GMS for the next period by taking into account applicable provisions.
- d. Independent Commissioners who have served for 2 (two) consecutive office terms can be reappointed in the next period as Independent Commissioners by the GMS in the event that:

- Mempertimbangkan hasil penilaian kinerja;
  - Rapat anggota Dewan Komisaris menilai bahwa Komisaris Independen tetap dapat bertindak independen;
  - Mempertimbangkan hasil penilaian oleh Kepala satuan kerja Audit Intern dan Pejabat Eksekutif yang membawahkan fungsi Sumber Daya Manusia yang menyatakan bahwa Komisaris Independen tetap dapat bertindak independen; dan
  - Komisaris Independen menyatakan dalam RUPS mengenai independensi yang bersangkutan dan Pernyataan independensi Komisaris Independen diungkapkan dalam laporan tahunan Bank.
- e. Jabatan anggota Dewan Komisaris berakhir apabila:
- Meninggal dunia;
  - Masa jabatannya berakhir;
  - Diberhentikan berdasarkan keputusan RUPS;
  - Mengundurkan diri;
  - Dinyatakan pailit atau ditaruh di bawah pengampuan berdasarkan suatu keputusan pengadilan,
  - Dihukum karena melakukan tindak pidana dan/atau melakukan pelanggaran signifikan terhadap hukum dan peraturan yang berlaku; dan
  - Tidak lagi memenuhi persyaratan sebagai anggota Dewan Komisaris berdasarkan Anggaran Dasar dan peraturan perundang-undangan lainnya.
- It has considered the commissioners' performance assessment;
  - The meeting of members of the Board of Commissioners assessed that Independent Commissioners can still act independently;
  - It has considered performance assessment by the Head of Internal Audit work unit and Executive Officer in charge of Human Resources, which state that Independent Commissioner can still act independently; and
  - The Independent Commissioner states at the GMS regarding the independence concerned and the Independent Commissioner's statement of independence is disclosed in the Bank's annual report.
- e. Office Term of a member of the Board of Commissioners ends if:
- Passed away;
  - His term of office ends;
  - Dismissed based on GMS decision;
  - Resign;
  - Declared bankrupt or placed under guardianship based on a court decision,
  - Convicted of committing a criminal offense and/or committing a significant violation of applicable laws and regulations; and
  - No longer meets the requirements as a member of the Board of Commissioners based on the Articles of Association and other laws and regulations.

### Susunan, Jumlah, Komposisi Keanggotaan Dewan Komisaris tahun 2023

Bank telah memenuhi semua ketentuan yang berlaku dalam hal susunan dan komposisi Dewan Komisaris Bank, sebagaimana telah diatur di dalam Piagam Dewan Komisaris, yaitu:

1. Berdasarkan hasil keputusan RUPS Tahunan tanggal 31 Mei 2023, jumlah anggota Dewan Komisaris sebanyak 4 (empat) orang, yaitu 2 (dua) orang atau 50% dari jumlah anggota Dewan Komisaris adalah Komisaris Independen, 1 (satu) orang Komisaris, dan 1 (satu) orang Komisaris Utama.
2. 3 (tiga) orang dari 4 (empat) Anggota Dewan Komisaris Bank berdomisili di Indonesia dan 1 (satu) orang berdomisili di Jepang.
3. 2 (dua) orang atau 50% dari Anggota Dewan Komisaris Bank berkewarganegaraan Indonesia.
4. Jumlah anggota Dewan Komisaris tidak melampaui dari jumlah anggota Direksi.

### Structure, Number, Composition of the Membership of the Board of Commissioners in 2023

The Bank has complied with all applicable provisions in terms of the structure and composition of the Bank's Board of Commissioners, as stipulated in the Board of Commissioners' Charter, namely:

1. Based on the Annual GMS resolutions dated 31 May 2023, the Board of Commissioners has 4 (four) members, in which 2 (two) people or 50% of all members are Independent Commissioners, 1 (one) Commissioner, and 1 (one) President Commissioner.
2. 3 (three) out of 4 (four) members of the Board of Commissioners are based in Indonesia and 1 (one) persons are based in Japan.
3. 2 (two) person or 50% of members of the Bank's Board of Commissioners are Indonesian citizens.
4. The number of the Board of Commissioners does not exceed the number of the Board of Directors.

5. Penggantian dan/atau pengangkatan anggota Dewan Komisaris Bank telah memperhatikan rekomendasi Komite Nominasi dan Remunerasi serta memperoleh persetujuan dari RUPS dan OJK.
6. Seluruh anggota Komisaris Bank tidak saling memiliki hubungan keluarga sampai dengan derajat kedua dengan sesama anggota Dewan Komisaris dan/atau Direksi maupun Pemegang Saham Pengendali.
7. Seluruh anggota Dewan Komisaris Bank telah lulus Penilaian Kemampuan dan Kepatutan dan telah mendapat persetujuan dari Otoritas Jasa Keuangan (OJK).
8. Dari sisi keahlian, mayoritas anggota Dewan Komisaris memiliki pengalaman kerja di bidang perbankan.

Jumlah dan Komposisi Anggota Dewan Komisaris pada tahun 2023 adalah sebagai berikut:

No	Nama Name	Jabatan Position	Kewarganegaraan/ Domisili Citizenship/Domicile	Dasar Pengangkatan RUPS Legal Basis of Appointment	Tanggal Efektif Persetujuan OJK Effective Date	Periode Jabatan Term of Office
1.	Nobiru Adachi	Komisaris Utama   President Commissioner	Jepang   Japan	RUPSLB 30 Desember 2014 EGMS 30 December 2014	14 April 2015	2014 - 2017 2017 - 2020 2020 - 2023 2023 - 2026
2.	Nobuiku Chiba	Komisaris   Commissioner	Jepang/Indonesia   Japan/Indonesian	RUPSLB 20 September 2018 EGMS 20 September 2018	12 Maret 2019 12 March 2019	2019 - 2020 2020 - 2023 2023 - 2026
3.	Iwan Nataliputra	Komisaris Independen   Independent Commissioner	Indonesian/Indonesian	RUPSLB 15 Oktober 2021 EGMS 15 October 2021	29 November 2021	2021 - 2023 2023 - 2026
4.	Benny Siswanto	Komisaris Independen   Independent Commissioner	Indonesian/Indonesia	RUPSLB 15 Oktober 2021 EGMS 15 October 2021	22 Desember 2021 22 December 2021	2021 - 2023 2023 - 2026

### Komisaris Independen

Berdasarkan POJK No.17 tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum, Komisaris Independen adalah anggota Dewan Komisaris yang tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan anggota Direksi, anggota Dewan Komisaris lain dan/atau pemegang saham pengendali, atau hubungan dengan Bank yang dapat mempengaruhi kemampuan yang bersangkutan untuk bertindak independen.

Per Desember 2023, Bank memiliki 2 (dua) orang Komisaris Independen dari total 4 (empat) orang anggota Dewan Komisaris. Dengan demikian, 50% dari total anggota Dewan Komisaris adalah Komisaris Independen dan telah sesuai dengan POJK No.17 tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum dan POJK No.33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik.

The Number and Composition of Members of the Board of Directors in 2023 are as follows:

### Independent Commissioner

Based on OJK Regulation No. 17 of 2023 concerning the Implementation of Governance for Commercial Bank, Independent Commissioner is a member of the Board of Commissioners who has no financial, management, share ownership and/or family relationship with members of the Board of Directors, other members of the Board of Commissioners and/or controlling shareholder, or a relationship with the Bank that may affect the person's ability to act independently.

As of December 2023, the Bank has 2 (two) Independent Commissioners from a total 4 (four) members of the Board of Commissioners. Thus, 50% of total members of the Board of Commissioners are Independent Commissioners, which is in line with OJK Regulation No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks and OJK Regulation No.33/POJK.04/2014 concerning Directors and Board of Commissioners of Issuers or Public Companies.



Seluruh Komisaris Independen Bank telah lulus Penilaian Kemampuan dan Kepatutan dan telah memperoleh persetujuan OJK sebagai Komisaris Independen serta diangkat berdasarkan persetujuan RUPS.

All of the Bank's Independent Commissioners have passed the Fit and Proper Test and obtained approval from OJK as Independent Commissioner and appointed based on the GMS agreement.

Anggota Komisaris Independen Bank adalah sebagai berikut:

Members of the Bank's Independent Commissioners are as follow:

Keterangan Masa Jabatan Term of Office Description	Nama Name
<p>Diangkat sebagai Komisaris Independen PT Bank JTrust Indonesia Tbk berdasarkan Keputusan RUPSLB 15 Oktober 2021 dan diangkat kembali berdasarkan keputusan RUPST 31 Mei 2023 hingga RUPST tahun 2026.</p> <p><a href="#">Appointed as Independent Commissioner of PT Bank JTrust Indonesia Tbk based on the EGMS Resolution on 15 October 2021 and was reappointed based on AGMS Resolution on 31 May 2023 until the AGMS in 2026.</a></p>	Iwan Nataliputra
<p>Diangkat sebagai Komisaris Independen PT Bank JTrust Indonesia Tbk berdasarkan Keputusan RUPSLB 15 Oktober 2021 dan diangkat kembali berdasarkan keputusan RUPST 31 Mei 2023 hingga RUPST tahun 2026.</p> <p><a href="#">Appointed as Independent Commissioner of PT Bank JTrust Indonesia Tbk based on the EGMS Resolution on 15 October 2021 and was reappointed based on AGMS Resolution on 31 May 2023 until the AGMS in 2026.</a></p>	Benny Siswanto

### Kriteria Komisaris Independen

Komisaris Independen PT Bank Jtrust Indonesia Tbk adalah anggota Dewan Komisaris yang berasal dari luar Bank dan telah dipilih berdasarkan kriteria Komisaris Independen yang diatur dalam Piagam Dewan Komisaris serta definisi POJK No. 17 tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum dan POJK No. 33/POJK.04/2014 tanggal 8 Desember 2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik Pasal 21, sebagai berikut:

- Bukan merupakan orang yang bekerja atau mempunyai wewenang dan tanggung jawab untuk merencanakan, memimpin, mengendalikan, atau mengawasi kegiatan Bank tersebut dalam waktu 6 (enam) bulan terakhir, kecuali untuk pengangkatan kembali sebagai Komisaris Independen pada periode berikutnya.
- Tidak mempunyai saham baik langsung maupun tidak langsung pada Bank.
- Tidak mempunyai hubungan afiliasi dengan Bank, anggota Dewan Komisaris, anggota Direksi, atau Pemegang Saham Utama Bank.
- Tidak mempunyai hubungan usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Bank.
- Memenuhi persyaratan-persyaratan lain dari Komisaris Independen sebagaimana diatur dalam peraturan perundang-undangan yang berlaku.

### Criteria of Independent Commissioners

Independent Commissioners of PT Bank JTrust Indonesia Tbk are members of the Board of Commissioner that has no connection to the Bank and have been selected based on the criteria of Independent Commissioner, which are stipulated in the Board of Commissioners Charter, and the definition on OJK Regulation No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks and POJK No. 33/POJK.04/2014 dated 8 December 2014 on the Board of Directors and Board of Commissioners of Issuers or Public Companies Article 21, as follows:

- Not a person who is employed or has the authority and responsibility to plan, lead, control, or supervise the Bank's activities within the last 6 (six) months, except for reappointment as an Independent Commissioner in the following period.
- Has no shares, neither directly nor indirectly at the Bank.
- Has no affiliation with the Bank, member of the Board of Commissioners, member of the Board of Directors, or the Ultimate Shareholder of the Bank.
- Has no direct or indirect business relations related to the Bank's business activities.
- Meet other requirements of the Independent Commissioner as stipulated on applicable laws and regulations.

f. Komisaris Independen yang menjabat sebagai Ketua Komite, hanya dapat merangkap jabatan sebagai Ketua Komite maksimum pada 1 (satu) Komite lain.

f. Independent Commissioner that also serves as the Head of Committee, may only serve concurrently as the Head of Committee at most for 1 (one) another Committee.

### Pernyataan Independensi Komisaris Independen

Sebagai bagian dalam melakukan proses uji kemampuan dan kepatutan di Otoritas Jasa Keuangan (OJK), anggota Komisaris Independen telah membuat dan menandatangani Surat Pernyataan Independensi serta telah disampaikan kepada Otoritas Jasa Keuangan (OJK).

Seluruh anggota Komisaris Independen telah memenuhi aspek independensi sesuai ketentuan POJK No. 33/POJK.04/2014 tanggal 8 Desember 2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik.

### Statement on Independency of Independent Commissioner

As part of the Fit and Proper Test process at the Financial Services Authority (OJK), members of Independent Commissioners have prepared and signed a Statement of Independency for submission to the OJK.

All Independent Commissioners have met the independence aspects according to provision of POJK No. 33/POJK.04/2014 dated 8 December 2014 on the Board of Directors and the Board of Commissioner for Issuers or Commercial Company.

Aspek Independensi Aspect of Independence	Iwan Nataliputra	Benny Siswanto
Bukan merupakan orang yang bekerja atau mempunyai wewenang dan tanggung jawab untuk merencanakan, memimpin, mengendalikan atau mengawasi kegiatan PT Bank JTrust Indonesia Tbk dalam waktu 6 (enam) bulan terakhir, kecuali untuk pengangkatan kembali sebagai Komisaris Independen PT Bank JTrust Indonesia Tbk pada periode berikutnya.  Not a person who is employed or has the authority and responsibility to plan, lead, control or supervise the activities of Bank JTrust Indonesia within the last 6 (six) months, except for re-appointment as Independent Commissioner of PT Bank JTrust Indonesia in the following period.	√	√
Tidak mempunyai saham baik langsung maupun tidak langsung pada PT Bank JTrust Indonesia Tbk.  Has no shares, directly or indirectly, at PT Bank JTrust Indonesia.	√	√
Tidak mempunyai hubungan Afiliasi dengan PT Bank JTrust Indonesia Tbk, anggota Dewan Komisaris, Direksi atau pemegang saham utama PT Bank JTrust Indonesia Tbk.  Has no affiliation with PT Bank JTrust Indonesia, member of the Board of Commissioners, Board of Directors or major shareholder of the Company.	√	√
Tidak memiliki hubungan keuangan, hubungan kepengurusan, hubungan kepemilikan saham, hubungan keluarga dengan anggota Dewan Komisaris lainnya, Direksi dan/ atau Pemegang Saham Pengendali Bank.  Does not have financial relationship, organizational relationship, shareholder relationship, familial relationship with members of the Board of Directors, other members of the Board of commissioner, and/or Controlling Shareholders of the Bank.	√	√
Tidak mempunyai hubungan usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha PT Bank JTrust Indonesia Tbk.  Has no direct or indirect business relations that are related to the activities of PT Bank JTrust Indonesia.	√	√
Surat Pernyataan Independensi Statement Letter of Independency	√	√



## Profil Anggota Dewan Komisaris

Profil lengkap tercantum dalam Profil Dewan Komisaris/Direksi/Pejabat Eksekutif pada Laporan Tahunan 2023 ini.

## Tugas, Tanggung Jawab dan Wewenang Dewan Komisaris

Dewan Komisaris Bank melakukan tugas dan tanggung jawabnya secara independen, dengan itikad baik, penuh tanggung jawab, dan kehati-hatian. Dalam melaksanakan tugas dan tanggung jawabnya, Dewan Komisaris memastikan terselenggaranya Tata Kelola yang Baik dan kepatuhan terhadap peraturan yang berlaku dalam setiap kegiatan usaha Bank pada setiap tingkatan atau jenjang organisasi. Dewan Komisaris tunduk kepada etika kerja, peraturan perundang-undangan yang berlaku, peraturan, dan kebijakan internal Bank.

Tugas pokok Dewan Komisaris Bank JTrust Indonesia, antara lain namun tidak terbatas untuk:

1. Melakukan pengawasan strategis terhadap Direksi dalam melaksanakan tugas dan tanggung jawabnya dengan memantau, mengarahkan, dan mengevaluasi implementasi kebijakan strategis, termasuk pelaksanaan Rencana Bisnis Bank, Anggaran Perusahaan dan ketentuan-ketentuan Anggaran Dasar, serta meninjau kebijakan risiko dan kinerja perusahaan;
2. Memastikan Direksi menindaklanjuti temuan audit, rekomendasi dari Satuan Kerja Internal Audit, audit eksternal, dan hasil pengawasan otoritas perbankan serta otoritas lainnya;
3. Memastikan terselenggaranya pelaksanaan tata kelola perusahaan yang baik pada setiap kegiatan usaha Bank pada seluruh tingkatan atau jenjang organisasi;
4. Melakukan pengawasan korporasi dengan dibantu paling kurang Komite Audit, Komite Pemantau Risiko, serta Komite Remunerasi dan Nominasi untuk mendukung efektivitas pelaksanaan tugas dan tanggung jawab Dewan Komisaris;
5. Mengkaji visi dan misi Bank secara berkala;
6. Membuat rekomendasi atas perbaikan atau saran yang disampaikan oleh Komite Audit dan/atau Komite Pemantau Risiko, dan menyampaikan rekomendasi tersebut kepada Direksi;
7. Memantau, mengkaji, dan menyetujui Laporan Tahunan dan Laporan Keberlanjutan Bank serta memastikan integritasnya.

## Profile of members of the Board of Commissioners

Complete profile is listed in the Profile of Board of Commissioners/Directors/Executive Officers of this 2023 Annual Report.

## Duties and Responsibilities of the Board of Commissioners

The Bank's Board of Commissioners carries out its duties and responsibilities independently, in good faith, and with full responsibility and prudence. In carrying out its duties and responsibilities, the Board of Commissioners ensures the implementation of Good Governance and compliance with applicable regulations in each of the Bank's business activities at every level of the organization. The Board of Commissioners complies with work ethics, applicable laws and regulations, regulations and the Bank's internal policies.

The main duties of the Board of Commissioners are stated below, but not limited to:

1. Carry out strategic supervision of the Board of Directors in executing their duties and responsibilities by monitoring, directing, and evaluating the implementation of strategic policies, including the implementation of business plans, the Company's Articles of Association and its provisions, as well as reviewing the company's risk and performance policies;
2. Ensure the Board of Directors follow up the audit findings and recommendation from Internal Audit Work Unit, external audit, and supervisory results from banking authority and other authorities;
3. Ensure the implementation of good corporate governance in each of the Bank's business activities at all levels of the organization;
4. Carry out corporate supervision with the help from the Audit Committee, Risk Oversight Committee and Remuneration and Nomination Committee, in order to support the Board of Commissioners effectiveness in carrying out its duties and responsibilities;
5. Review the Bank's vision and mission on a regular basis;
6. Make recommendations on improvements or suggestions submitted by the Audit Committee and/or Risk Oversight Committee, and submit these recommendations to the Board of Directors;
7. Monitor, review, and approve the Annual Report and the Sustainability Report, and ensure their integrity.



Dewan Komisaris Bank JTrust Indonesia memiliki kewenangan, antara lain untuk:

1. Mengetahui segala kebijakan dan tindakan yang telah serta akan dijalankan oleh Direksi, mencakup namun tidak terbatas pada segala persoalan yang menyangkut pengelolaan Bank;
2. Memberhentikan sementara anggota Direksi dengan menyebutkan alasannya melalui rapat Dewan Komisaris;
3. Melakukan tindakan pengurusan Bank dalam keadaan tertentu untuk jangka waktu tertentu;
4. Berkomunikasi secara langsung dengan karyawan, Direksi dan pihak-pihak lain;
5. Melibatkan pihak independen di luar anggota Dewan Komisaris untuk membantu pelaksanaan tugasnya.

Dewan Komisaris dapat melaksanakan kewenangan lainnya sepanjang tidak bertentangan dengan peraturan perundang-undangan yang berlaku, Anggaran Dasar dan/atau Keputusan RUPS.

#### **Perbuatan-Perbuatan Direksi yang Perlu Mendapat Persetujuan dari Dewan Komisaris**

Dalam hal belum dimasukkan ke dalam Rencana Bisnis Bank, maka Direksi wajib mendapatkan persetujuan dari Dewan Komisaris. Perbuatan-perbuatan tersebut adalah:

1. Pembukaan atau penutupan kantor cabang/perwakilan, di dalam dan di luar wilayah Republik Indonesia;
2. Untuk memberlakukan rencana tahunan dan anggaran biaya tahunan;
3. Meminjam uang yang melampaui jumlah yang sewaktu-waktu ditetapkan oleh Rapat Dewan Komisaris;
4. Mengeluarkan obligasi atau instrumen hutang (debt instrument) lain, baik melalui Pasar Modal atau tidak;
5. Mengeluarkan jaminan atau letter of credit untuk suatu jumlah yang melampaui jumlah yang sewaktu-waktu ditetapkan oleh Rapat Dewan Komisaris;
6. Penyertaan dalam suatu usaha atau perusahaan atau mendirikan perusahaan baru yang tidak dalam rangka penyelamatan piutang, dengan memperhatikan peraturan perundang-undangan yang terkait;
7. Menunjuk arbiter atau menunjuk advokat, penasehat hukum atau pihak lain untuk mewakili Bank dalam penyelesaian suatu perselisihan atau perkara yang biayanya melampaui jumlah yang sewaktu waktu ditetapkan oleh Rapat Dewan Komisaris;
8. Melepaskan atau menjual barang tidak bergerak milik Bank yang melebihi jumlah tertentu yang ditetapkan oleh Rapat Dewan Komisaris;

The Board of Commissioners has authorities, among others to:

1. Know all policies and activities that have been carried out by the Board of Directors, including but not limited to all matters related to the Bank's management;
2. Temporarily dismiss members of the Board of Directors by stating the reasons after holding the Board of Commissioners' meeting;
3. Carry out the Bank's management in certain circumstances for a certain period of time;
4. Communicate directly with employees, the Board of Directors, and other parties;
5. Involve independent parties outside the Board of Commissioner to assist the implementation of their duties.

The Board of Commissioners may exercise other authorities as long as they do not conflict with the prevailing laws and regulations, the Articles of Association and/or the GMS Resolutions.

#### **Directors' Actions that Require Approval from the Board of Commissioners**

If it has not been included in the Bank's Business Plan, the Board of Directors must obtain approval from the Board of Commissioners. These actions are:

1. Open or closure of branch/representative offices, whether it is inside or outside the territory of the Republic of Indonesia;
2. Enforce the annual plan and annual cost budget;
3. Borrow money that exceeds the amount determined at any time by the Board of Commissioners Meeting;
4. Issue bonds or other debt instruments, whether through the Capital Market or not;
5. Issue a guarantee or letter of credit for an amount that exceeds the amount determined at any time by the Board of Commissioners Meeting;
6. Invest in a business or company or establish a new company that is not for the purpose of saving receivables, by taking into account the relevant laws and regulations;
7. Appoint an arbitrator or appoint an advocate, legal advisor or other party to represent the Bank in resolving a dispute or case whose costs exceed the amount determined at any time by the Board of Commissioners Meeting;
8. Release or sell immovable property that belongs to the Bank that exceeds a certain amount determined by the Board of Commissioners Meeting;

9. Melepaskan sebagian atau seluruhnya penyertaan Bank dalam Perusahaan atau badan lain; dan
10. Perbuatan untuk tidak menagih lagi, mengalihkan atau melepaskan hak untuk menagih atas piutang pokok macet yang telah dihapus bukukan.

Dewan Komisaris mempertanggungjawabkan pelaksanaan tugasnya kepada pemegang saham melalui RUPS di mana Dewan Komisaris bertanggung jawab secara tanggung renteng atas kerugian Bank yang disebabkan oleh kesalahan atau kelalaian anggota Dewan Komisaris dalam menjalankan tugasnya.

### Etika Kerja

- a. Dewan Komisaris bersama Direksi wajib menyusun kode etik yang berlaku bagi seluruh anggota Direksi dan anggota Dewan Komisaris, karyawan/pegawai serta pendukung organ yang dimiliki oleh Bank yang bekerja pada Bank. Kode etik ini dimuat secara lengkap dalam website Bank.
- b. Dewan Komisaris wajib mematuhi kode etik yang berlaku di Bank, menjalankan tugasnya dengan itikad baik, penuh tanggung jawab dan kehati-hatian dengan selalu mengindahkan peraturan perundang-undangan yang berlaku, yang diantaranya terkait dengan pelaksanaan Good Corporate Governance dan Anggaran Dasar Bank.
- c. Dewan Komisaris wajib menegakkan standar integritas tertinggi dan menghindari kondisi benturan kepentingan antara Bank dan Dewan Komisaris serta para pihak terkait.
- d. Anggota Dewan Komisaris dilarang mengambil keuntungan dari PT Bank JTrust Indonesia Tbk untuk kepentingan pribadi, keluarga dan/atau pihak-pihak lain yang dapat mencederai reputasi atau mengurangi keuntungan PT Bank JTrust Indonesia Tbk.
- e. Anggota Dewan Komisaris dilarang mengambil dan/atau menerima keuntungan pribadi dari PT Bank JTrust Indonesia Tbk selain remunerasi dan fasilitas-fasilitas lain yang ditetapkan dalam Rapat Umum Pemegang Saham.
- f. Anggota Dewan Komisaris dilarang secara langsung atau tidak langsung membuat pernyataan tidak benar mengenai fakta material atau tidak mengungkapkan fakta material sehingga pernyataan yang dibuat tidak menyesatkan mengenai keadaan PT Bank JTrust Indonesia Tbk pada saat pernyataan dibuat.
- g. Anggota Dewan Komisaris dilarang memberikan dan/atau menawarkan atau menerima hadiah dalam bentuk apapun dari pihak lain, secara langsung maupun tidak langsung, dengan tujuan untuk memberi pengaruh atau dianggap mempengaruhi keputusan bisnis atau hubungan secara timbal balik.

9. Release part or all of the Bank's participation in a Company or other entity; and
10. Decisions to no longer collect, transfer or relinquish the rights to collect bad debts that have been written off.

The Board of Commissioners is accountable for the implementation of its duties to shareholders through the GMS where the Board of Commissioners is jointly responsible for the Bank's losses caused by errors or negligence of members of the Board of Commissioners in carrying out their duties.

### Work Ethics

- a. The Board of Commissioners together with the Board of Directors must formulate a code of ethics that applies to all members of the Board of Directors, members of the Board Commissioners, employees as well as supporting organs owned by the Bank and work for the Bank. The code of ethics is stipulated completely in the Bank's website.
- b. The Board of Commissioners must comply with the Bank's code of ethics, carry out their duties in good faith, responsibly and prudently by always taking into account the prevailing laws, among others laws that are related to the implementation of Good Corporate Governance and the Bank's Article of Associations.
- c. The Board of Commissioners is obliged to uphold the highest standard of integrity and avoid conflict of interest between the Bank and the Board of Commissioners as well as the related parties.
- d. Members of the Board of Commissioners are prohibited from taking advantage from PT Bank JTrust Indonesia Tbk for their own interests, family and/or other parties that can harm reputation or reduce profits of PT Bank JTrust Indonesia Tbk.
- e. Members of the Board of Commissioners must not take and/or receive any personal benefits from PT Bank JTrust Indonesia Tbk other than remuneration and other facilities and determined in the General Meeting for Shareholders.
- f. Members of the Board of Commissioners must not directly or indirectly make a false statement on material facts or not expose material facts hence statement made is not falsely interpreted on the condition of PT Bank JTrust Indonesia Tbk when the statement is made.
- g. Members of the Board of Commissioners are prohibited from giving and/or offering or accepting gifts in any form from other parties, directly or indirectly, with the aim of influencing or being deemed as influencing business decisions or reciprocal relationships.

- h. Dewan Komisaris dilarang terlibat dalam proses pengambilan keputusan menyangkut kegiatan operasional Bank, kecuali dalam hal:
  - i. Persetujuan terhadap penyediaan dana kepada pihak-pihak yang terkait sebagaimana diatur dalam ketentuan Otoritas Jasa Keuangan mengenai batas maksimum pemberian kredit dan penyediaan dana besar bagi bank umum;
  - ii. Keputusan-keputusan lain yang diterapkan dalam Anggaran Dasar atau peraturan perundangan yang berlaku. Pengambilan keputusan oleh Dewan Komisaris sebagaimana disebutkan dalam di atas merupakan bagian dari tugas pengawasan oleh Dewan Komisaris sehingga tidak meniadakan tanggung jawab Direksi atas pelaksanaan pengurusan Bank.
  - iii. Mencakup namun tidak terbatas pada hal-hal lainnya sepanjang tidak bertentangan dengan peraturan perundang-undangan yang berlaku terkait Dewan Komisaris Bank Umum dan Perusahaan Publik, Anggaran Dasar dan/atau Keputusan RUPS.
- h. The Board of Commissioners must not involve in decision making process that relates to the Bank's operational activities, except in the case of:
  - i. Approval of fund provision to related parties as regulated in the OJK provisions concerning the legal lending limit and provision of large funds for commercial banks;
  - ii. Other decisions that are implemented in the Articles of Association or prevailing regulations. Decisions made by the Board of Commissioners as mentioned above are part of the supervisory duty of the Board of Commissioners hence not eliminating the responsibility of the Board of Directors on the implementation of the Bank's management.
  - iii. Including but not limited to other matters as long as not contradicting with the prevailing laws and regulations concerning the Board of Commissioners for Commercial Bank and Public Entities, Article of Association and/or Decisions of GMS.

#### Tugas dan Tanggung Jawab Komisaris Utama

Komisaris Utama J Trust Bank mengemban tugas dan tanggung jawab tambahan selain sebagaimana yang telah dijelaskan sebelumnya, sebagai berikut:

1. Memimpin Dewan Komisaris dalam menjalankan tugas-tugas pengawasan dan menyusun pembagian tugas antar anggota Dewan Komisaris;
2. Memfasilitasi komunikasi antara Dewan Komisaris dan Direksi;
3. Memimpin atau memainkan peran kunci dalam perencanaan suksesi Direktur Utama dan memimpin proses evaluasi Dewan Komisaris;
4. Memimpin RUPS. Jika Komisaris Utama berhalangan hadir atau terkendala Bahasa (Indonesia), maka Komisaris Utama memberikan Kuasa kepada salah satu Anggota Dewan Komisaris yang hadir untuk memimpin rapat;
5. Memimpin rapat Dewan Komisaris.

#### Duties and Responsibilities of the President Commissioner

President Commissioner of J Trust Bank has additional duties and responsibilities other than the ones mentioned previously. The duties and responsibilities are as follows:

1. Lead the Board of Commissioner in carrying out their supervision duty and arrange the division of tasks between members of the Board of Commissioners;
2. Facilitate communication between the Board of Commissioner and the Board of Directors;
3. Lead or play a key role in succession planning of President Director and lead the evaluation process of the Board of Commissioners;
4. Chair the Board of Commissioner meeting. If the President Commissioner is unable to attend or has language barrier (Indonesia), then the President Commissioner grants power of attorney to one of the Board members who is present to chair the meeting;
5. Chair the Board of Commissioners' meetings.



## Tugas dan Tanggung Jawab Komisaris Independen

- Bertindak untuk kepentingan terbaik Bank;
- Memberikan masukan terkait Transaksi Afiliasi serta memantau benturan kepentingan antara korporasi dengan anggota Direksi dan Dewan Komisaris atau pemegang saham pengendali; Memastikan transaksi tersebut dilakukan dengan memenuhi prinsip transaksi yang wajar (*arm's length principle*) dan tidak merugikan Bank;
- Memperhatikan secara independen pandangan pemegang saham minoritas dan pemangku kepentingan lainnya; dan
- Mendorong dialog antara manajemen, pemegang saham, dan pemangku kepentingan lainnya.

## Pembidangan Tugas Anggota Dewan Komisaris dan Rangkap Jabatan di Komite

Beberapa anggota Dewan Komisaris juga merangkap jabatan sesuai kompetensi dan bidangnya masing-masing, sebagai Ketua dan/atau anggota Komite-Komite yang dibentuk untuk membantu pelaksanaan tugas dan tanggung jawab Dewan Komisaris.

## Roles and Responsibilities of Independent Commissioners

- Act in accordance to the Bank's best interests;
- Provide inputs regarding Affiliate Transactions and monitor conflicts of interest between the corporation and members of the Board of Directors, the Board of Commissioners, or controlling shareholders; Ensure the transactions are carried out in accordance with the arm's length principle and do not harm the Bank;
- Independently pay attention to the views of minority shareholders and other stakeholders; and
- Encourage dialogues between management, shareholders and other stakeholders.

## Division of Duties of Members of the Board of Commissioners and Concurrent Positions in Committees

Several members of the Board of Commissioners also hold concurrent positions according to their respective competencies and fields, as Chairs and/or members of Committees that are created to assist in carrying out the duties and responsibilities of the Board of Commissioners.

Komite Committee	Keanggotaan Komite oleh Anggota Dewan Komisaris Committee Membership by Members of the Board of Commissioners
<b>Komite Audit</b> Audit Committee	<p>Berdasarkan Surat Keputusan Direksi tanggal 21 Juni 2023, struktur dan keanggotaan Komite Audit sebagai berikut:</p> <ol style="list-style-type: none"> <li>Benny Siswanto (Komisaris Independen) sebagai Ketua</li> <li>Richard S. Dompas (Pihak Independen) sebagai Sekretaris merangkap Anggota</li> <li>I Gde Yadnya Kusuma (Pihak Independen) sebagai Anggota</li> </ol> <p>Based on the Decree of the Board of Directors on 21 June 2023 the structure and membership of the Risk Oversight Committee are:</p> <ol style="list-style-type: none"> <li>Benny Siswanto (Independent Commissioner) as Chairman</li> <li>Richard S. Dompas (Independent Party) as Secretary and Member</li> <li>I Gde Yadnya Kusuma (Independent Party) as Member</li> </ol>
<b>Komite Pemantau Risiko</b> Risk Oversight Committee	<p>Berdasarkan Surat Keputusan Direksi tanggal 15 Februari 2023, struktur dan keanggotaan Komite Pemantau Risiko sebagai berikut:</p> <ol style="list-style-type: none"> <li>Iwan Nataliputra (Komisaris Independen) sebagai Ketua</li> <li>Benny Siswanto (Komisaris Independen) sebagai Anggota</li> <li>I Gde Yadnya Kusuma (Pihak Independen) sebagai Sekretaris merangkap Anggota.</li> <li>Bambang Setyoko (Pihak Independen) sebagai Anggota</li> </ol> <p>Based on the Decree of the Board of Directors on 15 February 2023, the structure and membership of the Risk Oversight Committee are:</p> <ol style="list-style-type: none"> <li>Iwan Nataliputra (Independent Commissioner) as Chairman</li> <li>Benny Siswanto (Independent Commissioner) as Member</li> <li>I Gde Yadnya Kusuma (Independent Party) as Secretary and Member</li> <li>Bambang Setyoko (Independent Party) as Member</li> </ol>

Komite Committee	Keanggotaan Komite oleh Anggota Dewan Komisaris Committee Membership by Members of the Board of Commissioners
<b>Komite Nominasi dan Remunerasi</b> <b>Nomination and Remuneration Committee</b>	<p>Berdasarkan Surat Keputusan Direksi tanggal 30 September 2022, struktur dan keanggotaan Komite Nominasi dan Remunerasi diubah menjadi sebagai berikut:</p> <ol style="list-style-type: none"> <li>1. Benny Siswanto (Komisaris Independen) sebagai Ketua merangkap Anggota</li> <li>2. Iwan Nataliputra (Komisaris Independen) sebagai Anggota</li> <li>3. Nobuiku Chiba (Komisaris) sebagai Anggota</li> <li>4. Ong Pey Fang (EVP HC &amp; Corporate Secretary) sebagai Sekretaris merangkap Anggota</li> </ol> <p>Based on the Decree of the Board of Directors on 30 September 2022, the structure and membership of the Nominantion and Remuneration Committee are:</p> <ol style="list-style-type: none"> <li>1. Benny Siswanto (Independent Commissioner) as Chairman and Member</li> <li>2. Iwan Nataliputra (Independent Commissioner) as Member</li> <li>3. Nobuiku Chiba (Commissioner) as Member</li> <li>4. Ong Pey Fang (EVP HC &amp; Corporate Secretary) as Secretary and Member</li> </ol>

### Independensi Dewan Komisaris

Dalam menjalankan tugas dan tanggung jawabnya di PT Bank JTrust Indonesia Tbk, anggota Dewan Komisaris menjunjung tinggi prinsip independensi, mengutamakan kepentingan Bank di atas kepentingan pribadi dan memastikan tidak dapat dipengaruhi oleh pihak manapun. Komitmen ini selaras dengan yang tercantum pada piagam Dewan Komisaris Bank sebagai berikut:

1. Dewan Komisaris melakukan tugas dan tanggung jawabnya secara independen dengan itikad baik, penuh tanggung jawab dan kehati-hatian. Pelaksanaan tugas harus dilakukan secara objektif dan bebas dari tekanan dan kepentingan pihak manapun.
2. Dewan Komisaris wajib menegakkan standar integritas tertinggi dan menghindari kondisi benturan kepentingan antara Bank dan Dewan Komisaris serta para pihak terkait.
3. Anggota Dewan Komisaris dilarang mengambil keuntungan dari Bank untuk kepentingan pribadi, keluarga dan/atau pihak-pihak lain yang dapat mencederai atau mengurangi keuntungan dan reputasi Bank.
4. Anggota Dewan Komisaris dilarang mengambil dan/atau menerima keuntungan pribadi dari Bank selain remunerasi dan fasilitas-fasilitas lain yang ditetapkan dalam RUPS.
5. Anggota Dewan Komisaris dilarang secara langsung atau tidak langsung membuat pernyataan tidak benar mengenai fakta material atau tidak mengungkapkan fakta material sehingga pernyataan yang dibuat tidak menyesatkan mengenai keadaan Bank pada saat pernyataan dibuat.

### Independency of the Board of Commissioners

In carrying out their duties and responsibilities, members of the Board of Commissioners uphold the independence principle, prioritize the Bank's interest above their own and make sure that it cannot be influenced by any parties. This commitment is in line with principles stipulated in the Charter of Board of Commissioners of the Bank, as follow:

1. The Board of Commissioners carry out their duties and responsibilities independently with good faith responsibly and prudently. Implementation of their duties must be carried out objectively and free from pressures and interests of any parties.
2. The Board of Commissioners shall uphold the highest standard of integrity and avoid any conflict of interest between the Bank and the Board of Commissioner as well as any related parties.
3. Members of the Board of Commissioners shall not take advantage of the Bank for their own interest, family and/or any other parties that might harm the Bank's reputation or reduce profit.
4. Members of the Board of Commissioners shall not take and/or accept their own personal interest from the Bank except for remuneration and other facilities determined in the GMS.
5. Members of the Board of Commissioners shall not directly or indirectly make a false statement on material facts or not expose material facts so that the statement made is not falsely interpreted on the Bank's condition when the statement is made.

## Kebijakan Rangkap Jabatan Dewan Komisaris

Piagam Dewan Komisaris Bank J Trust Indonesia telah mengatur ketentuan mengenai rangkap jabatan sesuai dengan POJK No. 17 tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum, yang menyatakan bahwa:

1. Anggota Dewan Komisaris dilarang melakukan rangkap jabatan sebagai anggota Direksi, anggota Dewan Komisaris, anggota dewan pengawas syariah atau Pejabat Eksekutif:
  - a. pada lembaga keuangan atau perusahaan keuangan, baik bank maupun bukan bank;
  - b. pada lebih dari 1 (satu) lembaga bukan keuangan atau perusahaan bukan keuangan, baik yang berkedudukan di dalam maupun di luar negeri;
  - c. pada bidang tugas fungsional bank dan/atau lembaga keuangan bukan bank baik yang berkedudukan di dalam maupun di luar negeri;
  - d. Pada jabatan lain yang dapat menimbulkan benturan kepentingan dalam pelaksanaan tugas sebagai anggota Dewan Komisaris.
2. Tidak termasuk rangkap jabatan sebagaimana dimaksud pada ayat (1) dalam hal:
  - a. Anggota Dewan Komisaris menjabat sebagai anggota Direksi, anggota Dewan Komisaris atau Pejabat Eksekutif yang melaksanakan fungsi pengawasan pada 1 (satu) perusahaan anak bukan bank yang dikendalikan oleh Bank;
  - b. Komisaris Non Independen menjalankan tugas fungsional dari pemegang saham Bank yang berbentuk badan hukum pada kelompok usaha Bank; dan/atau
  - c. Anggota Dewan Komisaris menduduki jabatan pada organisasi atau lembaga nirlaba.
3. Tugas dalam jabatan dan fungsi sebagaimana dimaksud pada ayat (2) dapat dilaksanakan sepanjang yang bersangkutan tidak mengabaikan pelaksanaan tugas dan tanggung jawab sebagai anggota Dewan Komisaris Bank.
4. Komisaris Independen dilarang merangkap jabatan sebagai pejabat publik.

## Policy on Concurrent Position of the Board of Commissioners

The Board of Commissioners Charter has stipulated provisions regarding concurrent positions in accordance with OJK Regulation No. 17 of 2023 concerning the Implementation of Governance for Commercial Bank, which states that:

1. Members of the Board of Commissioners must not hold concurrent positions as member of the Board of Directors, member of the Board of Commissioners, member of the Sharia Supervisory Board, or Executive Officer:
  - a. in financial institutions or companies, both bank or non-bank;
  - b. on more than 1 (one) non-financial institutions or non-financial entities, whether it is based domestically or overseas;
  - c. on the functional duties of bank and/or non-bank financial institutions, whether it is based domestically or overseas;
  - d. in other positions that can cause conflicts of interest in carrying out their duties as members of the Board of Commissioner.
2. Not considered concurrent positions as mentioned in the article (1) in terms if:
  - a. Members of the Board of Commissioners serve as the member of the Board of Commissioners of Executive Officials that carry out the supervision function in 1 (one) non-bank subsidiary controlled by the Bank;
  - b. Non-Independent Commissioners carry out functional duties from the Bank's shareholders as legal entities in the Bank's business group; and/or
  - c. Members of the Board of Commissioners serve a position in a non-profit organization.
3. Duties in position and function as stated in the Article (2) shall be carried out as far as the related party is not neglecting the implementation of their duties and responsibilities as the member of the Board of Commissioners of the Bank.
4. Independent Commissioners are prohibited from holding concurrent positions as public officials.

Rangkap jabatan oleh anggota Dewan Komisaris PT Bank JTrust Indonesia telah sesuai dengan POJK No.17 tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum, di mana Komisaris Non Independen melakukan rangkap jabatan untuk menjalankan tugas fungsional dari Pemegang Saham Bank yang berbentuk badan hukum pada kelompok usaha Bank. Pada periode tahun 2023, rangkap jabatan anggota Dewan Komisaris sebagai berikut:

No	Nama Name	Jabatan Position	Jabatan Lain Other Position
1.	Nobiru Adachi	Komisaris Utama   President Commissioner	<ul style="list-style-type: none"> <li>• Direktur Pelaksana Corporate Strategy Group and Southeast Asia Business di J Trust Co., Ltd.</li> <li>• Direktur J Trust Asia, Pte. Ltd</li> <li>• Managing Director of Corporate Strategy Group and Southeast Asia Business of J Trust Co., Ltd.</li> <li>• Director of J Trust Asia Pte. Ltd</li> </ul>
2.	Nobuiku Chiba	Komisaris   Commissioner	<ul style="list-style-type: none"> <li>• Direktur Representatif, Wakil Presiden Eksekutif di J Trust Co., Ltd.</li> <li>• Direktur J Trust Asia Pte. Ltd.</li> <li>• Komisaris PT J Trust Investment Indonesia.</li> <li>• Representative Director, Executive Vice President of J Trust Co., Ltd.</li> <li>• Director of J Trust Asia Pte. Ltd.</li> <li>• Commissioner of PT J Trust Investment Indonesia.</li> </ul>
3.	Iwan Nataliputra	Komisaris Independen   Independent Commissioner	<ul style="list-style-type: none"> <li>• Ketua Komite Pemantau Risiko PT Bank JTrust Indonesia Tbk</li> <li>• Anggota Komite Remunerasi dan Nominasi PT Bank JTrust Indonesia Tbk</li> <li>• Chairman of the Risk Oversight Committee of PT Bank JTrust Indonesia Tbk</li> <li>• Member of the Remuneration and Nomination Committee of PT Bank JTrust Indonesia Tbk</li> </ul>
4.	Benny Siswanto	Komisaris Independen   Independent Commissioner	<ul style="list-style-type: none"> <li>• Ketua Komite Audit PT Bank JTrust Indonesia Tbk</li> <li>• Ketua Komite Remunerasi dan Nominasi PT Bank JTrust Indonesia Tbk</li> <li>• Anggota Komite Pemantau Risiko PT Bank JTrust Indonesia Tbk</li> <li>• Chairman of the Audit Committee of PT Bank JTrust Indonesia Tbk</li> <li>• Chairman of the Remuneration and Nomination Committee of PT Bank JTrust Indonesia Tbk</li> <li>• Member of the Risk Oversight Committee of PT Bank JTrust Indonesia Tbk</li> </ul>

Concurrent positions by members of the Board of Commissioners of PT Bank JTrust Indonesia have complied with OJK Regulation No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks, in which Non-Independent Commissioner has concurrent positions to carry out functional duties from the Bank's institutional shareholders, who are also part of the Bank's business group. In 2023, concurrent positions of members of the Board of Commissioners were:

#### Pembelian/Penjualan Saham Dewan Komisaris

Selama tahun 2023, tidak ada transaksi pembelian dan/atau penjualan saham J Trust Bank yang dilakukan oleh Dewan Komisaris J Trust Bank. Per 31 Desember 2023, seluruh anggota Dewan Komisaris tidak memiliki saham Bank.

#### Share Purchase/Sale by the Board of Commissioners

In 2023, there were no purchase and/or sale transactions of J Trust Bank shares carried out by the Board of Commissioners. As of 31 December 2023, all members of the Board of Commissioners do not own Bank shares.



## Hubungan Afiliasi Dewan Komisaris

Di tahun 2023, hubungan keuangan dan hubungan keluarga anggota Dewan Komisaris dengan anggota Dewan Komisaris Lainnya, Direksi dan/atau Pemegang Saham Pengendali Bank adalah sebagai berikut:

## The Board of Commissioners' Affiliation

In 2023, financial and family relations of members of the Board of Commissioners with other members of the Board of Commissioners, Directors, and/or Controlling Shareholder of the Bank can be seen from the following table:

Nama Name	Jabatan Position	Hubungan Keluarga dengan Family Relations with						Hubungan Keuangan dengan Finance Relations with					
		Dewan Komisaris The Board of Commissioners		Direksi Directors		Pemegang Saham Pengendali Controlling Shareholders		Dewan Komisaris The Board of Commissioners		Direksi Directors		Pemegang Saham Pengendali 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
Nobiru Adachi	Komisaris Utama President Commissioner	-	√	-	√	-	√	-	√	-	√	√	-
Nobuiku Chiba	Komisaris Commissioner	-	√	-	√	-	√	-	√	-	√	√	-
Iwan Nataliputra	Komisaris Independen Independent Commissioner	-	√	-	√	-	√	-	√	-	√	-	√
Benny Siswanto	Komisaris Independen Independent Commissioner	-	√	-	√	-	√	-	√	-	√	-	√

## Benturan Kepentingan Dewan Komisaris

Sepanjang tahun 2023, Bank memastikan bahwa seluruh anggota Dewan Komisaris tidak memiliki benturan kepentingan maupun potensi benturan kepentingan terhadap Bank. Seluruh anggota Dewan Komisaris memiliki komitmen untuk menghindari terjadinya potensi benturan kepentingan atau selalu menempatkan diri untuk tidak berada dalam potensi terjadinya benturan kepentingan dalam situasi apapun sebagaimana tercantum dalam Piagam Dewan Komisaris.

Dalam hal terjadi benturan kepentingan, anggota Dewan Komisaris dilarang mengambil tindakan yang dapat merugikan atau mengurangi keuntungan Bank dan wajib mengungkapkan potensi benturan kepentingan dimaksud dalam setiap keputusan. Prosedur yang harus dilalui oleh anggota Dewan Komisaris apabila terjadi benturan kepentingan sebagai berikut:

1. Wajib menghindari kondisi benturan kepentingan antara Bank dan Dewan Komisaris serta para pihak terkait serta mengungkapkan setiap keadaan yang menciptakan kemungkinan terjadinya benturan kepentingan.
2. Memerlukan persetujuan RUPS untuk menjalankan transaksi yang memuat benturan kepentingan antara kepentingan ekonomis pribadi anggota Dewan Komisaris dengan kepentingan ekonomis Bank, dimana RUPS dipimpin oleh anggota Dewan Komisaris yang tidak mempunyai benturan kepentingan atau pihak lain sesuai dengan peraturan perundang-undangan yang berlaku.

## Conflict of Interest of the Board of Commissioners

Throughout 2023, the Bank ensures that all members of the Board of Commissioners do not own conflicts of interest and potential conflicts of interest toward the Bank. All members of the Board of Commissioners have committed to avoiding the potential conflict of interest or always placing themselves not to be in the position of potential conflict of interest in any situation, as stipulated in the Board of Commissioners Charter.

If conflicts of interest occur, members of the Board of Commissioners must not take any actions that can be harmful for the Bank or reduce the Bank's profit. They are obliged to disclose the potential conflict of interest in every decision. Procedures that must be carried out by members of the Board of Commissioners should there will be a conflict of interest are as follows:

1. Must avoid conflict of interest between the Bank and the Board of Commissioners as well as related parties and disclose every condition that may create conflict of interest.
2. Require approval from the GMS to carry out transactions that stipulate conflict of interest between personal economic interest of members of the Board of the Commissioners with the Bank's economic interest, where the GMS is led by member of the Board of Commissioners that does not have conflict of interest or other parties according to the applicable laws and regulations.



## Kebijakan Pemberian Pinjaman Bagi Dewan Komisaris

Sebagaimana tertuang dalam Kebijakan Transaksi Afiliasi dan Transaksi Benturan Kepentingan Bank, Bank dilarang memberikan Penyediaan Dana kepada Komisaris Independen dan keluarganya serta pihak lain yang terafiliasi. Sedangkan untuk Komisaris Non Independen beserta keluarga dan pihak lain yang terafiliasi dengannya dapat diberikan pinjaman dengan kebijakan harga dan syarat normal, sebagaimana dilakukan dengan pihak yang tidak berelasi dengan Bank.

## Ketentuan dan Pelaksanaan Rapat Dewan Komisaris

### A. Ketentuan Rapat Dewan Komisaris

1. Dewan Komisaris wajib mengadakan rapat paling kurang 1 (satu) kali dalam 2 (dua) bulan antara lain dengan cara penggunaan teknologi telekonferensi.
2. Dewan Komisaris wajib mengadakan rapat bersama Direksi secara berkala paling kurang 1 (satu) kali dalam 4 (empat) bulan.
3. Dewan Komisaris wajib menyelenggarakan minimal 2 (dua) kali rapat Dewan Komisaris dalam setahun yang dihadiri oleh semua anggota secara fisik.
4. Rapat Dewan Komisaris dapat diselenggarakan apabila dihadiri paling sedikit 75% (tujuh puluh lima persen) anggota Dewan Komisaris.
5. Anggota Dewan Komisaris wajib menghadiri rapat Dewan Komisaris sekurang-kurangnya 75% (tujuh puluh lima persen) dari total rapat Dewan Komisaris dalam setahun.
6. Dewan Komisaris harus menjadwalkan rapat-rapat tahun berikutnya sebelum berakhirnya tahun buku.
7. Pada rapat-rapat yang telah dijadwalkan sebagaimana dimaksud di atas, undangan rapat dan bahan wajib disampaikan kepada peserta paling lambat 5 (lima) hari sebelum rapat diselenggarakan. Dalam hal rapat tidak dijadwalkan, bahan rapat disampaikan kepada peserta rapat paling lambat sebelum rapat diselenggarakan.
8. Rapat Dewan Komisaris dipimpin oleh Komisaris Utama. Jika Komisaris Utama tidak hadir, maka Komisaris Utama memberikan Kuasa kepada salah satu Anggota Dewan Komisaris yang hadir untuk memimpin rapat.

## Loan Provision Policy for the Board of Commissioners

As stated in the Bank's Affiliate Transaction and Conflict of Interest Transaction Policy, Banks are prohibited from Providing Funds to Independent Commissioners, their families and their affiliated parties. On the other hand, Non-Independent Commissioners, their families and their affiliated parties can secure loans based on arm's-length principle (normal price and normal conditions), as required for parties who are not related to the Bank.

## Provisions and Implementation of the Board of Commissioners Meeting

### A. Provisions of the Board of Commissioners Meeting

1. The Board of Commissioners must hold meetings at least 1 (once) in 2 (two) months, including via teleconference.
2. The Board of Commissioners must hold meetings with the Board of Directors periodically, at least 1 (once) in 4 (four) months.
3. The Board of Commissioners must hold a minimum of 2 (two) meetings of the Board of Commissioners within a year that are attended physically by all members.
4. Meetings of the Board of Commissioners can be held if attended by at least 75% (seventy five percent) of members of the Board of Commissioners.
5. Members of the Board of Commissioners must attend the Board of Commissioners meetings at least 75% (seventy five percent) of the total meetings of the Board of Commissioners in a year.
6. The Board of Commissioners must schedule meetings for the next year before the end of fiscal year.
7. On the scheduled meetings above, meeting invitations and materials must be delivered to participants no later than 5 (five) days before the meeting takes place. If the meeting is not scheduled, meeting materials are delivered to participants at least before the meeting is held.
8. The Board of Commissioners meetings are chaired by the President Commissioner. If the President Commissioner is not present, then he/she must grant power of attorney to one of the members of the Board of Commissioners who is present to chair the meeting.

9. Keputusan rapat Dewan Komisaris dilakukan berdasarkan musyawarah mufakat.
  10. Dalam hal tidak tercapai keputusan musyawarah mufakat, pengambilan keputusan dilakukan berdasarkan suara terbanyak didasarkan pada prinsip satu orang satu suara.
  11. Dalam suatu rapat Dewan Komisaris, seorang anggota Dewan Komisaris hanya dapat diwakili oleh anggota Dewan Komisaris lain dengan surat kuasa.
  12. Semua keputusan Dewan Komisaris bersifat mengikat bagi seluruh anggota Dewan Komisaris. Perbedaan pendapat yang terjadi dalam rapat Dewan Komisaris wajib dinyatakan dengan jelas dalam risalah rapat beserta alasan perbedaan pendapat tersebut.
  13. Hasil rapat Dewan Komisaris termasuk rapat gabungan Dewan Komisaris-Direksi wajib dituangkan dalam risalah rapat, ditandatangani oleh seluruh anggota Dewan Komisaris yang hadir, dan disampaikan kepada seluruh anggota Dewan Komisaris dan/atau Direksi serta didokumentasikan dengan baik.
  14. Dalam hal terdapat anggota Direksi dan/atau anggota Dewan Komisaris yang tidak menandatangani hasil rapat-rapat sebagaimana tersebut di atas, yang bersangkutan wajib menyebutkan alasannya secara tertulis dalam surat tersendiri yang dilekatkan pada risalah rapat.
  15. Setiap anggota Dewan Komisaris dengan cara apapun, baik secara langsung maupun tidak langsung, memiliki kepentingan pribadi atau konflik dalam suatu transaksi, kontrak atau suatu usulan kontrak dimana PT Bank JTrust Indonesia Tbk menjadi salah satu pihaknya, maka wajib menyatakan sifat kepentingan tersebut dalam rapat Dewan Komisaris dan tidak berhak berpartisipasi dalam pemungutan suara terkait dengan transaksi, kontrak atau usulan kontrak tersebut di atas, kecuali rapat Dewan Komisaris menentukan lain.
  16. Rapat Dewan Komisaris juga dapat dilaksanakan apabila dianggap perlu oleh salah seorang atau beberapa anggota Dewan Komisaris, dengan menyebutkan hal-hal yang akan dibicarakan.
  17. Dewan Komisaris dapat juga mengambil keputusan yang sah dan mengikat tanpa mengadakan rapat Dewan Komisaris dengan ketentuan bahwa semua anggota Dewan Komisaris telah diberitahukan secara tertulis mengenai usul keputusan yang dimaksud dan semua anggota Dewan Komisaris
9. Decisions at meetings of the Board of Commissioners are made based on deliberation to reach consensus.
  10. If no consensus is reached, the decision is taken based on the majority vote, in accordance with the principle of one man one vote.
  11. In a Board of Commissioners meeting, a member of the Board of Commissioner can only be represented by another member of the Board of Commissioner with a power of attorney.
  12. All decisions of the Board of Commissioners are binding to all members of the Board of Commissioners. Any dissenting opinions in the Board of Commissioners meeting must be stated clearly in the minutes of meeting along with the reason for the dissenting opinions.
  13. Results of the Board of Commissioners' meetings, including results of joint meeting with the Board of Directors, must be written in the minutes of meeting and signed by all members of the Board of Commissioner who are present in the meeting and delivered to all members of the Board of Commissioners and/or the Board of Directors and must be well-documented.
  14. If members of the Board of Directors and/or the Board of Commissioner do not sign the meeting outcome as mentioned above, they must state their reasons in writing in a separate letter and attach the document to the minutes of meetings.
  15. Every member of the Board of Commissioners, in any way, both directly and indirectly, has personal interest or conflict in a transaction, contract or contract proposal where PT Bank JTrust Indonesia Tbk become one of the parties, must state the nature of the interest in a Board of Commissioner meeting and must not participate in the voting related to this transaction, contract or contract proposal mentioned above, except the Board of Commissioners meeting decided otherwise.
  16. The Board of Commissioner meetings can also be held if one or several members of the Board of Commissioners consider it necessary by mentioning topics that should be discussed.
  17. The Board of Commissioners may also take a legal and binding decision without holding the Board of Commissioners meeting, as long as all members of the Board of Commissioners are informed in writing on the proposal and all members of the Board of Commissioners give their approvals on

memberikan persetujuannya mengenai usul yang diajukan secara tertulis tersebut dan menandatangani. Keputusan yang diambil dengan cara demikian mempunyai kekuatan yang sama dengan keputusan yang diambil dengan sah dalam rapat Dewan Komisaris.

18. Mekanisme pengaturan rapat senantiasa mengacu kepada peraturan perundang-undangan yang berlaku dan Anggaran Dasar.

B. Selama tahun 2023, Dewan Komisaris telah menyelenggarakan rapat sebagai berikut:

Rapat Bersama anggota Dewan Komisaris dengan anggota Direksi sebanyak 6 (enam) kali, dan Rapat antara anggota Dewan Komisaris sebanyak 7 (tujuh) kali yang dihadiri secara fisik maupun via konferensi video oleh seluruh anggota Dewan Komisaris yang telah lulus uji kemampuan dan kepatutan oleh OJK.

Di tahun 2023, pelaksanaan rapat Dewan Komisaris dan Rapat gabungan Direksi bersama Dewan Komisaris masih dilaksanakan secara *hybrid* (luring dan daring).

Frekuensi kehadiran dan tingkat kehadiran rapat anggota Dewan Komisaris pada tahun 2023 berdasarkan periode menjabat adalah:

these written proposals and sign it. The decisions taken under these procedures have the same power with decisions taken legally in a Board of Commissioners meeting.

18. The mechanism for organizing meetings always refers to applicable laws and regulations, as well as the Articles of Association.

B. In 2023, the Board of Commissioners has held the following meetings:

Joint meetings between members of the Board of Commissioners and members of the Board of Directors 6 (six) times, and meetings between members of the Board of Commissioners 7 (seven) times, which were attended physically or via video conference by all members of the Board of Commissioners who had passed the fit and proper test by the OJK.

In 2023, meetings of the Board of Commissioners and joint meetings of the Board of Directors and the Board of Commissioners were a mix of online and offline meetings.

The frequency of attendance and attendance rate at meetings of members of the Board of Commissioners in 2023 based on terms of office are:

Nama Name	Jabatan Position	Periode Masa Jabatan Term of Office	Frekuensi Kehadiran Attendance Frequency	Tingkat Kehadiran Attendance Rate
<b>Rapat Antara Anggota Dewan Komisaris</b> Meetings between Members of the Board of Commissioners				
Nobiru Adachi	Komisaris Utama President Commissioner	1 Januari-31 Desember 2023 1 January - 31 December 2023	7/7	100%
Nobuiku Chiba	Komisaris Commissioner	1 Januari-31 Desember 2023 1 January - 31 December 2023	7/7	100%
Iwan Nataliputra	Komisaris Independen Independent Commissioner	1 Januari-31 Desember 2023 1 January - 31 December 2023	7/7	100%
Benny Siswanto	Komisaris Independen Independent Commissioner	1 Januari-31 Desember 2023 1 January - 31 December 2023	7/7	100%
<b>Rapat Bersama Dewan Komisaris dengan Direksi (Radirkom)</b> Joint Meetings of the Board of Commissioners and the Board of Directors				
Nobiru Adachi	Komisaris Utama President Commissioner	1 Januari-31 Desember 2023 1 January - 31 December 2023	6/6	100%
Nobuiku Chiba	Komisaris Commissioner	1 Januari-31 Desember 2023 1 January - 31 December 2023	6/6	100%
Iwan Nataliputra	Komisaris Independen Independent Commissioner	1 Januari-31 Desember 2023 1 January - 31 December 2023	6/6	100%
Benny Siswanto	Komisaris Independen Independent Commissioner	1 Januari-31 Desember 2023 1 January - 31 December 2023	6/6	100%

### Agenda Rapat Dewan Komisaris Meeting Agenda of the Board of Commissioners

No	Tanggal Rapat Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants
1	25 Januari 2023 25 January 2023	<ul style="list-style-type: none"> <li>- Follow up audit</li> <li>- Penguatan TI</li> <li>- Proses kredit</li> <li>- Follow up audit</li> <li>- Strengthening of IT</li> <li>- Credit Process</li> </ul>	<ol style="list-style-type: none"> <li>1. Nobiru Adachi</li> <li>2. Nobuiku Chiba</li> <li>3. Iwan Nataliputra</li> <li>4. Benny Siswanto</li> </ol>
2	5 April 2023	Laporan Komite-Komite di bawah Dewan Komisaris Reports by Committees under the Board of Commissioners	<ol style="list-style-type: none"> <li>1. Nobiru Adachi</li> <li>2. Nobuiku Chiba</li> <li>3. Iwan Nataliputra</li> <li>4. Benny Siswanto</li> </ol>
3	31 Mei 2023 31 May 2023	Evaluasi Rencana Bisnis Bank Evaluation on the Bank's Business Plan	<ol style="list-style-type: none"> <li>1. Nobiru Adachi</li> <li>2. Nobuiku Chiba</li> <li>3. Iwan Nataliputra</li> <li>4. Benny Siswanto</li> </ol>
4	21 Juli 2023 21 July 2023	Tingkat Kesehatan Bank The Bank's Soundness Level	<ol style="list-style-type: none"> <li>1. Nobiru Adachi</li> <li>2. Nobuiku Chiba</li> <li>3. Iwan Nataliputra</li> <li>4. Benny Siswanto</li> </ol>
5	20 September 2023	<ul style="list-style-type: none"> <li>- Laporan Komite-Komite Di bawah Dewan Komisaris</li> <li>- Hasil Audit</li> <li>- Tingkat Kesehatan Bank</li> <li>- Reports by Committees under the Board of Commissioners</li> <li>- Audit Results</li> <li>- The Bank's Soundness Level</li> </ul>	<ol style="list-style-type: none"> <li>1. Nobiru Adachi</li> <li>2. Nobuiku Chiba</li> <li>3. Iwan Nataliputra</li> <li>4. Benny Siswanto</li> </ol>
6	22 November 2023	Penyediaan dana kepada pihak terkait Provisions of fund to related parties	<ol style="list-style-type: none"> <li>1. Nobiru Adachi</li> <li>2. Nobuiku Chiba</li> <li>3. Iwan Nataliputra</li> <li>4. Benny Siswanto</li> </ol>
7	7 Desember 2023	Laporan Komite-Komite Di bawah Dewan Komisaris Reports by Committees under the Board of Commissioners	<ol style="list-style-type: none"> <li>1. Nobiru Adachi</li> <li>2. Nobuiku Chiba</li> <li>3. Iwan Nataliputra</li> <li>4. Benny Siswanto</li> </ol>

### Agenda Rapat Bersama Dewan Komisaris dengan Direksi Agenda of the Joint Meetings of the Board of Commissioners and Directors

No	Tanggal Rapat Date	Agenda Rapat Meetings Agenda	Kehadiran Komisaris Board of Commissioners Attendance	Kehadiran Direksi Board of Directors Attendance
1	26 Januari 2023 26 January 2023	Tinjauan Rencana Bisnis Bank periode 2022 serta koreksi 2023-2027 Review of the Bank's Business Plan for 2022 and Revisions for 2023 - 2027	<ol style="list-style-type: none"> <li>1. Nobiru Adachi</li> <li>2. Nobuiku Chiba</li> <li>3. Iwan Nataliputra</li> <li>4. Benny Siswanto</li> </ol>	<ol style="list-style-type: none"> <li>1. Ritsuo Fukadai</li> <li>2. Felix I. Hartadi</li> <li>3. Helmi A. Hidayat</li> <li>4. Cho Won June</li> <li>5. Bijono Waliman*</li> <li>6. R. Djoko Prayitno</li> <li>7. Widjaja Hendra</li> </ol>
2	12 April 2023	Tinjauan keuangan & kinerja bisnis Review of financial & business performance	<ol style="list-style-type: none"> <li>1. Nobiru Adachi</li> <li>2. Nobuiku Chiba</li> <li>3. Iwan Nataliputra</li> <li>4. Benny Siswanto</li> </ol>	<ol style="list-style-type: none"> <li>1. Ritsuo Fukadai</li> <li>2. Felix. I Hartadi</li> <li>3. Helmi A. Hidayat</li> <li>4. Cho Won June</li> <li>5. Bijono Waliman*</li> <li>6. R.Djoko Prayitno</li> <li>7. Widjaja Hendra</li> </ol>

**Agenda Rapat Bersama Dewan Komisaris dengan Direksi**  
**Agenda of the Joint Meetings of the Board of Commissioners and Directors**

No	Tanggal Rapat Date	Agenda Rapat Meetings Agenda	Kehadiran Komisaris Board of Commissioners Attendance	Kehadiran Direksi Board of Directors Attendance
3	21 Juni 2023 21 June 2023	Tinjauan Rencana Bisnis Bank Review of the Bank's Business Plan	1. Nobiru Adachi 2. Nobuiku Chiba 3. Iwan Nataliputra 4. Benny Siswanto	1. Ritsuo Fukadai 2. Felix I. Hartadi 3. Helmi A. Hidayat 4. Cho Won June 5. R.Djoko Prayitno 6. Widjaja Hendra
4	18 Agustus 2023 18 August 2023	- Pengawasan Dewan Komisaris atas rekomendasi dari Komite-Komite di bawah Dewan Komisaris - Laporan progress proyek TI - Supervision by the Board of Commissioners on recommendations from Committees under the Board of Commissioners - Progress report on IT project	1. Nobiru Adachi 2. Nobuiku Chiba 3. Iwan Nataliputra 4. Benny Siswanto	1. Ritsuo Fukadai 2. Felix I. Hartadi 3. Helmi A. Hidayat 4. Cho Won June 5. R.Djoko Prayitno
5	12 Oktober 2023 12 October 2023	Laporan progress audit OJK Progress report on OJK audit	1. Nobiru Adachi 2. Nobuiku Chiba 3. Iwan Nataliputra 4. Benny Siswanto	1. Ritsuo Fukadai 2. Masayoshi Kobayashi** 3. Felix I. Hartadi 4. Helmi A. Hidayat 5. Cho Won June 6. R.Djoko Prayitno 7. Widjaja Hendra
6	22 November 2023	Rencana Bisnis Bank The Bank's Business Plan	1. Nobiru Adachi 2. Nobuiku Chiba 3. Sutirta Budiman 4. Iwan Nataliputra	1. Ritsuo Fukadai 2. Masayoshi Kobayashi** 3. Felix I. Hartadi 4. Helmi A. Hidayat 5. Cho Won June 6. R.Djoko Prayitno 7. Widjaja Hendra

\* Berdasarkan Akta Pernyataan Keputusan Rapat No.187 tanggal 31 Mei 2023, RUPS menyetujui berakhirnya masa jabatan Sdr. Bijono Waliman sebagai Direktur PT Bank JTrust Indonesia Tbk efektif sejak ditutupnya RUPS.

\*\* Diangkat berdasarkan keputusan RUPS Luar Biasa 3 Maret 2023, berlaku efektif berdasarkan Akta Pernyataan Keputusan Rapat No.28 tanggal 11 September 2023.

\* Based on the Deed of Meeting Resolution No.187 dated 31 May 2023, the GMS approved the end of Mr. Bijono Waliman's office term as Director of PT Bank JTrust Indonesia Tbk, effective since the closing of the GMS.

\*\* Appointed based on the resolution of the Extraordinary GMS on 3 March 2023, effective based on the Deed of Meeting Resolution No. 28 dated 11 September 2023.



## Pelatihan dan/atau Peningkatan Kompetensi Anggota Dewan Komisaris

1. Kebijakan pelatihan dan/atau peningkatan kompetensi anggota Dewan Komisaris, termasuk program orientasi bagi anggota Dewan Komisaris yang baru diangkat:
  - Dewan Komisaris berkewajiban untuk mengikuti program uji kompetensi/sertifikasi sesuai ketentuan dari regulator yaitu Sertifikasi Manajemen Risiko dan Refreshment. Hal ini selaras dengan Peraturan Bank Indonesia Nomor 11/19/PBI/2009 tanggal 4 Juni 2009 dan perubahannya dalam Peraturan Bank Indonesia Nomor 12/7/PBI/2010 tanggal 19 April 2010 tentang Sertifikasi Manajemen Risiko bagi Pengurus dan Pejabat Bank Umum, dan Surat Edaran Otoritas Jasa Keuangan Nomor 28/SEOJK.03/2022 tentang Sertifikasi Manajemen Risiko bagi Sumber Daya Manusia Bank Umum.
  - Anggota Dewan Komisaris yang baru diangkat wajib mengikuti program orientasi agar anggota Dewan Komisaris yang baru mengenal dan memahami baik profil Bank termasuk karakteristik dan proses bisnis Bank, sehingga dapat bekerja selaras dengan organ Bank yang lain.
2. Pelatihan dan/atau peningkatan kompetensi yang diikuti anggota Dewan Komisaris.

Seluruh anggota Dewan Komisaris telah memiliki Sertifikasi Manajemen Risiko dan/atau Refreshment sesuai ketentuan yang berlaku.

## Training and/or Competency Improvement of Members of the Board of Commissioners

1. Policy on training and/or improving the competence of members of the Board of Commissioners, including orientation programs for newly appointed members of the Board of Commissioners:
  - The Board of Commissioners is obliged to participate in a competency test/certification program in accordance with the provisions of the regulator, namely Risk Management Certification and Refreshment. This is in line with Bank Indonesia Regulation Number 11/19/PBI/2009 dated 4 June 2009 and its amendments in Bank Indonesia Regulation Number 12/7/PBI/2010 dated 19 April 2010 concerning Risk Management Certification for Management and Officers of Commercial Banks and OJK Circular Letter Number 28/SEOJK.03/2022 concerning Risk Management Certification for Human Resources at Commercial Banks.
  - Newly appointed members of the Board of Commissioners must attend an orientation program so that new members of the Board of Commissioners become acquainted with and understand the Bank's profile, including the characteristics and business processes of the Bank, so that they can work in harmony with other Bank organs.
2. Trainings and/or competency improvement attended by members of the Board of Commissioners

All members of the Board of Commissioners have Risk Management Certification and/or Refreshment in accordance with applicable regulations.

Nama Name	Jabatan Position	Level Sertifikasi Level Sertifikasi	Lembaga yang Mengeluarkan Lembaga yang Mengeluarkan	Tanggal dikeluarkan Tanggal dikeluarkan	Tanggal Kadarluarsa Tanggal Kadarluarsa
Nobiru Adachi	Komisaris Utama President Commissioner	1 Komisaris/ Commissioner	BSMR	24 Januari 2023 24 January 2023	24 Januari 2027 24 January 2027
Nobuiku Chiba	Komisaris Commissioner	1 Komisaris/ Commissioner	LSPP	9 Februari 2021 9 February 2021	11 November 2025
Iwan Nataliputra	Komisaris Independen Independent Commissioner	2 Komisaris/ Commissioner	LSPP	7 Oktober 2021 7 October 2021	7 Oktober 2025 7 October 2025
Benny Siswanto	Komisaris Independen Independent Commissioner	2 Komisaris/ Commissioner	LSPP	23 Oktober 2021 23 October 2021	23 Oktober 2025 23 October 2025

Untuk mendukung pelaksanaan tugas dan tanggung jawabnya, anggota Dewan Komisaris PT Bank JTrust Indonesia Tbk mengikuti program peningkatan kompetensi. Selama tahun 2023, mereka telah mengikuti berbagai program pelatihan, *workshop*, konferensi dan seminar. Beberapa di antaranya adalah:

To support the implementation of their duties and responsibilities, members of the Board of Commissioners of PT Bank JTrust Indonesia Tbk take part in competency improvement programs. In 2023, they have participated in various training programs, workshops, conferences, seminars. Some of them were:

Nama Name	Jabatan Position	Nama Pelatihan/Workshop/ Konferensi/ Seminar Name of Training/Workshop/ Conference/ Seminar	Penyelenggara Organizer	Waktu & Lokasi Time & Location
Nobiru Adachi	Komisaris Utama President Commissioner	<i>Managing Operational Risk in The Digital Banking Era</i>	Lentera Mulia Persada	24 Jan 2023, Jakarta
		<i>Sustainable Finance</i>	Cendekia Edukasi Citra Tritunggal	30 Nov 2023, Jakarta
		Perbankan Indonesia dalam mendukung Indonesia menuju <i>Low Carbon Economy</i> <i>Indonesian banking in supporting Indonesia towards a Low Carbon Economy</i>	BaRa	8 Des 2023, Jakarta 8 Dec 2023, Jakarta
Nobuiku Chiba	Komisaris Commissioner	<i>Sustainable Finance</i>	Cendekia Edukasi Citra Tritunggal	30 Nov 2023, Jakarta
		Perbankan Indonesia dalam mendukung Indonesia menuju <i>Low Carbon Economy</i> <i>Indonesian banking in supporting Indonesia towards a Low Carbon Economy</i>	BaRa	8 Des 2023, Jakarta 8 Dec 2023, Jakarta
Iwan Nataliputra	Komisaris Independent Commissioner	<i>Sustainable Finance</i>	Cendekia Edukasi Citra Tritunggal	30 Nov 2023, Jakarta
		Perbankan Indonesia dalam mendukung Indonesia menuju <i>Low Carbon Economy</i> <i>Indonesian banking in supporting Indonesia towards a Low Carbon Economy</i>	BaRa	8 Des 2023, Jakarta 8 Dec 2023, Jakarta
Benny Siswanto	Komisaris Independent Commissioner	Pemanfaatan <i>Internet of Things</i> (IoT) di Industri Jasa Keuangan <i>Utilization of the Internet of Things (IoT) in the Financial Services Industry</i>	OJK Institute	14 Sept 2023, Jakarta
		Mengawal Keberlanjutan dan Pertumbuhan Perseroan Melalui Pengawasan dan Pengendalian Risiko <i>Overseeing the Company's Sustainability and Growth Through Supervision and Risk Control</i>	IKAI	19 Okt 2023, Jakarta 19 Oct 2023, Jakarta
		<i>Sustainable Finance</i>	Cendekia Edukasi Citra Tritunggal	30 Nov 2023, Jakarta
		Perbankan Indonesia dalam mendukung Indonesia menuju <i>Low Carbon Economy</i> <i>Indonesian banking in supporting Indonesia towards a Low Carbon Economy</i>	BaRa	8 Des 2023, Jakarta 8 Dec 2023, Jakarta

### Program Orientasi Anggota Dewan Komisaris yang Baru

Anggota Dewan Komisaris yang baru diangkat diberikan Buku Panduan yang berisi informasi agar Anggota Dewan Komisaris yang baru dapat berorientasi pada Bank. Buku Panduan ini tersedia dalam bentuk *soft copy* dan ringkasannya juga tersedia di situs web Bank.

### Orientation Program for New Members of the Board of Commissioners

Newly-appointed members of the Board of Commissioners are given a Guidebook containing information so that they can get familiar with the Bank. This Guidebook is available in soft copy and a summary is also available on the Bank's website.



Buku Panduan mencakup:

1. Sejarah Perusahaan
  - Filosofi Logo;
  - Tonggak sejarah;
  - Visi, Misi, dan Nilai Perusahaan; dan,
  - Produk & Layanan
2. Struktur Perusahaan & Profil Manajemen
  - Profil & Piagam Dewan Komisaris;
  - Profil & Piagam Direksi;
  - SEVP & EVP; dan
  - Struktur Organisasi
3. Komite-Komite di Bawah Dewan Komisaris
  - Anggota dan Piagam Komite Audit,
  - Anggota dan Piagam Komite Pemantau Risiko; dan
  - Anggota dan Piagam Komite Nominasi & Remunerasi
4. Komite-Komite di Bawah Direksi
  - Anggota dan Piagam Komite Manajemen Risiko
  - Anggota dan Piagam Komite Kredit
  - Anggota dan Piagam Komite Kebijakan Perkreditan
  - Anggota dan Piagam Komite Aset & Liabilitas (ALCO)
  - Anggota dan Piagam Komite Pengarah IT
5. Tata Kelola Perusahaan
  - Kode Etik dan Perilaku Bisnis
  - Kerahasiaan
  - Benturan Kepentingan
  - Transaksi Orang Dalam
  - Komunikasi dengan Media
  - Penyalahgunaan wewenang
  - Perilaku Orang Dalam
  - Akurasi Data
  - Peraturan Perbankan
6. Hukum dan Peraturan

Selain Buku Panduan, Anggota Dewan Komisaris yang baru diaturkan untuk rapat bertemu dengan Direksi, SEVP/EVP dan personil manajemen kunci.

### Penilaian Kinerja Dewan Komisaris

Dewan Komisaris PT Bank JTrust Indonesia Tbk memiliki kebijakan penilaian sendiri atau *self-assessment* sebagai bentuk akuntabilitas atas penilaian kinerja Dewan Komisaris secara kolegial sesuai dengan Surat Edaran OJK nomor 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka dan Pedoman Umum Governansi Korporat Indonesia (PUG-KI) oleh KNKG.

The Handbook includes:

1. Company History
  - The Philosophy of logo;
  - Milestones;
  - Vision, mission, and Corporate Value; and,
  - Products & Services
2. Company Structure & Management Profile
  - Profile & Charter of the Board of Commissioners;
  - Profile & Charter of the Board of Directors;
  - SEVP & EVP; and
  - Organizational structure
3. Committees Under the Board of Commissioners
  - Members and Charter of the Audit Committee,
  - Members and Charter of the Risk Oversight Committee; and
  - Members and Charter of the Nomination & Remuneration Committee
4. Committees under the Board of Directors
  - Members and Charter of the Risk Management Committee
  - Members and Charter of the Credit Committee
  - Members and Charter of the Credit Policy Committee
  - Members and Charter of the Asset & Liability Committee (ALCO)
  - Members and Charter of the IT Steering Committee
5. Corporate Governance
  - Code of Ethics and Business Conduct;
  - Confidentiality;
  - Conflict of Interest;
  - Insider Trading;
  - Communication with the Media
  - Abuse of Authority
  - Insider Behavior
  - Data Accuracy
  - Banking Regulations
6. Laws and Regulations

In addition to the Handbook, new members of the Board of Commissioners are set up to meet the Board of Directors, SEVP/EVP, and key management personnel.

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

The Board of Commissioners of PT Bank JTrust Indonesia Tbk has a self-assessment policy as a form of accountability for the collegial assessment of the performance of the Board of Commissioners in accordance with OJK Circular Letter number 32/SEOJK.04/2015 concerning Governance Guidelines for Public Company and General Guidelines for Indonesian Corporate Governance (PUG-KI) by KNKG.



1. Pihak yang melakukan penilaian  
Bank melaksanakan proses evaluasi kinerja Dewan Komisaris untuk menilai efektivitas kinerja Dewan Komisaris secara kolegial serta masing-masing anggota Dewan Komisaris.
2. Prosedur pelaksanaan penilaian Kinerja Kebijakan dan prosedur penilaian yang dilakukan meliputi:
  - a. Penilaian kinerja kolegial Dewan Komisaris; dan
  - b. Penilaian kinerja individu masing-masing anggota Dewan Komisaris

Penilaian dilakukan oleh masing-masing Komisaris atas kinerja Dewan Komisaris secara keseluruhan serta memberikan penilaian terhadap kinerja individu masing-masing anggota Dewan Komisaris. Seluruh jawaban yang diberikan oleh pihak-pihak di atas disampaikan langsung kepada *Corporate Secretary*. Komite Nominasi dan Remunerasi menyampaikan dan membahas seluruh hasil penilaian kinerja Dewan Komisaris tersebut di dalam rapat Dewan Komisaris. Hasil pembahasan akan ditindak lanjuti dalam bentuk perbaikan maupun *action plan* (jika diperlukan).

3. Kriteria yang digunakan  
Seluruh hasil evaluasi dan penilaian dijadikan dasar oleh Bank dalam menyusun rencana perbaikan kinerja Dewan Komisaris dan disampaikan kepada pemangku kepentingan.

Penilaian kinerja kolegial Dewan Komisaris menggunakan beberapa kriteria mencakup 3 (tiga) aspek Governance:

1. Penilaian Board Structure  
Menilai kecukupan struktur dan komposisi Dewan Komisaris agar proses pengawasan sesuai dengan prinsip Tata Kelola yang baik guna menghasilkan outcome yang sesuai dengan harapan Pemangku Kepentingan Bank.
2. Penilaian Board Process  
Menilai efektivitas proses, fungsi, dan dinamika kinerja Dewan Komisaris dalam menjalankan yang menjadi tugas dan tanggung jawab Dewan Komisaris.
3. Penilaian Board Outcome  
Menilai kualitas outcome yang memenuhi harapan Pemangku Kepentingan Bank yang merupakan hasil proses penerapan prinsip Tata Kelola yang baik yang didukung oleh kecukupan struktur Dewan Komisaris.

1. The party conducting the assessment  
The Bank carries out a performance evaluation process for the Board of Commissioners to assess the effectiveness of the collegial performance of the Board of Commissioners and individual performance of the Board of Commissioners.
2. The Performance Assessment Procedures  
The performance policy and procedure include:
  - a. Collegial performance assessment of the Board of Commissioners; and
  - b. Individual performance assessment of each member of the Board of Commissioners.

The assessment is carried out by each Commissioner on the overall performance of the Board of Commissioners as well as provide assessment of the individual performance of each member of the Board of Commissioners. All answers given by the parties above are submitted directly to the Corporate Secretary. The Nomination and Remuneration Committee submits and discusses all results of the Board of Commissioners' performance assessment at the Board of Commissioners meeting. The results of the discussion will be followed up in the form of improvements or action plans (if necessary).

3. Criteria used  
All evaluation and assessment results will be used by the Bank as the basis in formulating plans to improve performance of the Board of Commissioners and submitted to stakeholders.

The assessment of the collegial performance of the Board of Commissioners uses several criteria covering 3 (three) aspects of Governance:

1. Board Structure Assessment  
Assess the adequacy of the structure and composition of the Board of Commissioners so that the supervisory process is in accordance with the principles of good governance in order to produce outcomes that are in line with the expectations of the Bank's Stakeholders.
2. Board Process Assessment  
Assess the effectiveness of the processes, functions and performance dynamics of the Board of Commissioners in carrying out the duties and responsibilities of the Board of Commissioners.
3. Board Outcome Assessment  
Assess the quality of outcomes that meet the Stakeholders' expectations, which is the result of good governance principles implementation, supported by the adequacy of the Board of Commissioners structure.



Kriteria Penilaian Kinerja Individu Masing-Masing Anggota Dewan Komisaris:

1. Kompetensi dan Kapabilitas
2. Efektivitas Pelaksanaan Tugas dan Tanggung Jawab

### Hasil Penilaian Kinerja Dewan Komisaris Tahun 2023

Pada tahun 2023, Dewan Komisaris telah menjalankan tugas dan fungsinya dengan predikat “Memenuhi Ekspektasi” dalam melakukan pengawasan dan memberikan nasihat kepada Direksi, serta memastikan terselenggaranya tata kelola yang baik dan kepatuhan terhadap peraturan yang berlaku dalam setiap kegiatan usaha Bank pada setiap tingkatan atau jenjang organisasi.

Adapun hasil penilaian kinerja Dewan Komisaris secara kolegal maupun individu secara rinci sebagai berikut:

Penilaian Kinerja Kolegal Collegial Performance Assessment	Penilaian Kinerja Individu Individual Performance Assessment
3,42	3,34

### Tabel Rentang Nilai Score Range Table

Nilai Score	Penjelasan Description
> 4,50	Istimewa   Exemplary
3,50 - 4,49	Melampaui ekspektasi   Exceed expectations
2,50 - 3,49	Memenuhi ekspektasi   Meet expectations
1,50 - 2,49	Cukup memenuhi ekspektasi   Partially meet expectations
0,01 - 1,49	Memerlukan Perbaikan yang signifikan   Need significant improvement

### Pengawasan dan Rekomendasi Dewan Komisaris

Dewan Komisaris berperan aktif dalam melakukan fungsi pengawasan, memberikan masukan dan rekomendasi melalui pembahasan pada rapat Dewan Komisaris, rapat Dewan Komisaris bersama dengan Direksi maupun pembahasan dalam Komite-Komite di bawah Dewan Komisaris yang membantu kelancaran tugas dan fungsi oleh Dewan Komisaris.

Criteria for Individual Performance Evaluation of Each Member of the Board of Commissioners:

1. Competency and Capability
2. Effectiveness in Implementing Duties and Responsibilities

### Results of the 2023 Board of Commissioners Performance Assessment

In 2023, the Board of Commissioners carried out its duties and functions and was ranked as “Meet Expectations” in supervising and providing advice to the Board of Directors, as well as ensuring the implementation of good governance and compliance with applicable regulations in each of the Bank’s business activity at every level of organization.

The results of the collegial and individual performance assessment of the Board of Commissioners are as follows:

### Supervision and Recommendations of the Board of Commissioners

The Board of Commissioners plays an active role in carrying out supervisory functions, providing input and recommendations through discussions at Board of Commissioners meetings, joint meetings with the Board of Directors, as well as discussions in Committees under the Board of Commissioners, which support the Board of Commissioners in carrying out its duties and functions smoothly.

Beberapa pengawasan Dewan Komisaris selama tahun 2023 antara lain meliputi:

1. Melaksanakan pengawasan terhadap realisasi Rencana Bisnis Bank;
2. Melakukan kajian atas kinerja keuangan Bank yang didukung oleh Komite Audit mencakup penyajian laporan keuangan, perlakuan akuntansi dan kesesuaiannya dengan prinsip akuntansi yang berlaku umum;
3. Melakukan pengawasan aktif yang didukung oleh Komite Pemantau Risiko atas efektivitas pelaksanaan manajemen risiko di Bank serta memastikan penerapan manajemen risiko telah memadai sesuai dengan karakteristik, kompleksitas, dan profil risiko Bank;
4. Melakukan pengkajian atas Laporan Pengawasan setiap semester, Laporan Assessment Tata Kelola, transaksi pihak terkait, serta menyetujui kebijakan internal yang memerlukan persetujuan hingga tingkat Dewan Komisaris;
5. Membahas kondisi makroekonomi dan industri serta peraturan-peraturan ketentuan perbankan baru, serta dampak terhadap bisnis Bank dan tindak lanjutnya;
6. Melakukan pengawasan atas investasi dan pencapaiannya terkait dengan operasional dan teknologi informasi yang diimplementasikan pada tahun 2023;
7. Melalui Komite Nominasi dan Remunerasi, memantau kebijakan sumber daya manusia serta suksesi Direksi;
8. Memastikan bahwa Direksi telah menindaklanjuti temuan audit dan rekomendasi dari Satuan Kerja Audit Intern (SKAI), termasuk perbaikan terhadap hasil temuan pemeriksaan auditor ekstern maupun regulator.

Some of the Board of Commissioners' supervision throughout 2023 includes:

1. Carried out supervision over the realization of the Bank's Business Plan;
2. Conducted reviews of the Bank's financial performance supported by the Audit Committee, including the presentation of financial reports, accounting treatment and conformity with generally accepted accounting principles;
3. Carried out active supervision supported by the Risk Oversight Committee on the effectiveness of risk management at the Bank and ensure that the implementation of risk management is adequate and in accordance with the Bank's characteristics, complexity and risk profile;
4. Reviewed Supervision Reports every semester, Governance Assessment Reports, related-party transactions, and approve internal policies that require approval up to the Board of Commissioners level;
5. Discussed macroeconomic and industrial conditions as well as new banking regulations, as well as the impact on the Bank's business and its follow-up actions;
6. Supervised investments and achievements related to operations and information technology that were implemented in 2023;
7. Monitored human resource policies and succession of Directors through the Nomination and Remuneration Committee;
8. Ensured that the Board of Directors has followed up on audit findings and recommendations from the Internal Audit Work Unit (SKAI), including improvements to the audit findings of external auditors and regulators.



Sepanjang tahun 2023, beberapa rekomendasi dan keputusan yang dikeluarkan oleh Dewan Komisaris, antara lain meliputi:

1. Menganalisa serta memberikan evaluasi, masukan, dan persetujuan atas Rencana Bisnis Bank (RBB) 2023-2025 termasuk Rencana Aksi Keuangan Berkelanjutan Bank (RAKB) dan rencana strategis Bank;
2. Memberikan evaluasi dan masukan atas kinerja keuangan Bank serta pencapaiannya jika dibandingkan target dan upaya Bank dalam menangani deviasi yang ada;
3. Memberikan evaluasi dan masukan atas Tingkat Kesehatan Bank termasuk memantau pengelolaan manajemen risiko Bank dan hasil *stress test*;
4. Memberikan masukan mengenai struktur pendanaan dan likuiditas serta strategi pendanaan Bank termasuk peningkatan dana murah (CASA) dan *fee income Bank*;
5. Memberikan masukan dalam rangka efisiensi dan disiplin biaya termasuk program transformasi teknologi informasi serta proyek *Core Banking System*;
6. Memberikan masukan atas perbaikan terhadap hasil temuan pemeriksaan auditor ekstern maupun regulator dan memastikan bahwa Direksi telah menindaklanjuti temuan audit dan rekomendasi dari Satuan Kerja Audit Intern (SKAI);
7. Memberikan evaluasi, masukan, dan persetujuan atas transaksi afiliasi terkait pemberian kredit dan transaksi jual-beli aset;
8. Memberikan evaluasi, masukan, dan persetujuan atas kebijakan-kebijakan internal Bank yang memerlukan persetujuan hingga Dewan Komisaris.

Throughout 2023, several recommendations and decisions issued by the Board of Commissioners include:

1. Analyzed and provided evaluation, input, and approval of the Bank's Business Plan (RBB) 2023-2025, including the Bank's Sustainable Financial Action Plan (RAKB) and the Bank's strategic plan;
2. Provided evaluation and input on the Bank's financial performance and its achievements when compared to the Bank's targets and efforts in dealing with existing deviations;
3. Provided evaluation and input on the Bank's Health Level, including monitoring the Bank's risk management and stress test results;
4. Provided input regarding the funding structure and liquidity as well as the Bank's funding strategy including increasing low-cost funds (CASA) and the Bank's fee income;
5. Provided input regarding efficiency and cost discipline including the information technology transformation program and the Core Banking System project;
6. Provided input on improvements to the audit findings of external auditors and regulators and ensure that the Board of Directors has followed up on audit findings and recommendations from the Internal Audit Work Unit (SKAI);
7. Provided evaluation, input and approval of affiliate transactions related to providing credit and asset purchase and sale transactions;
8. Provided evaluation, input and approval of the Bank's internal policies, which require approval from the Board of Commissioners.

# PENILAIAN TERHADAP KINERJA KOMITE-KOMITE DI BAWAH DEWAN KOMISARIS

## Assessment of The Performance of Committees Under The Board of Commissioners

Dewan Komisaris telah melakukan evaluasi terhadap pelaksanaan tugas dan tanggung jawab terhadap komite yang berada Di bawah Dewan Komisaris, yang membantu Dewan Komisaris dalam fungsi pengawasannya.

Evaluasi dilakukan berdasarkan kriteria sebagai berikut:

1. Frekuensi rapat dan tingkat kehadiran
2. Pelaksanaan tugas dan tanggung jawabnya

### Penilaian kinerja Komite Audit

Secara keseluruhan, rekomendasi yang diberikan oleh Komite Audit dapat memberikan kontribusi yang optimal kepada Dewan Komisaris dalam fungsi pengawasannya.

#### i. Frekuensi rapat dan tingkat kehadiran

Pelaksanaan kegiatan rapat Komite Audit dengan satuan kerja audit internal (SKAI), satuan *Financial Control Division* (FCD) dan rapat internal komite selama tahun 2023 telah berjalan dengan baik sesuai dengan tugas dan tanggung jawabnya yang antara lain membahas monitoring realisasi rencana audit, monitoring tindak lanjut penyelesaian audit internal dan eksternal, penunjukan akuntan publik dan kantor akuntan publik yang akan melakukan audit atas laporan keuangan, serta memberikan rekomendasi atas perubahan Kepala SKAI PT Bank JTrust Indonesia Tbk. Selama tahun 2023, Komite Audit telah melaksanakan rapat sebanyak 20 kali yang dihadiri oleh seluruh anggota.

#### ii. Tugas dan tanggung jawab

Dewan Komisaris memandang bahwa pelaksanaan tugas dan tanggung jawab Komite Audit telah sesuai dengan tugas pokok dan fungsinya yang antara lain menyediakan evaluasi dan rekomendasi untuk mendukung pelaksanaan tugas-tugas pengawasan Dewan Komisaris.

Evaluasi dan rekomendasi yang telah dilakukan oleh komite antara lain:

The Board of Commissioners has evaluated the implementation of duties and responsibilities of committees under the Board of Commissioners, which assist the Board of Commissioners in its supervisory function.

Evaluation is carried out based on the following criteria:

1. Meeting frequency and attendance level
2. Implementation of duties and responsibilities

### Audit Committee performance assessment

Overall, recommendations by the Audit Committee can provide an optimal contribution to the Board of Commissioners in its supervisory function.

#### i. Meeting frequency and attendance rate

The implementation of Audit Committee meetings with the internal audit division (SKAI), Financial Control Division (FCD) and internal committee meetings during 2023 has gone well in accordance with their duties and responsibilities, which include monitoring the realization of audit plans, follow-up on the completion of internal and external audits, appointing public accountants and public accounting firms that will audit financial reports, as well as providing recommendations on changes to the Head of SKAI PT Bank JTrust Indonesia Tbk. In 2023, the Audit Committee held 20 meetings, which were attended by all members.

#### ii. Duties and responsibilities

The Board of Commissioners views that the implementation of duties and responsibilities of the Audit Committee is in accordance with its main tasks and functions, which include providing evaluations and recommendations to support the implementation of the Board of Commissioners' supervisory duties.

Evaluations and recommendations carried out by the committee include:



- a. Melakukan evaluasi atas pelaksanaan audit KAP dan/atau AP atas laporan keuangan tahunan berdasarkan:
  1. Kesesuaian pelaksanaan audit oleh KAP dan/atau AP dengan standar audit yang berlaku.
  2. Kecukupan waktu pekerjaan di lapangan.
  3. Pengkajian cakupan jasa yang diberikan dan kecukupan uji petik.
  4. Rekomendasi perbaikan yang diberikan.
- b. Melakukan evaluasi pelaksanaan audit KAP dan/atau AP kepada satuan kerja terkait untuk dilaporkan kepada OJK dalam waktu 6 (enam) bulan setelah tahun buku berakhir melalui satuan kerja operasional.
- c. Memberikan rekomendasi kepada Dewan Komisaris mengenai penunjukan KAP dan AP yang akan melakukan kegiatan audit atas laporan keuangan. Hal ini akan diputuskan dalam rapat pemegang saham.
- d. Memberikan rekomendasi penunjukan KAP dan AP kepada OJK dalam waktu paling lama 10 (sepuluh) hari kerja setelah penunjukan melalui satuan kerja operasional.
- e. Melakukan evaluasi atas kinerja SKAI dan memastikan SKAI bekerja secara independen.
- f. Memberikan rekomendasi penunjukan Kepala SKAI yang baru setelah adanya pengunduran diri dari Kepala SKAI yang menjabat.
- g. Memberikan rekomendasi kepada Dewan Komisaris tentang rencana audit tahunan SKAI dan alokasi anggaran yang akan disetujui oleh Direktur Utama dan Dewan Komisaris.

### Penilaian kinerja Komite Pemantau Risiko

Secara keseluruhan, rekomendasi yang diberikan oleh Komite Pemantau Risiko dapat memberikan kontribusi yang optimal kepada Dewan Komisaris dalam fungsi pengawasannya.

- i. **Frekuensi rapat dan tingkat kehadiran**  
Sepanjang tahun 2023, Komite Pemantau Risiko (KPR) telah melakukan rapat sebanyak 43 (empat puluh tiga) kali atau lebih dari minimum frekuensi yang dipersyaratkan oleh ketentuan maupun Piagam KPR yang ada, dengan dihadiri oleh lebih dari 51% anggota KPR termasuk Komisaris Independen dan pihak-pihak Independen sesuai ketentuan yang berlaku.

Di dalam rapat-rapat ini, KPR membahas beberapa topik secara berkala, seperti: Profil Risiko Bank, Tingkat Kesehatan Bank, Penerapan Tata Kelola Bank, Budaya Kepatuhan, serta aspek kegiatan usaha Bank seperti: perkreditan, likuiditas, *treasury*, *funding*, dan aspek infrastruktur internal Bank seperti kebijakan dan SOP.

- a. Evaluate the audit carried out by Public Accounting Firm (KAP) and/or Public Accountant (AP) on the annual financial reports based on:
  1. Conformity of audit implementation by KAP and/or AP with applicable audit standards.
  2. Sufficient time for work in the field.
  3. Assessment of the scope of services provided and the adequacy of sampling tests.
  4. Recommendations for improvements.
- b. Evaluate the audit carried out by KAP and/or AP to the relevant work units, to be reported to OJK within 6 (six) months after the financial year ends through the operational work unit.
- c. Give recommendations to the Board of Commissioners on the appointment of KAP and AP that will audit the financial report. The decision will be made during the general meeting of shareholders.
- d. Give recommendations on the appointment of KAP and AP to OJK no later than 10 (ten) days after the appointment through the operational work unit.
- e. Evaluate SKAI's performance and make sure that SKAI works independently.
- f. Give recommendations on the appointment of the new Head of SKAI after the resignation of the current Head of SKAI.
- g. Give recommendations to the Board of Commissioners regarding SKAI's annual audit plan and budget allocation, which will be approved by the President Director and Board of Commissioners.

### Risk Oversight Committee performance assessment

Overall, recommendations by the Risk Oversight Committee can provide an optimal contribution to the Board of Commissioners in its supervisory function.

- i. **Meeting frequency and attendance rate**  
Throughout 2023, the Risk Oversight Committee has held 43 (fourty three) meetings or more than the minimum frequency required by the provisions and the Committee Charter. The meetings were attended by more than 51% of committee members, including Independent Commissioners and Independent parties, in accordance with applicable provisions.

In these meetings, the committee periodically discusses several topics, such as: The Bank's Risk Profile, the Bank's Soundness Level, Implementation of the Bank's Governance, Compliance Culture, as well as aspects of the Bank's business activities such as: credit, liquidity, treasury, funding, and the Bank's internal infrastructure aspects, such as policies and SOPs.

## ii. Tugas dan tanggung jawab

Dewan Komisaris memandang bahwa pelaksanaan tugas dan tanggung jawab Komite Pemantau Risiko telah sesuai dengan tugas pokok dan fungsinya, seperti:

- Mengevaluasi kebijakan manajemen risiko yang diajukan oleh Direksi untuk memperoleh persetujuan Dewan Komisaris.
- Mengevaluasi pertanggungjawaban Direksi kepada Dewan Komisaris atas pelaksanaan Kebijakan Manajemen Risiko.
- Melakukan pemantauan dan evaluasi atas kesesuaian antara kebijakan manajemen risiko dengan pelaksanaan kebijakan tersebut.
- Melakukan pemantauan dan evaluasi pelaksanaan tugas Komite Manajemen Risiko, Divisi Manajemen Risiko, dan divisi lainnya yang relevan.
- Memberi masukan dan rekomendasi terhadap pemberian kredit kepada debitur-debitur tertentu.
- Memberi masukan dan rekomendasi terhadap usulan perbaikan kebijakan dan prosedur perkreditan bank.
- Memberi masukan dan rekomendasi atas profil risiko Bank (khususnya atas inisiatif perbaikan atas penilaiannya di periode ke depan).
- Memberi masukan dan rekomendasi terhadap inisiatif-inisiatif perbaikan yang dilakukan oleh Divisi Manajemen Risiko, Divisi Kepatuhan (khususnya terkait pemutakhiran sistem APU-PPT), dan lain-lain.

## Penilaian Kinerja Komite Nominasi dan Remunerasi

### i. Frekuensi Rapat dan Tingkat Kehadiran

Sepanjang tahun 2023, Komite Nominasi dan Remunerasi (KNR) telah melakukan rapat KNR sebanyak 8 (delapan) kali, melebihi minimum frekuensi yang dipersyaratkan oleh ketentuan maupun Piagam KNR yang ada dengan dihadiri oleh seluruh anggota KNR sesuai ketentuan yang berlaku.

Rapat KNR tersebut membahas antara lain mengenai peninjauan kembali komposisi Komite di bawah Dewan Komisaris, peninjauan kebijakan kompensasi, benefit & fasilitas BOC, BOD dan EVP. Rapat juga meninjau dan mengusulkan kandidat Direksi, pengangkatan atau pengangkatan kembali Dewan Komisaris dan anggota Direksi pada Rapat Umum Pemegang Saham Tahunan (RUPST), perubahan keanggotaan Komite di bawah Dewan Komisaris, dan Penilaian Kinerja Dewan Komisaris & Direksi.

## ii. Duties and responsibilities

The Board of Commissioners views that the implementation of duties and responsibilities of the Risk Oversight Committee is in accordance with its main duties and functions, such as:

- Evaluate risk management policies proposed by the Board of Directors to obtain approval from the Board of Commissioners.
- Evaluate the responsibility of the Board of Directors to the Board of Commissioners for the implementation of the Risk Management Policy.
- Monitor and evaluate the conformity between risk management policies and the implementation of these policies.
- Monitor and evaluate the implementation of the duties of the Risk Management Committee, Risk Management Division and other relevant divisions.
- Provide input and recommendations regarding the provision of credit to certain debtors.
- Provide input and recommendations on proposed improvements to the Bank's credit policies and procedures.
- Providing input and recommendations on the Bank's risk profile (especially on initiatives to improve its assessment in the future period).
- Provide input and recommendations on improvement initiatives carried out by the Risk Management Division, Compliance Division (especially related to updating the AML-CTF system), and others.

## Performance Assessment of the Nomination and Remuneration Committee

### i. Meeting frequency and attendance rate

Throughout 2023, the Nomination and Remuneration Committee has held 8 (eight) meetings, exceeding the minimum frequency required by the provisions and the existing KNR Charter, attended by all committee members, in accordance with applicable regulations.

The committee meeting discussed, among other things, about reviewing the composition of Committees under the Board of Commissioners, as well as policies on compensation, benefits & facilities of Board of Commissioners, Board of Directors, and Executive Vice Presidents. The meeting also reviewed and proposed candidates for Directors, appointment or reappointment of members of the Board of Commissioners and the Board of Directors at the Annual General Meeting of Shareholders (AGMS), changes in membership of Committees



under the Board of Commissioners and Performance Assessment of the Board of Commissioners and the Board of Directors.

## ii. Tugas & Tanggung Jawab

Dewan Komisaris menilai bahwa KNR telah melaksanakan tugas dan tanggung jawabnya secara baik dan telah menyediakan rekomendasi yang sesuai, di antaranya adalah rekomendasi terhadap:

- Perubahan komposisi anggota Pemantau Risiko.
- Perubahan susunan Komite Audit.
- Rekomendasi pihak Independen sebagai Sekretaris /Anggota Komite Audit yang baru.
- Peninjauan dan rekomendasi untuk pengangkatan/pengangkatan kembali Dewan Komisaris dan anggota Direksi pada Rapat Umum Pemegang Saham Tahunan (RUPST).
- Rekomendasi penggantian dan penugasan kembali Anggota Komite di bawah Dewan Komisaris untuk 1 periode berikutnya.
- Rekomendasi tugas dan tanggung jawab Wakil Presiden Direktur terkait adanya perubahan struktur organisasi Bank.
- Rekomendasi total gaji, honorarium dan tunjangan Dewan Komisaris dan Direksi kepada Dewan Komisaris untuk disetujui lebih lanjut oleh RUPST 2023.
- Rekomendasi gaji, honorarium dan tunjangan SEVP/EVP.
- Pelaksanaan Board Assessment (secara kolejal dan masing-masing anggota)
- Rekomendasi perubahan remunerasi karyawan, Tenaga Kerja Asing dan pengurus Bank.

Sehingga secara keseluruhan, rekomendasi yang diberikan oleh KNR dapat memberikan kontribusi yang optimal kepada Dewan Komisaris dalam fungsi pengawasannya.

## Penilaian Kinerja Komite Keberlanjutan

Komite Keberlanjutan bertujuan untuk memastikan Bank memiliki strategi dan menjalankan praktik usaha berkelanjutan dengan optimal.

### i. Frekuensi rapat dan tingkat kehadiran

Komite Keberlanjutan disahkan sebagai komite di bawah Dewan Direksi pada Desember 2023. Sepanjang tahun 2023, Komite Keberlanjutan melakukan rapat sebanyak 1 (satu) kali dengan dihadiri oleh lebih dari 51% anggota Komite Keberlanjutan sesuai ketentuan yang berlaku.

## ii. The assignment of responsibilities

The Board of Commissioners assesses that the committee has carried out its duties and responsibilities well and has provided appropriate recommendations, including those regarding:

- Changes in the composition of the Risk Oversight Committee.
- Changes in the composition of the Audit Committee.
- Recommendation of Independent party as Secretary/Member of the new Audit Committee.
- Review and recommendations on the appointment/reappointment of the Board of Commissioners and the Board of Directors at the Annual General Meeting of Shareholders (AGMS).
- Recommendations on replacement and reassignments of Members of Committees under the Board of Commissioners for the next period.
- Recommendations on duties and responsibilities of Vice President Director regarding changes in the Bank's organizational structure.
- Recommendations on total salaries, honorarium and allowances for the Board of Commissioners and the Board of Directors for approval at the 2023 AGMS.
- Recommendations on salaries, honorarium, and allowances of SEVP/EVP.
- Implementation of Board Assessment (collegially or individually).
- Recommendations on changes in remuneration of employees, foreign workers and the Bank's management.

Overall, recommendations by the Nomination and Remuneration Committee can provide an optimal contribution to the Board of Commissioners in its supervisory function.

## Sustainability Committee Performance Assessment

The Sustainability Committee aims to ensure the implementation of ESG aspects in order to achieve the Bank's sustainable business practices strategy.

### i. Meeting frequency and attendance rate

The Sustainability Committee was approved as a committee under the Board of Directors in December 2023. Throughout 2023, the Sustainability Committee held 1 (one) meeting attended by more than 51% of the Sustainability Committee members in accordance with applicable regulations.



Di dalam rapat perdananya, Komite Keberlanjutan menyusun Gugus Tugas Keberlanjutan dan membahas ruang lingkup pekerjaannya.

## ii. Tugas dan tanggung jawab

Komite memiliki tugas, tanggung jawab serta wewenang sebagai berikut:

- a. Membantu Direksi menyiapkan rencana, strategi, inisiatif, program dan kebijakan berkelanjutan pada Perseroan.
- b. Meningkatkan kapasitas dan pengetahuan pada aspek keberlanjutan secara terus menerus agar mampu mengidentifikasi, mengukur, memonitor, dan mengelola risiko dan peluang yang berkaitan dengan perubahan iklim dan keberlanjutan.
- c. Memastikan bahwa Perseroan telah menjalankan program dan prinsip berkelanjutan pada sektor lingkungan, sosial, ekonomi, dan tata kelola sesuai dengan RAKB.
- d. Menerapkan langkah-langkah penerapan keuangan berkelanjutan sesuai dengan strategi penerapan dari Otoritas Jasa Keuangan.
- e. Membangun dan menerapkan budaya, prinsip, dan keuangan berkelanjutan.
- f. Memastikan publikasi Laporan Keberlanjutan setiap tahun.
- g. Mengikuti perkembangan isu yang berkaitan dengan keuangan berkelanjutan serta pada aspek lingkungan, sosial, ekonomi, dan tata kelola.
- h. Untuk implementasi di seluruh area kerja Komite Keberlanjutan dibentuk Gugus Tugas yang bertugas menyusun rencana kerja, target, penerapan, evaluasi dan pengembangan agar lebih terfokus serta menunjukan Divisi yang bertanggung jawab atas Gugus Tugas tersebut.

In its inaugural meeting, the Sustainability Committee established a Sustainability Task Force and discussed the scope of its work.

## ii. Duties and responsibilities

The Committee has the following duties, responsibilities and authorities:

- a. Assist the Board of Directors in preparing sustainable plans, strategies, initiatives, programs and policies for the Company.
- b. Continuously increase capacity and knowledge in sustainability aspects to be able to identify, measure, monitor and manage risks and opportunities related to climate change and sustainability.
- c. Ensure that the Company has implemented sustainable programs and principles in the environmental, social, economic and governance sectors in accordance with the RAKB.
- d. Implement steps to implement sustainable finance in accordance with the implementation strategy of the Financial Services Authority.
- e. Building and implementing sustainable culture, principles and finance.
- f. Ensure the publication of the Sustainability Report every year.
- g. Following developments in issues related to sustainable finance as well as environmental, social, economic and governance aspects.
- h. For implementation in all work areas of the Sustainability Committee, a Task Force was formed which was tasked with preparing work plans, targets, implementation, evaluation and development to make it more focused as well as appointing a Division responsible for the Task Force.



# DIREKSI

## The Board of Directors

Direksi adalah 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 sesuai dengan ketentuan Anggaran Dasar.

Direksi PT Bank JTrust Indonesia Tbk memiliki tanggung jawab penuh secara kolegal terhadap kegiatan operasional, pengembangan bisnis dan pengelolaan risiko Bank yang menjunjung tinggi sikap profesional, objektif, berpikiran strategis dan mengedepankan prinsip kehati-hatian Bank untuk meningkatkan nilai tambah bagi pemangku kepentingan dan memastikan keberlanjutan usaha.

Direksi juga mewakili Bank baik di dalam maupun di luar pengadilan sesuai dengan ketentuan Anggaran Dasar serta senantiasa berpedoman pada peraturan perundang-undangan dan ketentuan yang berlaku, baik yang diterbitkan oleh Regulator seperti Otoritas Jasa Keuangan (OJK), Bank Indonesia, Bursa Efek Indonesia (BEI), Lembaga Penjamin Simpanan (LPS) dan/atau otoritas berwenang lainnya.

Direksi mempertanggungjawabkan kinerjanya kepada pemegang Saham di dalam RUPS. Dalam menjalankan kegiatan usaha Bank, Direksi dapat membentuk komite-komite dan/atau menggunakan jasa penasihat profesional untuk membantu pelaksanaan tugas Direksi.

### Dasar Hukum

Dasar hukum yang menjadi referensi peraturan pembentukan dan penunjukan Direksi PT Bank JTrust Indonesia Tbk mengacu pada beberapa ketentuan, antara lain:

1. Undang-Undang Republik Indonesia tentang Perseroan Terbatas dan Perbankan.
2. Peraturan Otoritas Jasa Keuangan (OJK) dan Surat Edaran OJK tentang Penerapan Tata Kelola Bagi Bank Umum, Peraturan OJK tentang Bank Umum.
3. Anggaran Dasar Bank.

### Piagam Direksi

Piagam Direksi dituangkan dalam bentuk "Pedoman dan Tata Tertib Kerja Direksi PT Bank JTrust Indonesia Tbk"

The Board of Directors is the Governance Organ that has the authority and full responsibility for managing the Bank for the Bank's interests, in accordance with the Bank's aims and objectives, and represents the Bank, both inside and outside the court, in accordance with the provisions of the Articles of Association.

The Board of Directors of PT Bank JTrust Indonesia Tbk has full collegial responsibility for operational activities, business development and risk management of the Bank, which upholds a professional, objective, strategic-minded attitude and prioritizes the Bank's prudential principles to increase added value for stakeholders and ensure business sustainability.

The Board of Directors also represents the Bank both inside and outside the court, in accordance with the provisions of the Articles of Association, and applicable laws and regulations issued by regulators such as the Financial Services Authority (OJK), Bank Indonesia, the Indonesia Stock Exchange (IDX), the Deposit Insurance Corporation (LPS) and/or other competent authorities.

The Board of Directors is accountable for its performance to Shareholders at the GMS. In carrying out the Bank's business activities, the Board of Directors may form committees and/or use the services of professional advisors to assist the implementation of the Board of Directors' duties.

### Legal basis

The legal basis for the formation and appointment of the Board of Directors of PT Bank JTrust Indonesia Tbk refers to several provisions, including:

1. Law of the Republic of Indonesia concerning Limited Liability Companies and Banking.
2. Financial Services Authority (OJK) Regulations and OJK Circular Letter concerning Implementation of Governance for Commercial Banks, OJK Regulations concerning Commercial Banks.
3. The Bank's Articles of Association.

### Board of Directors Charter

The Board of Directors Charter is outlined in the form of "Guidelines and Code of Conducts for the Board of

sebagai pedoman dan tata tertib kerja yang mengikat bagi setiap anggota Direksi dalam menjalankan tugas dan tanggung jawabnya.

Dasar penyusunan Piagam Direksi adalah:

1. Undang-Undang RI No. 40 Tahun 2007 tentang Perseroan Terbatas;
2. Peraturan OJK dan Surat Edaran OJK terkait Penerapan dan Organ Tata Kelola Perusahaan;
3. Anggaran Dasar PT Bank JTrust Indonesia, Tbk berikut perubahan-perubahannya;
4. Pedoman Umum Governansi Korporat Indonesia (PUG-KI) dari Komite Nasional Kebijakan Governance (KNKG); dan
5. ASEAN Corporate Governance Scorecard.

Piagam Direksi terakhir diperbaharui pada bulan Oktober 2023 dan telah diunggah ke situs web Bank [www.jtrustbank.co.id](http://www.jtrustbank.co.id). Selanjutnya Pedoman dan Tata Tertib Kerja Direksi akan dievaluasi dan diperbaharui secara berkala dengan mengacu pada peraturan dan ketentuan perundangan yang berlaku.

### **Mekanisme Pemilihan, Pengangkatan dan Pemberhentian, Pengunduran Diri, serta Masa Jabatan Anggota Direksi**

PT Bank JTrust Indonesia Tbk memiliki dan menerapkan kebijakan Nominasi Calon Anggota Direksi, Dewan Komisaris dan/atau Pihak Independen di mana prosedur pemilihan, pengangkatan, pemberhentian, dan/atau pengunduran diri Anggota Direksi telah dirinci. Kebijakan Nominasi disusun dengan tujuan untuk memastikan penerapan tata kelola dan manajemen risiko berjalan dengan baik.

Kebijakan tersebut mengatur:

1. Prosedur Pemilihan Anggota Direksi
  - a. Anggota Dewan Komisaris, Direksi, dan/atau Pemegang Saham dapat menyampaikan usulan kandidat anggota Direksi kepada Bank. Pemegang saham yang dapat mengusulkan kandidat anggota Direksi adalah 1 (satu) pemegang saham atau lebih yang mewakili 1/20 (satu per dua puluh) atau lebih dari jumlah seluruh saham dengan hak suara.

Directors of PT Bank JTrust Indonesia Tbk" as guidelines and work procedures that are binding for each member of the Board of Directors in carrying out their duties and responsibilities.

The basis for the formation of the Board of Directors Charter is:

1. Law No. 40 of the Republic of Indonesia on Limited Liability Companies;
2. OJK Regulation and Circular Letter on the Implementation and Organs of Corporate Governance;
3. Articles of Association of PT Bank JTrust Indonesia, Tbk including amendments;
4. General Guidelines for Indonesian Corporate Governance (PUG-KI) from the National Committee for Governance Policy (KNKG); and
5. ASEAN Corporate Governance Scorecard.

The latest Board of Directors Charter was updated in October 2023 and has been uploaded on the Bank's website [www.jtrustbank.co.id](http://www.jtrustbank.co.id). Afterwards, the Working Guideline and Code of Conduct of the Board of Directors will be evaluated and updated regularly by referring to prevailing laws and regulations.

### **Mechanism for Appointment and Dismissal, Resignation, as well as Office Term of the Board of Directors**

PT Bank JTrust Indonesia has and implements a policy for the Nomination of Candidates for Members of the Board of Directors, Board of Commissioners and/or Independent Parties, in which the procedures for the selection, appointment, dismissal, and/or resignation of Members of the Board of Directors have been detailed. The Nomination policy is formulated with the purpose of ensuring the implementation of good governance and risk management.

The policy stipulates:

1. Procedure for Selection of Members of the Board of Directors
  - a. Members of the Board of Commissioners, Directors, and/or Shareholders may submit proposals for candidates for members of the Board of Directors to the Bank. Shareholders who can nominate candidates for members of the Board of Directors are 1 (one) shareholder or more who represent 1/20 (one twentieth) or more of the total number of shares with voting rights.

- b. Pencalonan anggota Direksi dapat berasal dari pejabat eksekutif internal yang telah dipersiapkan menjadi penerus anggota Direksi.
- c. Bank juga dapat menggunakan jasa pihak ketiga yang independen dan memiliki reputasi baik dalam proses seleksi kandidat Direktur. Pihak ketiga yang ditunjuk oleh Bank akan membantu proses identifikasi dan seleksi kandidat serta memberikan konsultasi yang diperlukan oleh Komite Nominasi dan Remunerasi.
- d. Komite Nominasi dan Remunerasi mengkaji, mengevaluasi calon Direktur dan merekomendasikan calon Direktur ke Dewan Komisaris untuk dapat diusulkan ke Rapat Umum Pemegang Saham.
- e. Calon anggota Direksi akan menjalani proses penilaian kemampuan dan kepatutan oleh OJK di mana OJK akan menetapkan hasil penilaian kemampuan dan kepatutan yaitu disetujui atau tidak disetujui.

## 2. Kriteria Calon Anggota Direksi

Calon anggota Direksi PT Bank JTrust Indonesia Tbk paling kurang harus memenuhi persyaratan dan kriteria yang meliputi integritas, kompetensi, dan reputasi keuangan yang baik, sebagaimana ditetapkan dalam Anggaran Dasar Bank, peraturan perundang-undangan yang berlaku di Indonesia dan telah lulus Penilaian Kemampuan dan Kepatutan sesuai dengan ketentuan Otoritas Jasa Keuangan dan/atau Peraturan Bank Indonesia.

## 3. Prosedur Pengangkatan dan Pemberhentian Anggota Direksi

- a. Anggota Direksi diangkat dan diberhentikan oleh RUPS berdasarkan usulan dari Dewan Komisaris dengan mempertimbangkan rekomendasi Komite Nominasi dan Remunerasi serta telah lulus Penilaian Kemampuan dan Kepatutan dari OJK, dan/atau memenuhi persyaratan lain yang ditetapkan oleh instansi lain yang terkait sebelum dinyatakan efektif menjabat sebagai Direktur.
- b. Calon anggota Direksi yang belum dinyatakan efektif, tidak dapat melakukan tugas dan tanggung jawabnya sebagai anggota Direksi serta tidak dapat membuat keputusan yang mengikat secara hukum, dan oleh karenanya belum melekat hak dan kewajibannya sebagai anggota Direksi.

- b. Nominations for members of the Board of Directors may come from internal executive officers who have been prepared to become the successors to members of the Board of Directors.
- c. Banks can also use the services of an independent and reputable third party in the selection process for prospective members of the Board of Directors. A third party appointed by the Bank will assist with the identification and selection process of candidates and provide necessary consultations by the Nomination and Remuneration Committee.
- d. The Nomination and Remuneration Committee reviews and evaluates prospective members of the Board of Directors and recommends candidates to the Board of Commissioners to be proposed to the General Meeting of Shareholders.
- e. Prospective members of the Board of Directors will undergo a fit and proper test process held by OJK, in which OJK will determine the results of the fit and proper test, namely approved or disapproved.

## 2. Criteria for Prospective Members of the Board of Directors

Prospective members of the Board of Directors of PT Bank JTrust Indonesia must at least meet the requirements and criteria, which include integrity, competence, and a good financial reputation, as stipulated in the Company's Articles of Association, applicable laws and regulations in Indonesia and have passed the Fit and Proper Test in accordance with the provisions of the Financial Services Authority and/or Bank Indonesia Regulations.

## 3. Procedure for Appointment and Dismissal of Members of the Board of Directors

- a. Members of the Board of Directors is appointed and dismissed by the GMS based on the proposal from the Board of Commissioners by considering the recommendation of the Nomination and Remuneration Committee and has passed the Fit and Proper Test from the OJK, and/or met other requirements set by other relevant agencies before being declared effective as Director.
- b. Prospective members of the Board of Directors, who have not obtained effective statement, shall not carry out their duties and responsibilities as a member of Board of Directors as well as may not make a legally binding decision, hence their rights and obligations are not attached as members of Board of Directors.

- c. Bank melaporkan anggota Direksi yang telah dinyatakan efektif kepada OJK Pasar Modal, OJK Pengawas Bank, dan Bursa Efek Indonesia (BEI) paling lambat 10 (sepuluh) hari kerja setelah tanggal pengangkatan efektif. Laporan tersebut disertai dengan akta RUPS, dan yang bersangkutan membuat serta menyampaikan Surat Pernyataan Direksi kepada Lembaga Penjamin Simpanan (LPS) paling lambat 30 (tiga puluh) hari setelah efektif sesuai ketentuan yang berlaku.
  - d. Anggota Direksi yang baru wajib mengikuti program orientasi dengan tujuan untuk memperkenalkan anggota baru dengan Bank, organisasi di dalamnya, struktur kepemimpinan, anggota Direksi lainnya, tugas, serta tanggung jawabnya.
  - e. Anggota Direksi dapat diberhentikan untuk sementara oleh Dewan Komisaris dengan menyebutkan alasan pemberhentian tersebut.
  - f. Pemberhentian sementara tersebut wajib diberitahukan secara tertulis kepada anggota Direksi yang bersangkutan, dan ditindaklanjuti sesuai ketentuan yang berlaku.
  - g. Pemberhentian atau penggantian anggota Direksi wajib mengedepankan kepentingan utama dari Bank.
  - h. Pemberhentian atau penggantian direktur utama dan/atau direktur yang membawahkan fungsi kepatuhan sebelum periode masa jabatan berakhir wajib mendapatkan persetujuan OJK terlebih dahulu.
  - i. Anggota Direksi yang diberhentikan sementara sebagaimana dimaksud, tidak berwenang:
    - Menjalankan pengurusan Bank untuk kepentingan Bank sesuai dengan maksud dan tujuan Bank.
    - Mewakili Bank di dalam maupun di luar Pengadilan.
- c. Bank reports members of the Board of Directors that has been stated as effective to OJK Capital Market, OJK Banking Supervision, and the Indonesia Stock Exchange no later than 10 (ten) working days after the effective date of appointment. The report is attached with the deed of the GMS, and the related party writes and submits Board of Directors Statement Letter to the Deposit Insurance Corporation (LPS) no later than 30 (thirty) days after the effective date according to the prevailing provisions.
  - d. The newly appointed member of the Board of Director shall participate in the Orientation Program aimed at introducing the new member of the Bank, its organization, leadership structure, other members of the Board of Directors, duties, and responsibilities.
  - e. Members of the Board of Directors may be temporarily dismissed by the Board of Commissioners by stating the reasons for the dismissal.
  - f. Temporary dismissal must be notified in writing to the concerned member of the Board of Directors, and followed up in accordance with applicable regulations.
  - g. Dismissal or replacement of members of the Board of Directors must prioritize the Bank's main interests.
  - h. Dismissal or replacement of president director and/or director in charge of compliance before the end of their office term must obtain OJK approval beforehand.
  - i. Members of the Board of Directors that are temporarily discharged do not have authorization to:
    - Managing the Bank for the interest of the Bank according to the Bank's objective and purpose.
    - Represent the Bank inside or outside the Court.
4. Pengunduran Diri Anggota Direksi
    - a. Anggota Direksi dapat mengundurkan diri dari jabatannya sebelum masa jabatannya berakhir dengan wajib menyampaikan permohonan pengunduran diri kepada Bank secara tertulis selambatnya 60 (enam puluh) hari atau 2 (dua) bulan sebelum efektif mengundurkan diri disertai dengan alasan pengunduran dirinya, dan tetap kepada yang bersangkutan harus dimintakan
4. Resignation of the Board of Directors
    - a. Members of the Board of Directors may resign from their position before their terms and they are obliged to submit their resignation proposal to the Bank in writing no later than 60 (sixty) days or 2 (two) months before effectively resigned from the position along with the reason for the resignation, and they will be held accountability for the implementation of their duties since the



pertanggungjawaban atas pelaksanaan tugasnya yang dijalankan sejak pertanggung jawaban yang terakhir sampai dengan tanggal efektif pengunduran dirinya di dalam RUPS Tahunan terdekat.

- b. Bank wajib menyelenggarakan RUPS untuk memutuskan permohonan pengunduran diri anggota Direksi paling lambat 90 (sembilan puluh) hari setelah diterimanya permohonan pengunduran diri.
- c. Bank melakukan keterbukaan informasi kepada masyarakat dan melaporkan pengunduran diri anggota Direksi kepada OJK Pasar Modal, OJK Pengawasan Perbankan, IDX terkait paling lambat 2 (dua) hari kerja setelah diterimanya permohonan pengunduran diri Direksi serta setelah diputusnya hasil penyelenggaraan RUPS.
- d. Anggota Direksi yang terlibat dalam kejahatan keuangan seperti manipulasi dan berbagai bentuk penggelapan dalam kegiatan jasa keuangan, tindak pidana pencucian uang, serta tindak pidana lainnya, wajib mengundurkan diri dari Direksi.

#### 5. Masa Jabatan Anggota Direksi

- a. 1 (satu) periode masa jabatan anggota Direksi paling lama 1 (satu) tahun atau sampai dengan penutupan RUPS tahunan ke-1.
- b. Seorang Direktur yang masa jabatannya telah berakhir dapat diangkat kembali oleh Rapat Umum Pemegang Saham untuk periode berikutnya.
- c. Jabatan anggota Direksi berakhir apabila:
  - Meninggal dunia;
  - Masa jabatannya berakhir ;
  - Diberhentikan berdasarkan keputusan RUPS;
  - Mengundurkan diri ;
  - Dinyatakan pailit atau ditaruh di bawah pengampuan berdasarkan suatu keputusan Pengadilan;
  - Dihukum karena melakukan tindak pidana dan/atau melakukan pelanggaran signifikan terhadap hukum dan peraturan yang berlaku; dan
  - Tidak lagi memenuhi persyaratan sebagai anggota Direksi berdasarkan ketentuan Anggaran Dasar dan peraturan perundang-undangan yang berlaku.

latest accountability report until the effective date of their resignation at the closest Annual GMS.

- b. The Bank is obliged to hold GMS to make a decision on the resignation request of members of the Board of Directors no later than 90 (ninety) days after receiving the request.
- c. The Bank conducts a public expose and report the resignation of the member of the Board of Directors to OJK in charge of Capital Market, OJK in charge of Banking Supervision, and IDX, no later than 2 (two) working days after the resignation letter is accepted and after the decision is made in the GMS.
- d. Members of the Board of Directors who are involved in a financial crime such as manipulation and various forms of embezzlement in financial services activities, money laundering crimes, as well as other criminal acts, must resign from the Board of Directors.

#### 5. Office Term of the Board of Directors

- a. 1 (one) office term of members of the Board of Directors is 1 (one) year or until the closing of the first annual GMS.
- b. A Director whose office term has ended may be reappointed by the General Meeting of Shareholders for the next period.
- c. The position of members of the Board of Directors ends when:
  - Pass away;
  - Office term ends;
  - Dismissed based on the decision of the GMS;
  - Resign;
  - Declared bankrupt or placed under custody based on a Court decision;
  - Convicted of committing a criminal offense and/or committing a significant violation of applicable laws and regulations; and
  - No longer meets the requirements as a member of the Board of Directors based on the provisions of the Articles of Association and applicable laws and regulations.

## Jumlah dan Komposisi Anggota Direksi

Berdasarkan hasil keputusan RUPS Tahunan tanggal 31 Mei 2023, jumlah dan komposisi Direksi PT Bank JTrust Indonesia Tbk telah sesuai kriteria POJK No. 55/POJK.03/2016 tanggal 7 Desember 2016 tentang Penerapan Tata Kelola Bagi Bank Umum yaitu:

- Per Desember 2023 jumlah anggota Direksi lebih dari 3 (tiga) orang yaitu sebanyak 7 (tujuh) orang, termasuk 1 (satu) orang Direktur Utama, 1 (satu) orang Wakil Direktur Utama, 1 (satu) orang Direktur Kepatuhan, dan 4 (empat) orang Direktur. Mayoritas anggota Direksi merupakan Warga Negara Indonesia, yaitu 5 (lima) dari 7 (tujuh) orang anggota Direksi.
- Seluruh anggota Direksi berdomisili di Indonesia, dengan telah dibuktikan bagi anggota Direksi yang berkewarganegaraan asing telah memiliki KITAS (Kartu Izin Tinggal Terbatas) & IMTA (izin Mempekerjakan Tenaga Kerja Asing) dari lembaga terkait.
- Penggantian dan/atau pengangkatan anggota Direksi Bank telah memperhatikan rekomendasi Komite Nominasi dan Remunerasi serta memperoleh persetujuan dari RUPS dan OJK.
- Seluruh anggota Direksi Bank tidak saling memiliki hubungan keluarga sampai dengan derajat kedua dengan sesama anggota Direksi dan/atau Dewan Komisaris maupun Pemegang Saham Pengendali.
- Seluruh anggota Direksi Bank telah lulus Penilaian Kemampuan dan Kepatutan dan telah mendapat persetujuan dari Otoritas Jasa Keuangan.

Jumlah dan Komposisi anggota Direksi adalah:

No	Nama Name	Jabatan Position	Kewarganegaraan/ Domisili Citizenship/Domicile	Dasar Pengangkatan RUPS Basis of Appointment GMS	Tanggal Efektif Persetujuan OJK Effective Date of OJK Approval	Periode Jabatan Term of Office
1.	Ritsuo Fukadai*	Direktur Utama President Director	Jepang/Indonesia Japanese/Indonesia	RUPST 27 Juni 2019 AGMS 27 June 2019	7 November 2019	2019 – 2020 2020 – 2021 2021 – 2022 2022 – 2023 2023 – 2024
2.	Masayoshi Kobayashi**	Wakil Direktur Utama Vice President Director	Jepang/Indonesia Japanese/Indonesia	RUPSLB 3 Maret 2023 EGMS 3 March 2023	23 Agustus 2023 23 August 2023	2023 – 2024
3.	Felix I. Hartadi*	Direktur Director	Indonesia/Indonesia	RUPSLB 26 Februari 2014 EGMS 26 February 2014	22 April 2014	2014 – 2017 2017 – 2020 2020 – 2021 2021 – 2022 2022 – 2023 2023 – 2024

## Number and Composition of the member of the Board of Directors

According to the Annual GMS decisions dated 31 May 2023, the number and composition of the Director of PT Bank JTrust Indonesia Tbk is in line with the criteria stipulated by POJK No. 55/POJK.03/2016 dated 7 December 2016 on the Implementation of Governance for Commercial Banks:

- As of December 2023, the number of members of the Board of Directors is 7 (seven) people, including 1 (one) President Director, 1 (one) Vice President Director, 1 (one) Compliance Director, and 4 (four) Directors. Most members of the Board of Directors are Indonesian citizens, which is 5 (five) out of 7 (seven) members of the Board of Directors.
- All members of the Board of Directors are domiciled in Indonesia, with proof that members of the Board of Directors who are foreign nationals have KITAS (Limited Stay Permit Card) & IMTA (Permit to Employ Foreign Workers) from the relevant institution.
- Replacement and/or appointment of the member of Board of Directors of the Bank has taken notice of the recommendation from the Nomination and Remuneration Committee and approved by the GMS and OJK.
- All the members of the Bank's Board of Directors do not have familial relation up to the second degree among the members of the Board of Directors and/or the Board of Commissioners as well as the Controlling Shareholders.
- All members of the Bank's Board of Directors have passed the Fit and Proper Test and has been approved by the Financial Services Authority.

The number and composition of the member of Board of Directors are:

No	Nama Name	Jabatan Position	Kewarganegaraan/ Domisili Citizenship/Domicile	Dasar Pengangkatan RUPS Basis of Appointment GMS	Tanggal Efektif Persetujuan OJK Effective Date of OJK Approval	Periode Jabatan Term of Office
4.	Helmi A. Hidayat*	Direktur Director	Indonesia/Indonesia	RUPST 30 Juni 2016 AGMS 30 June 2016	5 September 2016	2016 – 2019 2019 – 2020 2020 – 2021 2021 – 2022 2022 – 2023 2023 – 2024
5.	Cho Won June*	Direktur Director	Korea Selatan/ Indonesia South Korean/ Indonesia	RUPST 27 Juni 2019 AGMS 27 June 2019	7 November 2019	2019 – 2020 2020 – 2021 2021 – 2022 2022 – 2023 2023 – 2024
6.	R. Djoko Prayitno*	Direktur Director	Indonesia/Indonesia	RUPSLB 3 Mei 2021 EGMS 3 May 2021	20 September 2021	2021 – 2022 2022 – 2023 2023 – 2024
7.	Widjaja Hendra*	Direktur Director	Indonesia/Indonesia	RUPSLB 15 Oktober 2021 EGMS 15 October 2021	29 November 2021	2021 – 2022 2022 – 2023 2023 – 2024

\* Diangkat kembali sebagai Direksi Bank JTrust Indonesia berdasarkan Keputusan RUPST 31 Mei 2023, berdasarkan Akta Pernyataan Keputusan RUPST Bank No.186 tanggal 31 Mei 2023, efektif sejak ditutupnya RUPS.  
Re-appointed as a Board of Directors of Bank JTrust Indonesia Tbk based on the AGMS Decision of 31 May 2022, based on the Deed of Resolution of the Bank's AGMS No. 186 dated 31 May 2022, and effective since the closing of the GMS.

\*\* Diangkat berdasarkan keputusan RUPS Luar Biasa 3 Maret 2023, berlaku efektif berdasarkan Akta Pernyataan Keputusan Rapat No.28 tanggal 11 September 2023.  
Appointed based on the Extraordinary GMS decision on 3 March 2023, effective based on the Deed of Meeting Resolutions No. 28 dated 11 September 2023.

## Profil Anggota Direksi

Profil lengkap tercantum dalam Profil Dewan Komisaris/ Direksi/Pejabat Eksekutif pada Laporan Tahunan 2023 ini.

## Tugas, Tanggung Jawab dan Wewenang Direksi

Direksi Bank melakukan tugas dan tanggung jawabnya secara independen, dengan itikad baik, penuh tanggung jawab, dan kehati-hatian. Dalam melaksanakan tugas dan tanggung jawabnya, Direksi memperhatikan keselarasan aspek lingkungan, ekonomi, sosial, dan tata kelola dalam menyusun strategi bisnis jangka pendek dan jangka panjang dalam melaksanakan kegiatan usaha Bank sebagai bentuk penerapan bisnis yang berkelanjutan.

1. Direksi bertugas untuk:
  - a. Direksi bertugas menjalankan segala tindakan yang berkaitan dengan pengurusan Bank sesuai dengan maksud dan tujuan Bank serta mewakili Bank baik di dalam maupun di luar Pengadilan sebagaimana diatur dalam peraturan perundang-undangan, Anggaran Dasar dan/atau Keputusan RUPS.
  - b. Dalam rangka melaksanakan prinsip tata kelola yang baik dalam setiap kegiatan usaha Bank pada seluruh tingkatan atau jenjang organisasi, Direksi paling kurang wajib membentuk:

## Profile of members of the Board of Directors

Complete profile is stated in the Profile of the Board of Commissioners/Directors/Executive Officers of this 2023 Annual Report.

## Duties, Responsibilities and Authorities of the Board of Directors

The Bank's Directors carry out their duties and responsibilities independently, in a good will, full of responsibilities, and in prudential manner. In carrying out their duties and responsibilities, the Directors must pay attention to the harmony of environment, economy, social, and governance aspects in formulating business strategies both in short term and long term in carrying out the Bank's business activities as an implementation of sustainable business.

1. The Board of Directors has duties to:
  - a. Directors have duties to carry out every action related to the Bank's management in accordance with the objective and purposes of the Bank as well as represent the Bank both in or outside the Court as regulated in the laws, Article of Association and/or the GMS decisions.
  - b. In implementing the good governance principle in each of the Bank's business and its entire level of organization, the Directors must at least form:



- Satuan Kerja Audit Intern
- Satuan Kerja Manajemen Risiko
- Satuan Kerja Kepatuhan
- Komite Manajemen Risiko

Serta dapat membentuk Komite mengacu pada ketentuan perundang-undangan yang berlaku, yang disesuaikan dengan kebutuhan Bank.

- c. Melakukan evaluasi terhadap kinerja Komite Direksi sekurang-kurangnya pada setiap akhir tahun buku.
  - d. Menyusun rencana Bisnis Bank yang memuat anggaran tahunan Bank dan wajib disampaikan kepada Dewan Komisaris untuk memperoleh persetujuan dari Dewan Komisaris.
  - e. Sebagai perusahaan terbuka, Direksi menyampaikan pencapaian kinerja kepada pemegang saham dan/atau investor, termasuk melakukan keterbukaan informasi terhadap hal-hal yang dapat berdampak material bagi Bank serta bisa mempengaruhi harga saham atau keputusan investasi para pemegang saham maupun investor pada Bank maupun surat berharga Bank, dengan tetap memperhatikan faktor kehati-hatian dan tunduk kepada peraturan mengenai kerahasiaan nasabah.
  - f. Menindaklanjuti temuan audit dan rekomendasi dari satuan kerja audit intern Bank, auditor eksternal, serta hasil pengawasan OJK, BI dan/atau regulator lainnya.
  - g. Menyediakan data dan informasi yang akurat, relevan dan tepat waktu kepada Dewan Komisaris.
2. Direksi bertanggung jawab untuk:
- a. Melaksanakan kepengurusan Bank dengan itikad baik, hati-hati, penuh tanggung jawab dan menanggung secara tanggung renteng atas kerugian Bank yang disebabkan oleh kesalahan atau kelalaian anggota Direksi dalam menjalankan tugasnya.
  - b. Anggota Direksi tidak dapat dipertanggungjawabkan atas kerugian Bank sebagaimana dimaksud pada butir a di atas apabila dapat membuktikan:
    - Telah melakukan pengurusan Bank dengan itikad baik, dan kehati-hatian untuk kepentingan Bank dan sesuai dengan maksud dan tujuan Bank.
    - Tidak mempunyai kepentingan pribadi, baik langsung maupun tidak langsung atas tindakan pengurusan Direksi yang mengakibatkan kerugian.
    - Telah mengambil tindakan untuk mencegah timbul maupun berlanjutnya kerugian tersebut.

- Internal Audit Work Unit
- Risk Management Work Unit
- Compliance Work Unit
- Risk Management Committee

As well as establishing Committees according to the prevailing laws, which are adjusted to the Bank's needs.

- c. Conduct evaluation on the performance of the Board of Directors Committee at least every end of fiscal year.
  - d. Formulate the Bank's Business Plan, which contains the Bank's annual budget, and it must be submitted to the Board of Commissioners for approval.
  - e. As a public company, the Board of Directors presents the Bank's performance achievements to shareholders and/or investors, including holding public exposure on matters that can have material impacts on the Bank, as well as information that can affect share price or investment decisions of shareholders and investors to the Bank or to the Bank's securities, by taking into account prudential factors and complying with regulations regarding customer privacy.
  - f. Follow up audit findings and recommendations from the Bank's internal audit work unit, external auditors, as well as supervisory results from OJK, BI, and/or other regulators.
  - g. Provide accurate, relevant, and timely manner of data and information to the Board of Commissioners.
2. The Board of Directors is responsible for:
- a. Carry out the Bank's management in good faith, be careful, full of responsibility and jointly and severally bear the Bank's losses caused by mistakes or negligence of members of the Board of Directors in carrying out their duties.
  - b. Members of the Board of Directors shall not be responsible for the Bank's loss as mentioned in the point a above should they provide proof that they:
    - Have managed the Bank with the good will and prudential for the Bank's interest according to the objective and purpose of the Bank.
    - Do not have personal interest, both direct and indirectly, on the Bank's management, that causes damage or losses.
    - Have taken actions to prevent the emergence or the continuity of the damage.



- c. Dalam pelaksanaan fungsi audit intern, Direksi bertanggung jawab:
- Mengembangkan kerangka pengendalian intern untuk mengidentifikasi, mengukur, memantau, dan mengendalikan semua risiko yang dihadapi Bank.
  - Memastikan Satuan Kerja Audit Intern memperoleh informasi terkait perkembangan yang terjadi, inisiatif, proyek, produk, dan perubahan operasional serta risiko yang telah diidentifikasi dan diantisipasi.
  - Memastikan telah dilakukan tindakan perbaikan yang tepat dalam waktu yang cepat terhadap semua temuan dan rekomendasi Satuan Kerja Audit Intern, auditor eksternal, hasil pengawasan OJK, BI dan/atau hasil pengawasan otoritas lain.
3. Direksi berwenang untuk:
- a. Menjalankan pengelolaan Bank sesuai dengan kebijakan yang dipandang tepat, sesuai dengan maksud dan tujuan yang ditetapkan dalam Anggaran Dasar.
  - b. Dapat melakukan penyesuaian yang diperlukan terhadap Komite Direksi.

#### Etika Kerja

- a. Direksi wajib menyusun kode etik yang berlaku bagi seluruh anggota Direksi, karyawan/pegawai serta organ pendukung yang dimiliki oleh Bank yang bekerja pada Bank dan dimuat secara lengkap dalam website Bank.
- b. Direksi wajib mematuhi kode etik yang berlaku di Bank, menjalankan tugasnya dengan itikad baik, penuh tanggung jawab dan kehati-hatian dengan selalu mengindahkan peraturan perundang-undangan yang berlaku, yang diantaranya terkait dengan pelaksanaan *Good Corporate Governance* dan Anggaran Dasar Bank, dengan mengutamakan kepentingan Bank secara profesional, serta bekerja dan berperilaku dengan integritas tinggi.
- c. Direksi wajib menegakkan standar integritas tertinggi dan menghindari kondisi benturan kepentingan antara Bank dan Direksi serta para pihak yang terkait.
- d. Direksi dilarang memanfaatkan informasi yang diperoleh dari Bank untuk keuntungan dan kepentingan pribadi, keluarga, dan/atau pihak terafiliasi yang dapat merugikan dan/atau mengurangi keuntungan serta reputasi Bank.
- e. Direksi bertanggung jawab secara tanggung renteng atas kerugian Bank yang disebabkan oleh kesalahan atau kelalaian anggota Direksi dalam menjalankan tugasnya, dan dikecualikan dari tanggung jawab secara tanggung renteng tersebut sesuai dengan peraturan perundang-undangan yang berlaku.

- c. In carrying out the internal audit function, the Board of Directors is responsible for:
- Developing internal control framework to identify, measure, monitor, and control entire risks faced by the Bank.
  - Ensuring the Internal Audit Work Unit has information related to ongoing development, initiatives, projects, products, and operational changes, as well as risks that have been identified and anticipated.
  - Making sure that the correct and rapid improvements have been carried out based on the findings and recommendations from the Internal Audit Work Units, external auditors, and supervisory results of OJK, BI, and/or other authorities.
3. The Board of Directors has authority to:
- a. Manage the Bank according to the correct policies, in line with the objectives and purposes that are stated in the Articles of Association.
  - b. Adjust accordingly to the needs of Committees under the Board of Directors.

#### Work Ethics

- a. Directors must formulate code of ethics that applies to members of the Board, employees, as well as supporting organs that are owned by the Bank and work for the Bank and stipulated thoroughly in the Bank's website.
- b. Directors must abide the code of ethics applied in the Bank, carry out their duties in a good will, with full responsibility and prudently by considering the prevailing regulations, which, among others, are related to the implementation of Good Corporate Governance and the Bank's Article of Association, by prioritizing the Bank's interest professionally, and work and act with high integrity.
- c. Directors must uphold the highest standard of integrity and avoid conflict of interest between the Bank and Directors, as well as related parties.
- d. Directors are prohibited to take any information from PT Bank JTrust Indonesia Tbk for their personal interests, family and/or other parties that can reduce profits and harm the Bank's reputation.
- e. Directors are jointly responsible for the Bank's loss that was caused by mistake or negligence of the members of the Board of Directors in carrying out their duties, and exempted from the joint responsibilities according to applicable laws and regulations.

- f. Anggota Direksi yang menjalani cuti tahunan wajib menunjuk Direktur pengganti (*alternate*) yang akan menjalankan tugas dan wewenang dari Direktur yang bersangkutan. Khusus untuk Direktur Kepatuhan, *alternate* yang ditunjuk harus Direktur lain yang tidak membawahi kegiatan transaksional Bank, dan jika cuti lebih dari 7 (tujuh) hari berturut-turut, maka wajib dilaporkan kepada OJK sesuai ketentuan yang berlaku.
- g. Jika Direktur Kepatuhan berhalangan secara tetap, mengundurkan diri, atau habis masa jabatannya, dalam jangka waktu 6 (enam) bulan setelah berhalangan tetap harus diangkat penggantinya.
- h. Direksi dilarang:
- Mayoritas Anggota Direksi dilarang saling memiliki hubungan keluarga sampai derajat kedua dengan sesama anggota Direksi dan/atau dengan anggota Dewan Komisaris.
  - Memberikan kuasa umum kepada pihak lain yang mengakibatkan pengalihan fungsi Direksi. Yang dimaksud dengan pemberian kuasa umum adalah pemberian kuasa kepada satu orang karyawan atau lebih atau orang lain yang mengakibatkan pengalihan tugas, wewenang dan tanggung jawab Direksi secara menyeluruh yaitu tanpa batasan ruang lingkup dan waktu.
  - Memanfaatkan Bank untuk kepentingan pribadi, keluarga dan/atau pihak lain yang dapat merugikan atau mengurangi keuntungan Bank.
  - Mengambil dan/atau menerima keuntungan pribadi dari Bank selain remunerasi dan fasilitas lain yang telah ditetapkan dalam kebijakan internal Bank dan disetujui oleh RUPS.
  - Menerima, memberikan atau menawarkan segala bentuk gratifikasi, baik langsung atau tidak langsung, dari dan/atau kepada Pejabat Negara dan mitra bisnis.
  - Merangkap jabatan sebagai anggota Dewan Komisaris, Direksi, atau Pejabat Eksekutif pada bank, perusahaan dan/atau lembaga lain. Rangkap jabatan diperbolehkan apabila Direksi yang bertanggung jawab terhadap pengawasan pada perusahaan anak Bank, menjalankan tugas fungsional menjadi anggota Dewan Komisaris pada perusahaan anak bukan Bank yang dikendalikan oleh Bank, sepanjang perangkapan jabatan tersebut tidak mengakibatkan yang bersangkutan mengabaikan pelaksanaan tugas dan tanggung jawab sebagai anggota Direksi Bank.
- f. Members of the Board of Directors who take annual leave must appoint an alternate Director to carry out their duties and authorities. For the Compliance Director, the appointed alternate Director must be the one who does not oversee the Bank's transactional activities. If the leave is more than 7 (seven) consecutive days, then they must report it to OJK according to the prevailing provisions.
- g. If the Compliance Director is permanently unable to carry out their duties, due to resignation or the end of office term, their replacement must be appointed within 6 (six) months.
- h. The Board of Directors is prohibited to:
- Have family relations up to second degree with fellow members of the Board of Directors, and/or with members of the Board of Commissioners. This applies to a majority of members of the Board of Directors.
  - Transfer their authorities in general to other parties that can transfer the Board of Directors' function. The definition of general authority transfer is a transfer of authority to one or more employees, or other persons that cause transfer of the entire duties, authorities, and responsibilities of the Board of Directors, without scope and time limitations.
  - Use the Bank for personal interests, family, and/or other parties that can harm and reduce the Bank's profits.
  - Take and/or accept personal interest from the Bank except remuneration and other facilities that has been determined in the Bank's internal policy and approved by the GMS.
  - Accept, deliver, or offer any kind of gratification, both directly and indirectly, from and/or to Officials and business partners.
  - Concurrently serve as a member of the Board of Commissioner, the Board of Directors, or Executive Officers for banks, other companies and/or institutions. Concurrent positions are permitted if members of the Board of Directors are responsible for supervision of the Bank's subsidiaries, carrying out functional duties as a member of Board of Commissioners for the non-bank subsidiaries that are controlled by the Bank, as long as these concurrent positions do not lead to negligence in carrying out their duties and responsibilities as members of the Bank's Board of Directors.



- Memiliki saham melebihi 25% (dua puluh lima persen) dari modal disetor atau pada suatu perusahaan lain, baik secara sendiri-sendiri atau bersama-sama.
- Menggunakan penasihat perorangan dan/atau jasa profesional sebagai konsultan. Penggunaan penasihat perorangan dan/atau jasa profesional sebagai konsultan dapat dilakukan dalam hal memenuhi persyaratan:
  1. untuk proyek bersifat khusus;
  2. didasarkan pada kontrak kerja yang jelas;
  3. merupakan Pihak Independen yang memiliki pengetahuan teknis dan kualifikasi untuk mengerjakan proyek yang bersifat khusus;
  4. dilaksanakan oleh pihak yang tidak menduduki jabatan struktural pada Bank; dan
  5. dilaksanakan oleh pihak yang tidak mempunyai wewenang untuk membuat keputusan operasional Bank.
- Own more than 25% (twenty five percent) shares from the paid-up capital or in other companies, whether it is individually or collectively.
- Use individual advisor and/or professional services as a consultant. The use of individual advisor and/or professional services as a consultant can be conducted in fulfilling these requirements:
  1. For special projects;
  2. Based on a clear working contract;
  3. An Independent Party who has technical knowledge and qualifications to carry out particular projects;
  4. Carried out by parties who do not hold structural positions at the Bank; and
  5. Carried out by parties who do not have authority to make the Bank's operational decisions.

### Ruang Lingkup Pekerjaan dan Tanggung Jawab Masing-masing Direksi

Masing-masing anggota Direksi melaksanakan tugas sesuai dengan pembagian tugas dan wewenangnya (sesuai *job description* pada Struktur Organisasi Bank), sebagai berikut:

- 1) Ritsuo Fukadai - Direktur Utama
  - a. Memimpin pengembangan strategi jangka pendek dan jangka panjang Bank dengan tujuan meningkatkan nilai pemegang saham.
  - b. Menjaga kesadaran lanskap pasar yang kompetitif, peluang ekspansi, dan perkembangan industri.
  - c. Memimpin dan mengkoordinasikan pelaksanaan pengurusan Bank sebagaimana ditetapkan dalam Anggaran Dasar dan keputusan RUPS Bank dengan berdasarkan ketentuan yang berlaku.
  - d. Memimpin, mengkoordinasikan, mengarahkan, dan mensupervisi Direktorat-Direktorat dan Divisi-Divisi di bawah supervisi langsung Presiden Direktur sesuai bidangnya masing-masing dalam mencapai tujuan Bank, termasuk memastikan dilaksanakannya rencana strategis (Rencana Bisnis Bank) dan pencapaian target kinerjanya, pelaksanaan kepatuhan pada regulasi, peraturan perundang-undangan, dan ketentuan internal Bank.
  - e. Mengembangkan dan memperkuat citra Bank dan membangun hubungan baik dengan bank-bank koresponden, lembaga keuangan, nasabah, institusi-institusi bisnis, otoritas keuangan, dan seluruh stakeholder Bank.

### Scope of Work and Responsibility of Each Director

Each member of the Board of Directors carries out their duty according to their respective duties and responsibilities (according to job description in the Bank's Organizational Structure), as follows:

- 1) Ritsuo Fukadai - President Director
  - a. To lead the development of the Bank's short-term and long-term strategies with the aim of increasing shareholders value.
  - b. To maintain awareness of the competitive market landscape, expansion opportunities and industry developments.
  - c. To lead and coordinate the implementation of the Company's management as stipulated in the Articles of Association and GMS resolutions of the Company based on applicable regulations.
  - d. To lead, coordinate, direct and supervise the Directorates and Divisions in their respective fields under direct supervision from the President Director in order to achieve the Company's objectives, including ensuring the implementation of strategic plan (the Bank's Business Plan) and the achievement of its performance targets, compliance to rules, regulations, and internal regulations of the Company.
  - e. To develop and strengthen the image of the Company and build relationships with correspondent banks, financial institutions, clients, business institutions, financial authorities and all stakeholders of the Company.

- f. Memastikan pengembangan dan penerapan strategi Bank yang memadai di seluruh bidang kerja dan membina jaringan distribusi sesuai dengan tujuan Bank, dan memastikan tercapainya aliansi lintas bidang Direktorat dan pemanfaatan seluruh sumber daya Bank.
- g. Sebagai Ketua *Business Command Center* (BCC) yaitu menetapkan Bank dalam kondisi krisis likuiditas dan mengaktifkan fungsi BCC serta menyusun strategi penanganan yang segera, sistematis, pragmatis dan terintegrasi.
- 2) Masayoshi Kobayashi – Wakil Direktur Utama
- a. Memimpin dan mengkoordinasikan pelaksanaan pengurusan Perseroan pada bidang non-bisnis dan proses kontrol di bawah supervisinya sebagaimana ditetapkan dalam keputusan Direksi yang tercantum dalam struktur organisasi dengan berdasarkan ketentuan yang berlaku.
- b. Memimpin, mengkoordinasikan, mengarahkan dan mensupervisi Direktorat-Direktorat dan Divisi-Divisi di bawah supervisi langsung Wakil Direktur Utama sesuai bidangnya masing-masing dalam mencapai tujuan Perseroan, termasuk memastikan dilaksanakannya rencana strategis [Rencana Bisnis Bank], pelaksanaan kepatuhan pada regulasi, peraturan perundangan-undangan, dan ketentuan internal Perseroan.
- c. Mengembangkan dan memperkuat citra Perseroan dan membangun hubungan dengan regulator, bank-bank koresponden, lembaga keuangan, nasabah, institusi-institusi bisnis, otoritas keuangan, dan seluruh *stakeholder* Perseroan.
- d. Memastikan pengembangan dan penerapan strategi Perseroan yang memadai di seluruh bidang kerja sesuai dengan tujuan Perseroan, dan memastikan tercapainya aliansi lintas bidang Direktorat dan pemanfaatan seluruh sumber daya Perseroan.
- e. Memimpin dan mengarahkan penyusunan dan penerapan kebijakan pada bidang-bidang di bawahnya, serta memperkuat proses kontrol di bawah supervisinya.
- f. Melakukan koordinasi, memantau dan mengelola proyek strategis non-bisnis Bank dan memastikan penyelesaiannya dengan baik.
- g. Melaksanakan supervisi dan koordinasi Direktorat di bawah supervisinya dalam menerapkan kebijakan pembinaan dan pengembangan sumber daya manusia Bank dan memastikan penerapan pengembangan pegawai berbasis kompetensi,
- f. To ensure the development and implementation of an adequate Company's strategy in all areas of work in accordance with the objectives of the Company, and to ensure the achievement of cross-sectoral alliances of Directorate and utilization of all Company's resources.
- g. As the Head of Business Command Center (BCC), who is in charge to determine whether the Bank is in liquidity crisis, and activate the BCC function and formulate handling strategies immediately, systematically, pragmatically, and integrated.
- 2) Masayoshi Kobayashi – Vice President Director
- a. Lead and coordinate the practice of the Company's management in the non-business sector and control process that are under his supervision, as stipulated in the Board of Directors decisions, which are laid out in the organizational structure, based on applicable regulations.
- b. Lead, coordinate, direct and supervise the Directorates and Divisions that are under Vice President Director's direct supervision according to their respective fields in order to achieve the Company's objectives, including ensuring the implementation of the Bank's Business Plan and the Bank's compliance with applicable laws and regulations, as well as the Company's internal provisions.
- c. Develop and strengthen the Company's image and build relations with regulators, correspondent banks, financial institutions, customers, business institutions, financial authorities and all of the Company's stakeholders.
- d. Ensure adequate development and implementation of the Company's strategies in all work areas, in line with the Company's objectives, as well as ensuring the formation of alliances between Directorates and utilization of all Company's resources.
- e. Lead and direct the formulation and implementation of policies in areas that are under his supervision, as well as strengthening control processes under his supervision.
- f. Coordinate, monitor and manage the Bank's non-business strategic projects and ensure their completion.
- g. Oversee and coordinate the Directorates under his supervision in implementing human resources coaching and development at the Bank and ensure effective implementation of competency-based employee development,



sistem manajemen kinerja dan manajemen berbasis nilai (*performance management system* dan *value-based management*) yang efektif.

performance management system and value-based management.

3) Felix I. Hartadi – Direktur Kepatuhan & Hukum

- a. Memastikan pengembangan dan penerapan strategi yang memadai dalam bidang kepatuhan & hukum korporasi sesuai dengan tujuan Bank dan memanfaatkan seluruh sumber daya Bank.
- b. Memimpin dan mengarahkan penyusunan dan penerapan kebijakan pada seluruh bidang di bawah Direktorat *Compliance & Corporate Legal* sesuai dengan rencana dan tujuan Bank.
- c. Memimpin, mengarahkan penyusunan dan melakukan supervisi pelaksanaan rencana kerja Direktorat *Compliance & Corporate Legal* dan seluruh bidang di bawahnya dalam mendukung pelaksanaan fungsi, tugas dan tanggung jawab Direktur Utama dan Direktorat-Direktorat bisnis, dengan menjaga standar kepatuhan, prinsip tata kelola perusahaan yang baik, meminimalkan risiko-risiko terkait hukum, kebijakan risiko operasional dan tersedianya sumber daya manusia yang kompeten dan produktif.
- d. Melaksanakan pembinaan dan pengembangan sumber daya Bank di seluruh unit kerja di bawah Direktorat *Compliance & Corporate Legal*, dan memastikan penerapan pengembangan pegawai berbasis kompetensi, sistem manajemen kinerja dan manajemen berbasis nilai yang efektif.

3) Felix I. Hartadi – Compliance & Corporate Legal Director

- a. To ensure the development and implementation of appropriate strategies in compliance & corporate legal in accordance with the objectives of the Company and utilizing all of the Bank's resources.
- b. To lead and direct the preparation and implementation of policies in all areas under the Directorate of Compliance & Corporate Legal in accordance with the Bank's plans and objectives.
- c. To lead, direct the preparation and supervision of the implementation of the work plan of the Compliance & Corporate Legal Directorate and all sectors under it to support the implementation of the functions, duties and responsibilities of the President Director and the Business Directorates, by maintaining compliance standards, good corporate governance, minimizing legal risks, operational risk policies and the availability of competent and productive human resources.
- d. To carry out mentoring and development of the Bank's resources in all work units under the Directorate of Compliance & Corporate Legal, and ensure the implementation of competence-based employee development, effective performance management system and value-based management.

4) Helmi A. Hidayat – Direktur Keuangan & Perencanaan

- a. Memastikan pengembangan, perencanaan, dan penerapan strategi Bank, sistem manajemen kinerja, pengendalian keuangan, dan operasional Bank, yang memadai sesuai dengan tujuan Bank dan memanfaatkan seluruh sumber daya Bank.
- b. Memimpin, mengarahkan penyusunan dan penerapan kebijakan pada seluruh bidang di bawah Direktorat *Finance & Planning*.
- c. Memimpin, mengarahkan penyusunan, dan melakukan supervisi pelaksanaan rencana kerja Direktorat *Finance & Planning* dan seluruh bidang di bawahnya dalam mendukung pelaksanaan fungsi, tugas dan tanggung jawab Direktur dan Direktorat *Finance & Planning* dan target-target bersama yang terkait Direktorat lainnya untuk kepentingan dan tujuan Bank dalam memanfaatkan kompetensi sumber daya Direktorat *Finance & Planning*.

4) Helmi A. Hidayat - Finance & Planning Director

- a. To ensure, develop, plan, and implement the Company's strategy, performance management system, financial control, and operational of the Bank's, that adequately according to the Bank's purposes and utilizing all of the Bank's resources.
- b. To lead, direct the formulation and implementation of the policies in entire sectors under the Directorate of Finance and Planning.
- c. To lead, direct the formulation, and supervise the implementation of working plan of the Directorate Finance & Planning and all sectors under this Directorate in supporting the implementation of function, duties and responsibilities of the Directors and Directorate Finance & Planning and joint target related to other Directorates for the interest and purpose of the Company in utilizing the competence of the resources of the Directorate Finance & Planning.

- d. Melaksanakan pembinaan dan pengembangan sumber daya Bank di seluruh unit kerja di bawah Direktorat *Finance & Planning*, dan memastikan penerapan pengembangan pegawai berbasis kompetensi, sistem manajemen kinerja dan manajemen berbasis nilai yang efektif.
- 5) Cho Won June – Direktur Teknologi Informasi
- Memastikan pengembangan, perencanaan, dan penerapan strategi Bank, sistem manajemen kinerja, pengendalian keuangan, dan operasional Bank yang memadai sesuai dengan tujuan Bank dan memanfaatkan seluruh sumber daya Bank.
  - Memimpin, mengarahkan penyusunan dan penerapan kebijakan pada seluruh bidang di bawah Direktorat *Information Technology*.
  - Memimpin, mengarahkan penyusunan dan melakukan supervisi pelaksanaan rencana kerja teknologi informasi dan seluruh bidang di bawahnya dalam mendukung pelaksanaan fungsi, tugas, dan tanggung jawab Direktur dan Direktorat *Information Technology* dan target-target bersama yang terkait Direktorat lainnya untuk kepentingan dan tujuan Bank dalam memanfaatkan kompetensi sumber daya Direktorat *Information Technology*.
  - Melaksanakan pembinaan dan pengembangan sumber daya Bank di seluruh unit kerja di bawah Direktorat *Information Technology*, dan memastikan penerapan pengembangan pegawai berbasis kompetensi, sistem manajemen kinerja dan manajemen berbasis nilai yang efektif.
- 6) R. Djoko Prayitno – Direktur *Credit Risk & Management All Delinquencies*
- Memastikan pengembangan dan penerapan strategi Perusahaan dalam bidang *Management All Delinquencies* sesuai dengan tujuan Bank dan memanfaatkan seluruh sumber daya Bank.
  - Memimpin dan mengarahkan penyusunan dan penerapan kebijakan dan pelaksanaan rencana kerja pada bidang di bawah *Management All Delinquencies*.
  - Memimpin dan mengarahkan proses-proses perubahan yang diperlukan, serta memastikan seluruh kegiatan operasional bidang di bawah *Management All Delinquencies* serta menerapkan seluruh rencana strategis yang telah ditetapkan.
  - Melaksanakan pembinaan dan pengembangan sumber daya Bank di seluruh unit kerja di bawah Direktorat *Management All Delinquencies*, dan memastikan penerapan pengembangan pegawai
- d. To carry out mentoring and development of the Company's resources in entire working units under the Directorate *Finance & Planning*, and ensure the implementation of the employee development is based on competence, performance management system, and effective value-based management.
- 5) Cho Won June – Information Technology Director
- To ensure, develop, plan, and implement the Company's strategy, performance management system, financial control, and operational of the Company, that adequately according to the Company's purposes and utilizing entire resources of the Bank.
  - To lead, direct the formulation and implementation of the policies in entire sectors under the Directorate of *Information Technology*.
  - To lead, direct the formulation, and supervise the implementation of working plan of the Directorate *Information Technology* and all sectors under this Directorate in supporting the implementation of function, duties and responsibilities of the Directors and Directorate *Information Technology* and joint target related to other Directorates for the interest and purpose of the Company in utilizing the competence of the resources of the Directorate *Information Technology*.
  - To implement development of the Bank's resources in all work units under the *Information Technology Directorate*, and to ensure the implementation of competence-based employee development, effective performance management system and value-based management.
- 6) R. Djoko Prayitno – Credit Risk & Management All Delinquencies Director
- To ensure the development and implementation of strategies in *Management All Delinquencies* in accordance with the objectives of the Bank and utilizing all of the Bank's resources.
  - To lead and direct the formulation and implementation of work plans in all areas under the *Management All Delinquencies*.
  - To lead and direct the necessary change processes, as well as ensure all operational activities under *Management All Delinquencies* and implement all strategic plans that have been set.
  - To carry out mentoring and development of Bank resources in all work units under the *All Delinquencies Management Directorate*, and ensure the implementation of competency-



berbasis kompetensi, sistem manajemen kinerja dan manajemen berbasis nilai yang efektif.

#### 7) Widjaja Hendra – Direktur Bisnis

- a. Memastikan pengembangan, perencanaan dan penerapan strategi Bank, sistem manajemen kinerja, pengendalian keuangan, dan operasional Bank yang memadai sesuai dengan tujuan Bank dan memanfaatkan seluruh sumber daya Bank.
- b. Memimpin dan mengarahkan penyusunan dan penerapan kebijakan pada seluruh bidang di bawah Direktorat *Business*.
- c. Memimpin, mengarahkan penyusunan dan melakukan supervisi pelaksanaan rencana kerja Direktorat *Business* dan seluruh bidang di bawahnya dalam mendukung pelaksanaan fungsi, tugas dan tanggung jawab Direktur dan Direktorat-Direktorat dan target-target bersama yang terkait Direktorat lainnya untuk kepentingan dan tujuan Bank dalam memanfaatkan kompetensi sumber daya Direktorat *Business*.
- d. Melaksanakan pembinaan dan pengembangan sumber daya Bank di seluruh unit kerja di bawah Direktorat *Business*, dan memastikan penerapan pengembangan pegawai berbasis kompetensi, sistem manajemen kinerja dan manajemen berbasis nilai yang efektif.

### Independensi Direksi

Anggota Direksi tidak memiliki hubungan keuangan, hubungan kepengurusan, dan hubungan kepemilikan saham. Seluruh anggota Direksi juga tidak memiliki hubungan keluarga dengan anggota Direksi lainnya, anggota Dewan Komisaris dan Pemegang Saham Pengendali Bank.

Dalam melaksanakan tugas dan tanggung jawab, Direksi senantiasa menjunjung tinggi prinsip independensi dan mengutamakan kepentingan Bank di atas kepentingan sendiri, serta bekerja dan berperilaku dengan integritas tinggi.

### Rangkap Jabatan Direksi

Sesuai ketentuan dalam POJK tentang Penerapan Tata Kelola Bagi Bank Umum, Anggota Direksi dilarang merangkap jabatan sebagai anggota Direksi, anggota Dewan Komisaris, atau Pejabat Eksekutif pada Bank, perusahaan, dan/atau lembaga lain, kecuali Direksi

based employee development, performance management systems and effective value-based management.

#### 7) Widjaja Hendra - Business Director

- a. To ensure adequate development, planning and implementation of the Bank's strategy, performance management system, financial control and Bank operations in accordance with the Bank's objectives and utilizing all Bank resources.
- b. To lead and direct the formulation and implementation of the policies in entire sectors under the Directorate of Business.
- c. To lead and direct the formulation, and supervise the implementation of working plan of the Directorate Business and all sectors under this Directorate in supporting the implementation of function, duties and responsibilities of the Directors and Directorate Business and joint target related to other Directorates for the interest and purpose of the Bank in utilizing the competence of the resources of the Directorate Business.
- d. To carry out monitoring and development of the Bank's resources in all work units under the Information Technology Directorate, and to ensure the implementation of competence-based employee development, effective performance management system and value-based management.

### Independency of The Board of Directors

Members of the Board of Directors do not have any relations in terms of financial, organizational, and share ownership. All members of the Board of Directors also do not have family relations with other members of the Board of Directors, members of the Board of Commissioners, and the Bank's Controlling Shareholders.

In carrying out their duties and responsibilities, the Board of Directors continues to uphold the independence principle and prioritize the Bank's interest above their own interest, as well as working and acting with high integrity.

### Concurrent Position of the Board of Directors

According to the provision in POJK on the Governance Implementation for Commercial Banks, members of Board of Directors are prohibited from serving concurrently as members of the Board of Directors, or Board of Commissioners, or Executive Officers at Banks,



yang bertanggung jawab terhadap pengawasan atas penyertaan Bank pada perusahaan anak, menjalankan tugas fungsional menjadi anggota Dewan Komisaris pada perusahaan anak bukan Bank yang dikendalikan oleh Bank, sepanjang tidak mengakibatkan yang bersangkutan mengabaikan pelaksanaan tugas dan tanggung jawab sebagai anggota Direksi Bank.

Pada periode tahun 2023 seluruh anggota Direksi PT Bank JTrust Indonesia Tbk tidak merangkap jabatan sebagai anggota Dewan Komisaris, anggota Direksi atau Pejabat Eksekutif pada perusahaan pemegang saham pengendali, bank lain, perusahaan dan/atau lembaga lain. Selain itu anggota Direksi tidak ada yang menjadi anggota Komite-komite Di bawah Dewan Komisaris.

### Pembelian/Penjualan Saham Direksi

Kewajiban anggota Direksi untuk menyampaikan informasi kepemilikan dan perubahan atas saham BCIC kepada Sekretaris Perusahaan dalam waktu paling lambat 3 (tiga) hari kerja untuk dilaporkan ke Otoritas Jasa Keuangan. Kebijakan tersebut sesuai dengan Pasal 3 POJK No. 11/POJK.04/2017 tentang Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka dan telah diatur dalam kebijakan internal yang telah disosialisasikan oleh Sekretaris Perusahaan kepada segenap Direksi.

PT Bank JTrust Indonesia Tbk juga telah menyampaikan laporan atas setiap perubahan kepemilikan saham Direksi tahun 2023 kepada OJK dan BEI sebagai wujud kepatuhan dari kebijakan internal dan regulator mengenai laporan kepemilikan saham.

### Hubungan Afiliasi Direksi

Hubungan afiliasi Direksi diatur dalam POJK No. 17 tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum di mana mayoritas anggota Direksi dilarang saling memiliki hubungan keluarga sampai derajat kedua dengan sesama anggota Direksi dan/atau dengan anggota Dewan Komisaris. Aturan ini juga berisi mengenai aspek transparansi Direksi di mana anggota Direksi wajib mengungkapkan hubungan keuangan dan hubungan keluarga dengan anggota Direksi lain, anggota Dewan Komisaris dan/atau pemegang saham pengendali Bank.

companies and/or other institutions, except as members of Board of Directors, they are responsible for supervising the Bank's participation in a subsidiary company, performing functional duties as member of Board of Commissioner of a non-Bank subsidiary controlled by the Bank, so long as it does not result in neglecting of the implementation of duties and responsibilities as a member of Board of Director of the Bank.

In 2023, none of the members of the Board of Directors of PT Bank JTrust Indonesia held concurrent positions as members of Board of Commissioners, the Board of Directors, or Executive Officers in the company owned by controlling shareholders, other banks, companies and/or other institutions. In addition, none of the Board of Directors members served as members of the Committees under the Board of Commissioners.

### Purchase/Sale of Directors' Shares

Members of the Board of Directors are obliged to submit information on BCIC share ownership and its changes within 3 (three) working days to be reported to the Financial Services Authority. This policy is in accordance with Article 3 POJK No. 11/POJK.04/2017 concerning Ownership Reports or Any Changes in Ownership of Public Company Shares and has been regulated in internal policies which have been socialized by the Corporate Secretary to all Directors.

PT Bank JTrust Indonesia Tbk has also submitted a report on any changes to the Board of Directors' share ownership in 2023 to the OJK and IDX as a form of compliance with internal and regulatory policies regarding share ownership reports.

### The Board of Directors Affiliate Relations

Affiliation of the Board of Directors has been regulated in the POJK No. 17 of 2023 concerning the Governance in Commercial Banks, in which the majority of members of the Board of Directors must not have family relations up until the second degree among members of the Board of Directors and/or members of the Board of Commissioners. This regulation also contains a transparency aspect of the Board of Directors where members shall report their financial and family relations with other members of the Board of Directors, members of the Board of Commissioners and/or controlling shareholders of the Bank.



Di tahun 2023, Hubungan Keuangan dan Hubungan Keluarga Anggota Direksi dengan Anggota Direksi Lain, Anggota Dewan Komisaris dan/atau Pemegang Saham Pengendali Bank adalah sebagai berikut:

In 2023, the Financial Relations and Family Relations of Members of the Board of Directors with Other Members of the Board of Directors, the Board of Commissioners and/or Controlling Shareholders of the Bank are as follows:

Nama Name	Jabatan Position	Hubungan Keluarga dengan Family Relations with						Hubungan Keuangan dengan Finance Relations with					
		Dewan Komisaris The Board of Commissioners		Direksi Directors		Pemegang Saham Pengendali Controlling Shareholders		Dewan Komisaris The Board of Commissioners		Direksi Directors		Pemegang Saham Pengendali 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
Ritsuo Fukadai	Direktur Utama President Director	-	√	-	√	-	√	-	√	-	√	-	√
Masayoshi Kobayashi	Wakil Direktur Utama Vice President Director	-	√	-	√	-	√	-	√	-	√	-	√
Felix I. Hartadi	Direktur Director	-	√	-	√	-	√	-	√	-	√	-	√
Helmi A. Hidayat	Direktur Director	-	√	-	√	-	√	-	√	-	√	-	√
Cho Won June	Direktur Director	-	√	-	√	-	√	-	√	-	√	-	√
R. Djoko Prayitno	Direktur Director	-	√	-	√	-	√	-	√	-	√	-	√
Widjaja Hendra	Direktur Director	-	√	-	√	-	√	-	√	-	√	-	√

Anggaran Dasar Bank menyatakan bahwa RUPS dapat memberhentikan anggota Direksi apabila di antara para anggota Direksi dan antara anggota Direksi dengan anggota Dewan Komisaris memiliki hubungan keluarga sampai dengan derajat ketiga, baik menurut garis lurus maupun garis ke samping, termasuk hubungan yang timbul karena perkawinan.

### Benturan Kepentingan Direksi

Sepanjang tahun 2023, Bank memastikan bahwa seluruh anggota Direksi tidak memiliki benturan kepentingan maupun potensi benturan kepentingan terhadap PT Bank JTrust Indonesia Tbk. Hal ini sejalan dengan Piagam Direksi, sebagai berikut:

- 1) Setiap anggota Direksi yang secara pribadi yang memiliki benturan kepentingan maupun potensi benturan kepentingan dalam suatu transaksi, kontrak atau kontrak yang diusulkan, yang mana Bank menjadi salah satu pihaknya, tidak diperkenankan turut serta dalam pengambilan keputusan.
- 2) Anggota Direksi tidak berwenang mewakili Bank apabila:
  - a. Terdapat perkara di pengadilan antara Bank dengan anggota Direksi yang bersangkutan.
  - b. Anggota Direksi yang bersangkutan mempunyai benturan kepentingan dengan kepentingan Bank.

The Company's Article of Association stated that the GMS may discharge members of the Board of Directors should there one of members of the Board of Directors and between members of the Board of Directors and members of Board of Commissioners have family relations up to the third degree, whether it is vertically or horizontally, including relations due to marriage.

### Conflict of Interest of the Board of Directors

Throughout 2023, the bank ensures that all members of the Board of Directors do not have conflict of interest or potential conflict of interest against PT Bank JTrust Indonesia Tbk. It is in line with the Board of Directors charter as follows:

- 1) Every member of the Board of Directors that personally in any way, both direct and indirectly, has conflict of interest or potential conflict of interest in a transaction, contract, or proposed contract, where the Bank becomes one of the parties, is prohibited from participating in the decision making.
- 2) Members of the Board of Directors are not authorized to represent the Bank if:
  - a. There is a case in the court between the Bank with the related member of the Board of Directors.
  - b. The related member of the Board of Directors has conflict of interest against the Bank.

- 3) Dalam hal terdapat benturan kepentingan, yang berhak mewakili Bank adalah:
    - a. Anggota Direksi lainnya yang tidak mempunyai benturan kepentingan dengan Bank.
    - b. Dewan Komisaris dalam hal seluruh anggota Direksi mempunyai benturan kepentingan dengan Bank.
    - c. Pihak lain yang ditunjuk oleh RUPS dalam hal seluruh anggota Direksi dan Dewan Komisaris mempunyai benturan kepentingan dengan bank.
  - 4) Anggota Direksi harus tunduk pada ketentuan lainnya terkait benturan kepentingan yang mengacu kepada Peraturan Otoritas Jasa Keuangan dan/atau Bank Indonesia, kebijakan internal Bank, dan Anggaran Dasar.
  - 5) Dalam hal terdapat potensi benturan kepentingan Bank, Direksi wajib melaporkannya kepada Komite Audit, sehingga Komite Audit dapat memberikan rekomendasi kepada Dewan Komisaris.
- 3) In case of the conflict of interest is exist, the rightful representative of the Bank is:
    - a. Other members of the Board of Directors that do not have conflict of interest against the Bank.
    - b. The Board of Commissioners in case of all the members of the Board of Directors has conflict of interest against the Bank.
    - c. Other parties appointed by the GMS in case all members of the Board of Directors and the Board of Commissioners have conflict of interest against the Bank.
  - 4) Members of the Board of Directors shall abide by other provisions related to conflict of interest according to regulations by the Financial Services Authority and/or Bank Indonesia, the Bank's internal policies, and the Bank's Article of Association.
  - 5) In case of potential conflict of interest against the Bank, the Board of Directors must report it to the Audit Committee, hence the Audit Committee can provide recommendation to the Board of Commissioners.

#### Kebijakan Pemberian Pinjaman Bagi Direksi

Anggota Direksi beserta keluarga dan pihak lain yang terafiliasi dengannya dapat diberikan pinjaman dengan persetujuan Dewan Komisaris, dengan kebijakan harga dan syarat normal (*based on Arm's-Length principle*), sebagaimana dilakukan dengan pihak yang tidak berelasi dengan Bank.

#### Pelaksanaan Tugas dan Tanggung Jawab Direksi

Selain pelaksanaan keputusan RUPS yang diselenggarakan pada tahun 2023, tugas dan tanggung jawab Direksi selama tahun 2023 sebagai berikut:

- a. Mengimplementasikan Rencana Bisnis Bank (RBB) dan Rencana Aksi Keuangan Berkelanjutan (RAKB) 2023
- b. Menyusun RBB dan RAKB 2024.
- c. Membuat rencana strategis Bank.
- d. Memprioritaskan kebutuhan nasabah dengan meningkatkan customer experience serta produk dan layanan Bank.
- e. Mengambil langkah-langkah yang diperlukan dan melakukan upaya terbaik agar kinerja keuangan Bank tercapai sesuai dengan target yang telah ditetapkan.
- f. Melakukan self-assessment Tingkat Kesehatan Bank termasuk mengelola manajemen risiko Bank dan melakukan stress test.
- g. Menindaklanjuti temuan audit dan rekomendasi dari Satuan Kerja Audit Intern (SKAI), termasuk perbaikan terhadap hasil temuan pemeriksaan auditor eksternal maupun regulator.

#### Loan Provision Policy for Directors

Members of the Board of Directors, their families and other parties affiliated with them can obtain loans from the Bank after securing approval of the Board of Commissioners under normal price policies and conditions (based on Arm's-Length principle), as required for parties that are not related to the Bank.

#### Implementation of Duties and Responsibilities of the Board of Directors

Other than carried out the GMS decisions that was held in 2023, duties and responsibilities of the Board of Directors throughout 2023 are as follows:

- a. Implemented the Bank's Business Plan (RBB) and the Sustainable Financial Action Plan (RAKB) for 2023.
- b. Prepared the Bank's Business Plan (RBB) and Sustainable Financial Action Plan (RKAB) for 2024.
- c. Formulated the Bank's strategic plan.
- d. Prioritized the needs of the customers by improving customer experience as well as product and services of the Bank.
- e. Took necessary steps and carry out the best efforts to achieve the Bank's financial target, according to the target that has been determined.
- f. Carried out self-assessment on the Bank's Soundness Level including managing risk management of the Bank and conduct stress tests.
- g. Followed up audit findings and recommendation from the Internal Audit Working Unit (SKAI), including improvement on the findings from external auditors and regulators.

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| <ul style="list-style-type: none"> <li>h. Mengelola struktur pendanaan dan likuiditas serta strategi pendanaan Bank termasuk peningkatan dana murah (CASA) dan <i>fee income Bank</i>.</li> <li>i. Melakukan efisiensi dan disiplin biaya termasuk program transformasi teknologi informasi.</li> <li>j. Menerapkan manajemen risiko yang efektif serta memastikan penerapannya telah memadai sesuai dengan karakteristik, kompleksitas dan profil risiko Bank untuk mengelola risiko kredit, likuiditas, pasar, operasional, hukum, reputasi, strategis, dan kepatuhan.</li> <li>k. Memantau kondisi makroekonomi dan industri serta peraturan-peraturan ketentuan perbankan baru, serta dampak terhadap bisnis Bank dan tindak lanjutnya.</li> <li>l. Memantau perkembangan penyebaran virus COVID-19 dan dampaknya serta meningkatkan perhatian pada perlindungan kesehatan karyawan, kebutuhan nasabah, likuiditas, restrukturisasi kredit, kualitas aset, pengelolaan biaya, dan teknologi informasi.</li> </ul> | <ul style="list-style-type: none"> <li>h. Managed funding structure and liquidity as well as funding strategy of the Bank including increasing low-cost funding (CASA) and the Bank's fee income.</li> <li>i. Conducted cost efficiency and discipline including transformation of information technology program.</li> <li>j. Implemented effective risk management and ensure the implementation is adequate according to the characteristic, complexity, and risk profile of the Bank to manage risk, credit, liquidity, market, operational, legal, reputation, strategic, and compliance.</li> <li>k. Monitored macroeconomic and industrial conditions, banking regulations updates, as well as its impact to the Bank's business and the follow-up action.</li> <li>l. Monitored the development of COVID-19 virus spread and its impact, as well as increase the attention to the protection of employees' health, customers' needs, liquidity, credit restructuring, asset quality, cost management, and information technology.</li> </ul> |
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#### Ketentuan dan Pelaksanaan Rapat Direksi

1. Ketentuan Rapat Direksi antara lain mengatur:
  - a. Direksi mengadakan rapat paling kurang 1 (satu) kali dalam setiap bulan.
  - b. Direksi wajib mengadakan rapat bersama Dewan Komisaris secara berkala paling kurang 1 (satu) kali dalam 4 (empat) bulan atau paling kurang 3 (tiga) kali dalam setahun.
  - c. Direksi harus menjadwalkan rapat Direksi maupun rapat Direksi bersama dengan Dewan Komisaris untuk tahun berikutnya sebelum berakhirnya tahun buku.
  - d. Rapat Direksi dapat dilakukan dengan kehadiran fisik atau dengan penggunaan teknologi telekonferensi, atau melalui media elektronik lainnya.
  - e. Kehadiran rapat dalam setahun minimal 75% (tujuh puluh lima persen) di antaranya wajib dihadiri oleh seluruh anggota Direksi.
  - f. Setiap kebijakan dan keputusan strategis wajib diputuskan melalui rapat Direksi dengan memperhatikan ketentuan Anggaran Dasar dan peraturan perundang-undangan yang berlaku.
  - g. Pada rapat-rapat yang telah dijadwalkan sebagaimana dimaksud di atas, undangan rapat dan bahan wajib disampaikan kepada peserta paling lambat 5 (lima) hari sebelum rapat diselenggarakan. Dalam hal rapat tidak dijadwalkan, bahan rapat disampaikan kepada

#### Provisions and Implementation of the Board of Directors Meetings

1. Provisions of the Board of Directors Meetings stipulate:
  - a. The Board of Directors must hold meetings at least 1 (once) every month.
  - b. The Board of Directors must hold joint meetings with the Board of Commissioners regularly at least 1 (once) in 4 (four) months or at least 3 (three) times in a year.
  - c. The Board of Directors must schedule meetings of the Board of Directors and joint meetings of the Board of Directors and the Board of Commissioners for the following year before the end of the fiscal year.
  - d. The Board of Directors meeting may be conducted physically or using teleconference, or via other electronic media.
  - e. Meeting attendance must be at least 75% (seventy five percent) per year, in which all members of the Board of Directors must attend.
  - f. Every strategic policy and decision shall be determined through the BOD meeting by considering the provisions on the Article of Association and prevailing laws and regulations.
  - g. At meetings that have been scheduled as mentioned above, meeting invitations and materials must be delivered to participants no later than 5 (five) days before the meeting is held. In the event that a meeting is not scheduled, the meeting materials are delivered to the

- peserta rapat pada hari H meeting sesuai ketentuan yang berlaku.
- h. Rapat Direksi dipimpin oleh Presiden Direktur, dalam hal Presiden Direktur lowong atau tidak dapat hadir atau berhalangan hal mana tidak perlu dibuktikan kepada pihak ketiga, maka rapat Direksi akan dipimpin oleh anggota Direksi yang hadir dan dipilih oleh Direksi yang hadir dalam Rapat.
  - i. Rapat Direksi dapat diselenggarakan apabila dihadiri atau diwakili sekurang-kurangnya 75% (tujuh puluh lima persen) dari jumlah anggota Direksi.
  - j. Keputusan rapat Direksi diambil berdasarkan musyawarah untuk mufakat. Dalam hal keputusan berdasarkan musyawarah untuk mufakat tidak tercapai, maka keputusan diambil dengan pemungutan suara berdasarkan suara "setuju" sekurang-kurangnya 2/3 (dua per tiga) dari jumlah anggota Direksi yang hadir dalam rapat.
  - k. Apabila terdapat perbedaan pendapat yang terjadi dalam rapat Direksi wajib dicantumkan secara jelas dalam risalah rapat beserta alasan perbedaan pendapat tersebut.
  - l. Keputusan rapat Direksi dengan mengundang Dewan Komisaris wajib dituangkan dalam risalah rapat, ditandatangani oleh seluruh anggota Direksi dan Dewan Komisaris yang hadir, dan disampaikan kepada seluruh anggota Direksi dan Dewan Komisaris serta Sekretaris Perusahaan.
  - m. Dalam hal terdapat anggota Direksi dan/atau anggota Dewan Komisaris yang tidak menandatangani risalah rapat di atas, yang bersangkutan wajib menyebutkan alasannya secara tertulis dalam surat tersendiri yang dilekatkan pada risalah rapat.
  - n. Direksi dapat juga mengambil keputusan yang sah dan mengikat tanpa mengadakan Rapat Direksi, dengan ketentuan seluruh anggota Direksi yang sedang menjabat memberikan persetujuan dengan menandatangani surat keputusan yang memuat usul tersebut (Keputusan Sirkuler).
  - o. Mekanisme pengaturan rapat senantiasa mengacu kepada peraturan perundang-undangan yang berlaku dan Anggaran Dasar Bank.
2. Selama tahun 2023 Direksi telah menyelenggarakan rapat sebagai berikut:  
Rapat antara anggota Direksi dilaksanakan sebanyak 24 (dua puluh empat) kali untuk membahas segenap persoalan dan/atau strategi pengelolaan Bank. Rapat
- meeting participants on the day of the meeting in accordance with applicable regulations.
- h. The Board of Directors meeting is chaired by the President Director, in the event that the President Director is vacant or unable to attend or is unavailable, which does not need to be proven to a third party, then the Board of Directors meeting will be chaired by members of the Board of Directors who are present and elected by the Directors who are present at the Meeting.
  - i. Directors meeting can be held if attended/represented by at least 75% (seventy five percent) of the total members of the Board of Directors.
  - j. Decisions at Board of Directors meetings are taken based on deliberation to reach consensus. In the event that a decision based on deliberation to reach consensus is not reached, then the decision is taken by voting based on "agree" votes of at least 2/3 (two thirds) of the number of members of the Board of Directors present at the meeting.
  - k. If there is a dissenting opinion that occurred in the Directors meeting, it must be clearly stated in the minutes of meetings along with reasons for the dissenting opinions.
  - l. The decision in the Board of Directors meeting in which the Board of Commissioners is invited, shall be stipulated in the minutes of meeting, signed by all members of the Board of Directors and Board of Commissioners that present in the meeting, and reported to all members of the Board of Directors and Board of Commissioners as well as the Corporate Secretary.
  - m. In case a member of the Board of Directors and/or member of the Board of Commissioners does not sign the above minutes of meeting, the related party shall provide their reasons in writing in a separate letter that is attached to the minutes of meeting.
  - n. The Board of Directors may also take a legal and binding decision without holding the Board of Directors Meeting, with the provision that all members of the Board of Directors approve and sign the decision letter stipulating the proposal (Circular Decision).
  - o. The mechanism for organizing meetings always refers to applicable laws and regulations and the Bank's Articles of Association.
2. Throughout 2023, the BOD had conducted meetings as follow:  
Members of the Board of Directors held 24 (twenty four) meetings to discuss all issues and/or the Bank's management strategies. Joint meetings between



Bersama anggota Direksi dengan anggota Dewan Komisaris sebanyak 6 (enam) kali yang dihadiri oleh mayoritas anggota Direksi dan Dewan Komisaris yang telah lulus uji kemampuan dan kepatutan oleh OJK.

members of the Board of Directors and members of the Board of Commissioners were held 6 (six) times, attended by the majority of members of the Board of Directors and Board of Commissioners who have passed the fit and proper test by the OJK.

Di tahun 2023, pelaksanaan rapat Direksi dan Rapat Direksi bersama Dewan Komisaris dilaksanakan secara *hybrid* yaitu hadir fisik dan virtual.

In 2023, meetings of the Board of Directors and joint meetings with the Board of Commissioners were held in hybrid, both physically and virtually.

Frekuensi kehadiran dan tingkat kehadiran rapat anggota Direksi pada tahun 2023 berdasarkan periode menjabat adalah:

The attendance frequency and attendance level at meetings of members of the Board of Directors in 2023 based on the term of office is:

Nama Name	Jabatan Position	Periode Masa Jabatan Term of Office	Frekuensi Kehadiran Attendance Frequency	Tingkat Kehadiran Attendance Rate
<b>Rapat Antara Anggota Direksi</b> <b>Meetings between Members of the Board of Directors</b>				
Ritsuo Fukadai	Direktur Utama President Director	1 Januari-31 Desember 2023 1 January-31 December 2023	24/24	100%
Masayoshi Kobayashi**	Wakil Direktur Utama Vice President Director	11 September-31 Desember 2023 11 September-31 December 2023	8/8	100%
Felix I. Hartadi	Direktur Director	1 Januari-31 Desember 2023 1 January - 31 December 2023	23/24	96%
Helmi A. Hidayat	Direktur Director	1 Januari-31 Desember 2023 1 January - 31 December 2023	24/24	100%
Cho Won June	Direktur Director	1 Januari-31 Desember 2023 1 January - 31 December 2023	23/24	96%
R. Djoko Prayitno	Direktur Director	1 Januari-31 Desember 2023 1 January - 31 December 2023	21/24	87.5%
Widjaja Hendra	Direktur Director	1 Januari-31 Desember 2023 1 January-31 December 2023	23/24	96%
Bijono Waliman*	Direktur Director	1 Januari-31 Mei 2023 1 January-31 May 2023	6/7	85.7%
<b>Rapat Bersama Direksi dengan Dewan Komisaris</b> <b>Joint Meetings of the Board of Directors and the Board of Commissioners</b>				
Ritsuo Fukadai	Direktur Utama President Director	1 Januari-31 Desember 2023 1 January - 31 December 2023	6/6	100%
Masayoshi Kobayashi**	Wakil Direktur Utama Vice President Director	11 September-31 Desember 2023 11 September-31 December 2023	2/2	100%
Felix I. Hartadi	Direktur Director	1 Januari-31 Desember 2023 1 January - 31 December 2023	6/6	100%
Helmi A. Hidayat	Direktur Director	1 Januari-31 Desember 2023 1 January - 31 December 2023	6/6	100%
Cho Won June	Direktur Director	1 Januari-31 Desember 2023 1 January - 31 December 2023	6/6	100%
R. Djoko Prayitno	Direktur Director	1 Januari-31 Desember 2023 1 January - 31 December 2023	6/6	100%
Widjaja Hendra	Direktur Director	1 Januari-31 Desember 2023 1 January - 31 December 2023	5/6	100%
Bijono Waliman*	Direktur Director	1 Januari-31 Mei 2023 1 January-31 May 2023	2/2	100%

\* Berdasarkan Akta Pernyataan Keputusan Rapat No.187 tanggal 31 Mei 2023, RUPS menyetujui berakhirnya masa jabatan Sdr. Bijono Waliman sebagai Direktur PT Bank JTrust Indonesia Tbk efektif sejak ditutupnya RUPS.  
Based on the Deed of Meeting Resolutions No.187 dated 31 May 2023, the GMS approved the end of office term for Mr. Bijono Waliman as Director of PT Bank JTrust Indonesia Tbk, effective since the closing of the GMS.

\*\* Berdasarkan Akta Pernyataan Keputusan Rapat No.28 tanggal 11 September 2023 yang menyetujui pengangkatan Sdr. Masayoshi Kobayashi sebagai Wakil Direktur Utama efektif sejak diterimanya hasil Penilaian Kemampuan dan Kepatutan dari Otoritas Jasa Keuangan.  
Based on the Deed of Meeting Resolution No.28 dated 11 September 2023, which approved the appointment of Mr. Masayoshi Kobayashi as Vice President Director, effective upon receipt of the Fit and Proper Test Results from the Financial Services Authority.

Tabel kehadiran rapat untuk masing-masing anggota Direksi:

Table of Meeting Attendance by Each Member of the Board of Directors

Agenda Rapat Direksi Meeting Agenda of the Board of Directors			
No	Tanggal Rapat Date of Meetings	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants
1	12-Jan-23	<ul style="list-style-type: none"> <li>Pembahasan Tingkat Kesehatan Bank</li> <li>Tinjauan Teknologi Informasi</li> <li>Discussion on the Bank's soundness level</li> <li>Review of Information Technology</li> </ul>	1. Ritsuo Fukadai 2. Felix I. Hartadi 3. Helmi A. Hidayat 4. Cho Won June 5. Bijono Waliman* 6. R. Djoko Prayitno 7. Widjaja Hendra
2	25-Jan-23	<ul style="list-style-type: none"> <li>Tinjauan keuangan</li> <li>Paparan manajemen risiko</li> <li>Pembahasan isu Kepatuhan dan lainnya</li> <li>Financial Review</li> <li>Risk management presentation</li> <li>Discussion on Compliance issues and others</li> </ul>	1. Ritsuo Fukadai 2. Felix I. Hartadi 3. Helmi A. Hidayat 4. Cho Won June 5. Bijono Waliman* 6. R. Djoko Prayitno 7. Widjaja Hendra
3	22-Feb-23	Tinjauan laporan keuangan audit tahun 2021 Review of the audited financial report for 2021	1. Ritsuo Fukadai 2. Felix I. Hartadi 3. Helmi A. Hidayat 4. Cho Won June 5. Bijono Waliman* 6. R. Djoko Prayitno 7. Widjaja Hendra
4	28-Feb-23	<ul style="list-style-type: none"> <li>Tinjauan keuangan</li> <li>Paparan manajemen risiko</li> <li>Pembahasan isu Kepatuhan dan lainnya</li> <li>Pembahasan sistem Teknologi Informasi</li> <li>Financial Review</li> <li>Risk management presentation</li> <li>Discussion on Compliance issues and others</li> <li>Discussion on Information Technology system</li> </ul>	1. Ritsuo Fukadai 2. Felix I. Hartadi 3. Helmi A. Hidayat 4. Cho Won June 5. Bijono Waliman* 6. R. Djoko Prayitno 7. Widjaja Hendra
5	29-Mar-23	<ul style="list-style-type: none"> <li>Tinjauan keuangan</li> <li>Paparan manajemen risiko</li> <li>Pembahasan isu Kepatuhan dan lainnya</li> <li>Pembahasan sistem Teknologi Informasi</li> <li>Financial Review</li> <li>Risk management presentation</li> <li>Discussion on Compliance issues and others</li> <li>Discussion on Information Technology system</li> </ul>	1. Ritsuo Fukadai 2. Felix I. Hartadi 3. Helmi A. Hidayat 4. Cho Won June 5. Bijono Waliman* 6. R. Djoko Prayitno 7. Widjaja Hendra
6	17-Apr-23	<ul style="list-style-type: none"> <li>Tinjauan keuangan</li> <li>Paparan manajemen risiko</li> <li>Pembahasan isu Kepatuhan</li> <li>Financial Review</li> <li>Risk management presentation</li> <li>Discussion on Compliance issues</li> </ul>	1. Ritsuo Fukadai 2. Felix I. Hartadi 3. Helmi A. Hidayat 4. Cho Won June 5. Bijono Waliman* 6. R. Djoko Prayitno 7. Widjaja Hendra
7	23-May-23	Paparan Rencana Bisnis Bank Presentation about the Bank's Business Plan	1. Ritsuo Fukadai 2. Felix I. Hartadi 3. Helmi A. Hidayat 4. Cho Won June 5. R. Djoko Prayitno 6. Widjaja Hendra
8	30-May-23	<ul style="list-style-type: none"> <li>Tinjauan keuangan</li> <li>Paparan manajemen risiko</li> <li>Pembahasan isu Kepatuhan</li> <li>Pembahasan sistem Teknologi Informasi</li> <li>Financial Review</li> <li>Risk management presentation</li> <li>Discussion on Compliance issues</li> <li>Discussion on Information Technology system</li> </ul>	1. Ritsuo Fukadai 2. Felix I. Hartadi 3. Helmi A. Hidayat 4. Cho Won June 5. Bijono Waliman* 6. R. Djoko Prayitno 7. Widjaja Hendra

Agenda Rapat Direksi Meeting Agenda of the Board of Directors			
No	Tanggal Rapat Date of Meetings	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants
9	15-Jun-23	Pembahasan laporan keuangan Maret 2023 Discussion of financial report for March 2023	1. Ritsuo Fukadai 2. Felix I. Hartadi 3. Helmi A. Hidayat 4. Cho Won June 5. R. Djoko Prayitno 6. Widjaja Hendra
10	27-Jun-23	<ul style="list-style-type: none"> <li>Tinjauan keuangan</li> <li>Paparan manajemen risiko</li> <li>Pembahasan isu Kepatuhan dan lainnya</li> <li>Tinjauan keuangan</li> <li>Paparan manajemen risiko</li> <li>Pembahasan isu Kepatuhan dan lainnya</li> </ul>	1. Ritsuo Fukadai 2. Felix I. Hartadi 3. Helmi A. Hidayat 4. R. Djoko Prayitno 5. Widjaja Hendra
11	20-Jul-23	<ul style="list-style-type: none"> <li>Tinjauan keuangan</li> <li>Paparan manajemen risiko</li> <li>Pembahasan isu Kepatuhan</li> <li>Pembahasan Tingkat Kesehatan Bank Semester I 2023</li> <li>Financial Review</li> <li>Risk management presentation</li> <li>Discussion on Compliance issues</li> <li>Discussion on the Bank's soundness level in First Half of 2023</li> </ul>	1. Ritsuo Fukadai 2. Felix I. Hartadi 3. Helmi A. Hidayat 4. Cho Won June 5. Widjaja Hendra
12	26-Jul-23	Pembahasan laporan keuangan Semester I 2023 Discussion on financial report for the First Half of 2023	1. Ritsuo Fukadai 2. Felix I. Hartadi 3. Helmi A. Hidayat 4. Cho Won June 5. R. Djoko Prayitno 6. Widjaja Hendra
13	31-Jul-23	Tinjauan Operasional Cabang Review of Branch Operations	1. Ritsuo Fukadai 2. Felix I. Hartadi 3. Helmi A. Hidayat 4. Cho Won June 5. Widjaja Hendra
14	15-Agt-23	Pembahasan Rencana Aksi Korporasi Discussion on Corporate Action Plan	1. Ritsuo Fukadai 2. Felix I. Hartadi 3. Helmi A. Hidayat 4. Cho Won June 5. R. Djoko Prayitno 6. Widjaja Hendra
15	31-Agt-23	<ul style="list-style-type: none"> <li>Tinjauan keuangan</li> <li>Paparan manajemen risiko</li> <li>Pembahasan isu Kepatuhan dan lainnya</li> <li>Financial Review</li> <li>Risk management presentation</li> <li>Discussion on Compliance issues and others</li> </ul>	1. Ritsuo Fukadai 2. Felix I. Hartadi 3. Helmi A. Hidayat 4. Cho Won June 5. R. Djoko Prayitno
16	6-Sep-23	Tinjauan Bisnis Bank The Bank's Business Review	1. Ritsuo Fukadai 2. Felix I. Hartadi 3. Helmi A. Hidayat 4. Cho Won June 5. R. Djoko Prayitno 6. Widjaja Hendra
17	29-Sep-23	<ul style="list-style-type: none"> <li>Tinjauan keuangan</li> <li>Paparan manajemen risiko</li> <li>Pembahasan isu Kepatuhan</li> <li>Tinjauan Audit</li> <li>Financial Review</li> <li>Risk management presentation</li> <li>Discussion on Compliance issues</li> <li>Audit review</li> </ul>	1. Ritsuo Fukadai 2. Masayoshi Kobayashi** 3. Felix I. Hartadi 4. Helmi A. Hidayat 5. Cho Won June 6. R. Djoko Prayitno 7. Widjaja Hendra



**Agenda Rapat Direksi****Meeting Agenda of the Board of Directors**

No	Tanggal Rapat Date of Meetings	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants
18	13-Oct-23	<ul style="list-style-type: none"> <li>Tinjauan Profil Risiko Bank</li> <li>Pembahasan Rencana Bisnis Bank 2024-2026</li> <li>Review of the Bank's Risk Profile</li> <li>Discussion on the Bank's Business Plan for 2024-2026</li> </ul>	<ol style="list-style-type: none"> <li>Ritsuo Fukadai</li> <li>Masayoshi Kobayashi**</li> <li>Felix I. Hartadi</li> <li>Helmi A. Hidayat</li> <li>Cho Won June</li> <li>R. Djoko Prayitno</li> <li>Widjaja Hendra</li> </ol>
19	16-Oct-23	Pembahasan Rencana Aksi Korporasi Discussion on Corporate Action Plan	<ol style="list-style-type: none"> <li>Ritsuo Fukadai</li> <li>Masayoshi Kobayashi**</li> <li>Felix I. Hartadi</li> <li>Helmi A. Hidayat</li> <li>Cho Won June</li> <li>R. Djoko Prayitno</li> <li>Widjaja Hendra</li> </ol>
20	25-Oct-23	<ul style="list-style-type: none"> <li>Tinjauan keuangan</li> <li>Paparan manajemen risiko</li> <li>Pembahasan isu Kepatuhan</li> <li>Tinjauan Audit</li> <li>Financial Review</li> <li>Risk management presentation</li> <li>Discussion on Compliance issues</li> <li>Audit review</li> </ul>	<ol style="list-style-type: none"> <li>Ritsuo Fukadai</li> <li>Masayoshi Kobayashi**</li> <li>Felix I. Hartadi</li> <li>Helmi A. Hidayat</li> <li>Cho Won June</li> <li>R. Djoko Prayitno</li> <li>Widjaja Hendra</li> </ol>
21	1-Nov-23	<ul style="list-style-type: none"> <li>Paparan Rencana Audit Eksternal 2023</li> <li>Tinjauan Proses Bisnis Bank</li> <li>Presentation about External Audit Plan for 2023</li> <li>Review of the Bank's Business Process</li> </ul>	<ol style="list-style-type: none"> <li>Ritsuo Fukadai</li> <li>Masayoshi Kobayashi**</li> <li>Felix I. Hartadi</li> <li>Helmi A. Hidayat</li> <li>Cho Won June</li> <li>R. Djoko Prayitno</li> <li>Widjaja Hendra</li> </ol>
22	21-Nov-23	<ul style="list-style-type: none"> <li>Tinjauan keuangan dan Pembahasan laporan keuangan per September 2023</li> <li>Paparan manajemen risiko</li> <li>Pembahasan isu Kepatuhan</li> <li>Tinjauan Audit</li> <li>Pembahasan Rencana Bisnis Bank 2024-2026</li> <li>Financial Review and Discussion on financial report as of September 2023</li> <li>Risk management presentation</li> <li>Discussion on Compliance issues</li> <li>Audit review</li> <li>Presentation about the Bank's Business Plan for 2024-2026</li> </ul>	<ol style="list-style-type: none"> <li>Ritsuo Fukadai</li> <li>Masayoshi Kobayashi**</li> <li>Felix I. Hartadi</li> <li>Helmi A. Hidayat</li> <li>Cho Won June</li> <li>R. Djoko Prayitno</li> <li>Widjaja Hendra</li> </ol>
23	23-Nov-23	Tinjauan Operasional & General Services Operational Review & General Services	<ol style="list-style-type: none"> <li>Ritsuo Fukadai</li> <li>Masayoshi Kobayashi**</li> <li>Felix I. Hartadi</li> <li>Helmi A. Hidayat</li> <li>Cho Won June</li> <li>Widjaja Hendra</li> </ol>
24	27-Dec-23	<ul style="list-style-type: none"> <li>Tinjauan keuangan</li> <li>Paparan manajemen risiko</li> <li>Pembahasan isu Kepatuhan</li> <li>Tinjauan Audit</li> <li>Financial Review</li> <li>Risk management presentation</li> <li>Discussion on Compliance issues</li> <li>Audit review</li> </ul>	<ol style="list-style-type: none"> <li>Ritsuo Fukadai</li> <li>Masayoshi Kobayashi**</li> <li>Helmi A. Hidayat</li> <li>Cho Won June</li> <li>R. Djoko Prayitno</li> <li>Widjaja Hendra</li> </ol>

\* Berdasarkan Akta Pernyataan Keputusan Rapat No.187 tanggal 31 Mei 2023, RUPS menyetujui berakhirnya masa jabatan Sdr. Bijono Waliman sebagai Direktur PT Bank JTrust Indonesia Tbk efektif sejak ditutupanya RUPS.  
Based on the Deed of Meeting Resolutions No.187 dated 31 May 2023, the GMS approved the end of office term for Mr. Bijono Waliman as Director of PT Bank JTrust Indonesia Tbk, effective since the closing of the GMS.

\*\* Berdasarkan Akta Pernyataan Keputusan Rapat No.28 tanggal 11 September 2023 yang menyetujui pengangkatan Sdr. Masayoshi Kobayashi sebagai Wakil Direktur Utama efektif sejak diterimanya hasil Penilaian Kemampuan dan Kepatutan dari Otoritas Jasa Keuangan.  
Based on the Deed of Meeting Resolution No.28 dated 11 September 2023, which approved the appointment of Mr. Masayoshi Kobayashi as Vice President Director, effective upon receipt of the Fit and Proper Test Results from the Financial Services Authority.



## Agenda Rapat Bersama Direksi dengan Dewan Komisaris

Lihat Uraian 2. Dewan Komisaris > tercantum "Agenda Rapat Bersama Dewan Komisaris dengan Direksi".

## Pelatihan dan/atau Peningkatan Kompetensi Anggota Direksi

1. Kebijakan pelatihan dan/atau peningkatan kompetensi anggota Direksi, termasuk program orientasi bagi anggota Direksi yang baru diangkat (jika ada)
  - Direksi berkewajiban untuk mengikuti program uji kompetensi/sertifikasi sesuai ketentuan dari regulator yaitu Sertifikasi Manajemen Risiko dan Refreshment. Hal ini selaras dengan Peraturan Bank Indonesia Nomor 11/19/PBI/2009 tanggal 4 Juni 2009 dan perubahannya dalam Peraturan Bank Indonesia Nomor 12/7/PBI/2010 tanggal 19 April 2010 tentang Sertifikasi Manajemen Risiko Bagi Pengurus dan Pejabat Bank Umum dan Surat Edaran Otoritas Jasa Keuangan Nomor 28/SEOJK.03/2022 tentang Sertifikasi Manajemen Risiko bagi Sumber Daya Manusia Bank Umum.
  - Anggota Direksi yang baru diangkat wajib mengikuti program orientasi agar memperoleh pemahaman tentang Bank sehingga dapat melaksanakan tugasnya secara efektif dan efisien.
2. Pelatihan dan/atau peningkatan kompetensi yang diikuti anggota Direksi

Seluruh anggota Direksi telah memiliki Sertifikasi Manajemen Risiko dan/atau *Refreshment* sesuai ketentuan yang berlaku.

Untuk melaksanakan program pelatihan dan peningkatan kompetensi bagi seluruh anggota Direksi dalam mendukung pelaksanaan tugas dan tanggung jawabnya, selama tahun 2023 anggota Direksi PT Bank JTrust Indonesia Tbk telah mengikuti berbagai program pelatihan, *workshop*, konferensi, seminar, antara lain:

## Joint Meetings of the Board of Directors and the Board of Commissioners

See Description 2. The Board of Commissioners contains "Agenda of the Joint Meeting of the Board of Commissioners and the Board of Directors".

## Training and/or Competency Improvement for Members of the Board of Directors

1. Policy on training and/or competency improvement for members of the Board of Directors, including orientation program for newly appointed members of the Board of Directors (if any)
  - The Board of Directors must follow certification/competence test programs according to regulatory requirements: Risk Management Certification and Refreshment. This is in line with the change of Bank Indonesia Regulation No. 11/19/PBI/2009 dated 4 June 2009 and the amendment in Bank Indonesia Regulation No. 12/7/PBI/2010 dated 19 April 2010 on Risk Management Certification for Management and Officers of Commercial Banks, as well as OJK Circular Letter Number 28/SEOJK.03/2022 concerning Risk Management Certification for Human Resources at Commercial Banks.
  - Newly appointed members of the Board of Directors are required to attend an orientation program in order to gain an understanding of the Bank so that they can carry out their duties effectively and efficiently.
2. Training and/or Competency Improvement for Members of the Board of Directors

All members of the Board of Directors have owned Risk Management Certification and/or Refreshment according to existing provisions.

To implement training programs and improve competency for all members of the Board of Directors to support the implementation of their duties and responsibilities, throughout 2023, members of the Board of Directors of PT Bank JTrust Indonesia Tbk have participated in various training programs, workshops, conferences, seminars, including:

Nama Name	Jabatan Position	Level Sertifikasi Certification Level	Lembaga yang Mengeluarkan Issuing Institution	Tanggal dikeluarkan Date issued	Tanggal Kadarluasa Expiration Date
Ritsuo Fukadai	Direktur Utama President Director	5	BSMR	24 Januari 2023 24 January 2023	24 Mei 2025 24 May 2025
Masayoshi Kobayashi	Wakil Direktur Utama Vice President Director	5	LSPP	5 November 2022	5 November 2024
Felix I. Hartadi	Direktur Director	5	BSMR	24 Januari 2023 24 January 2023	20 September 2025
Helmi A. Hidayat	Direktur Director	5	BSMR	24 Januari 2023 24 January 2023	20 September 2025
Cho Won June	Direktur Director	5	BSMR	24 Januari 2023 24 January 2023	4 Mei 2025 4 May 2025
R. Djoko Prayitno	Direktur Director	5	BSMR	24 Januari 2023 24 January 2023	17 September 2025
Widjaja Hendra	Direktur Director	5	BSMR	24 Januari 2023 24 January 2023	11 September 2025

Untuk melaksanakan program pelatihan dan peningkatan kompetensi bagi seluruh anggota Direksi dalam mendukung pelaksanaan tugas dan tanggung jawabnya, selama tahun 2023 anggota Direksi PT Bank JTrust Indonesia Tbk telah mengikuti berbagai program pelatihan, *workshop*, konferensi, seminar, antara lain:

To carry out training programs and increase competency for all members of the Board of Directors to support their duties and responsibilities, throughout 2023, members of the Board of Directors of PT Bank JTrust Indonesia Tbk have participated in various training programs, workshops, conferences, seminars, including:

Nama Name	Jabatan Position	Nama Pelatihan/Workshop/ Konferensi/Seminar Name of Training/Workshop/ Conference/Seminar	Penyelenggara Organizer	Waktu & Lokasi Time & Location
Ritsuo Fukadai	Direktur Utama President Director	Managing Operational Risk in The Digital Banking Era	Lentera Mulia Persada	24 Jan 2023, Jakarta
		Sustainable Finance	Cendekia Edukasi Citra Tritunggal	30 Nov 2023, Jakarta
		Perbankan Indonesia dalam mendukung Indonesia menuju Low Carbon Economy <i>Indonesian banking in supporting Indonesia towards a Low Carbon Economy</i>	BaRa	7 Des 2023, Jakarta 7 Dec 2023, Jakarta
Masayoshi Kobayashi	Wakil Direktur Utama Vice President Director	Sustainable Finance	Cendekia Edukasi Citra Tritunggal	30 Nov 2023, Jakarta
		Perbankan Indonesia dalam mendukung Indonesia menuju Low Carbon Economy <i>Indonesian banking in supporting Indonesia towards a Low Carbon Economy</i>	BaRa	7 Des 2023, Jakarta 7 Dec 2023, Jakarta
Felix Istyono Hartadi	Direktur Kepatuhan & Corporate Legal Director of Compliance & Corporate Legal	Managing Operational Risk in The Digital Banking Era	Lentera Mulia Persada	24 Jan 2023, Jakarta
		Implementation of Personal Data Protection Laws and Challenges to their implementation	FKDKP	12 Jul 2023, Jakarta
		Peluang, Harapan dan Tantangan Perekonomian Nasional <i>Opportunities, Hopes and Challenges for the National Economy</i>	FKDKP	10 Okt 2023, Jakarta 10 Oct 2023, Jakarta
		Sustainable Finance	Cendekia Edukasi Citra Tritunggal	30 Nov 2023, Jakarta
		Perbankan Indonesia dalam mendukung Indonesia menuju Low Carbon Economy <i>Indonesian banking in supporting Indonesia towards a Low Carbon Economy</i>	BaRa	7 Des 2023, Jakarta 7 Dec 2023, Jakarta

Nama Name	Jabatan Position	Nama Pelatihan/Workshop/ Konferensi/Seminar Name of Training/Workshop/ Conference/Seminar	Penyelenggara Organizer	Waktu & Lokasi Time & Location
Helmi Arief Hidayat	Direktur Keuangan & Perencanaan Director of Finance & Planning	Managing Operational Risk in The Digital Banking Era	Lentera Mulia Persada	24 Jan 2023, Jakarta
		Sustainable Finance	Cendekia Edukasi Citra Tritunggal	30 Nov 2023, Jakarta
		Perbankan Indonesia dalam mendukung Indonesia menuju Low Carbon Economy Indonesian banking in supporting Indonesia towards a Low Carbon Economy	BaRa	7 Des 2023, Jakarta 7 Dec 2023, Jakarta
Cho Won June	Direktur Informasi Teknologi Director of Information Technology	Managing Operational Risk in The Digital Banking Era	Lentera Mulia Persada	24 Jan 2023, Jakarta 24 Jan 2023, Jakarta
		Sustainable Finance	Cendekia Edukasi Citra Tritunggal	30 Nov 2023, Jakarta
		Perbankan Indonesia dalam mendukung Indonesia menuju Low Carbon Economy Indonesian banking in supporting Indonesia towards a Low Carbon Economy	BaRa BaRa	7 Des 2023, Jakarta 7 Dec 2023, Jakarta
R. Djoko Prayitno	Direktur Credit Risk & Management All Delinquencies Director of Credit Risk & Management All Delinquencies	Managing Operational Risk in The Digital Banking Era	Lentera Mulia Persada	24 Jan 2023, Jakarta
		Sustainable Finance	Cendekia Edukasi Citra Tritunggal	30 Nov 2023, Jakarta
		Perbankan Indonesia dalam mendukung Indonesia menuju Low Carbon Economy Indonesian banking in supporting Indonesia towards a Low Carbon Economy	BaRa BaRa	7 Des 2023, Jakarta 7 Dec 2023, Jakarta
Widjaja Hendra	Direktur Bisnis Business Director	Managing Operational Risk in The Digital Banking Era	Lentera Mulia Persada	24 Jan 2023, Jakarta
		Sustainable Finance	Cendekia Edukasi Citra Tritunggal	30 Nov 2023, Jakarta
		Perbankan Indonesia dalam mendukung Indonesia menuju Low Carbon Economy Indonesian banking in supporting Indonesia towards a Low Carbon Economy	BaRa	7 Des 2023, Jakarta 7 Dec 2023, Jakarta
		Mandiri Sustainable Forum "Sustainable Acts: Why Now, What's Next"	Mandiri Institute	7 Des 2023, Jakarta 7 Dec 2023, Jakarta

## Program Orientasi Anggota Direksi yang Baru

Anggota Direksi yang baru diangkat diberikan Buku Panduan yang berisi informasi agar Anggota Direksi yang baru dapat berorientasi pada Bank. Buku Panduan ini tersedia dalam bentuk *soft copy* dan ringkasannya juga tersedia di situs web Bank.

Buku Panduan mencakup:

- Sejarah Perusahaan
  - Filosofi Logo;
  - Tonggak sejarah;
  - Visi, Misi, dan Nilai Perusahaan; dan,
  - Produk & Layanan

## Orientation Program for New Member of the Board of Directors

The newly appointed members of the Board of Directors are given a Guidebook containing information so that the new members of the Board of Directors can be oriented towards the Bank. This Guidebook is available in soft copy and a summary is also available on the Bank's website.

The Handbook includes:

- Company History
  - Logo philosophy;
  - Milestones;
  - Vision, Mission, and Corporate Value; and,
  - Products & Services

## 2. Struktur Perusahaan &amp; Profil Manajemen

- Profil & Piagam Dewan Komisaris;
- Profil & Piagam Direksi;
- SEVP & EVP; dan
- Struktur Organisasi

## 3. Komite-Komite di Bawah Dewan Komisaris

- Anggota dan Piagam Komite Audit;
- Anggota dan Piagam Komite Pemantau Risiko; dan
- Anggota dan Piagam Komite Nominasi & Remunerasi

## 4. Komite-Komite di Bawah Direksi

- Anggota dan Piagam Komite Manajemen Risiko
- Anggota dan Piagam Komite Kredit
- Anggota dan Piagam Komite Kebijakan Perkreditan
- Anggota dan Piagam Komite Aset & Liabilitas (ALCO)
- Anggota dan Piagam Komite Pengarah IT
- Anggota dan Piagam Komite Keberlanjutan

## 5. Tata Kelola Perusahaan

- Kode Etik dan Perilaku Bisnis;
- Kerahasiaan;
- Benturan Kepentingan;
- Transaksi Orang Dalam;
- Komunikasi dengan Media
- Penyalahgunaan wewenang
- Perilaku Orang Dalam
- Akurasi Data
- Peraturan Perbankan

## 6. Hukum dan Peraturan

Selain Buku Panduan, rapat diatur untuk Anggota Direksi yang baru untuk bertemu dengan Dewan Komisaris, SEVP/EVP dan personil manajemen kunci.

### Penilaian Kinerja Direksi

Direksi PT Bank JTrust Indonesia Tbk memiliki kebijakan penilaian sendiri atau self-assessment sebagai bentuk akuntabilitas atas penilaian kinerja Direksi secara kolektif dan individual sesuai dengan Surat Edaran OJK nomor 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka dan Pedoman Umum Governansi Korporat Indonesia (PUG-KI) oleh KNKG.

## 2. Company Structure &amp; Management Profile

- Profile & Charter of the Board of Commissioners;
- Profile & Charter of the Board of Directors;
- SEVP & EVP; and
- Organizational structure

## 3. Committees Under the Board of Commissioners

- Members and Charter of the Audit Committee;
- Member and Charter of the Risk Oversight Committee; and
- Nomination & Remuneration Committee Members and Charter

## 4. Committees under the Board of Directors

- Members and Charter of the Risk Management Committee;
- Members and Charter of the Credit Committee;
- Members and Charter of the Credit Policy Committee;
- Members and Charter of the Asset & Liability Committee (ALCO);
- Members and Charter of the IT Steering Committee
- Members and Charter of the Sustainability Committee

## 5. Corporate Governance

- Code of Ethics and Business Conduct;
- Confidentiality;
- Conflict of Interest;
- Insider Trading;
- Communication with the Media
- Abuse of authority
- Insider Behaviour
- Data Accuracy
- Banking Regulations

## 6. Laws and Regulations

In addition to the Handbook, meetings are arranged for new Members of the Board of Directors to meet with the Board of Commissioners, SEVP/EVP and key management personnel.

### Performance Assessment of the Board of Directors

The Board of Directors of PT Bank JTrust Indonesia Tbk has a self-assessment policy as a form of accountability for evaluating the performance of the Board of Directors collegially and individually in accordance with OJK Circular Letter number 32/SEOJK.04/2015 concerning Public Company Governance Guidelines and General Guidelines for Indonesian Corporate Governance (PUG-KI) by KNKG.

1. Pihak yang melakukan penilaian  
Bank melaksanakan proses evaluasi kinerja Direksi untuk menilai efektivitas kinerja Direksi secara kolegal serta masing-masing anggota Direksi. Presiden Direktur melakukan penilaian kinerja masing-masing individu Direksi. Penilaian kinerja Direksi secara kolegal dilakukan melalui *self-assessment* di mana Direksi melalui Corporate Secretary Division mengisi Kertas Kerja *Self-Assessment* untuk faktor penilaian secara kolegal.

2. Prosedur pelaksanaan penilaian Kinerja

Kebijakan dan prosedur penilaian yang dilakukan meliputi:

- a. Penilaian kinerja kolegal Direksi; dan
- b. Penilaian kinerja individu masing-masing anggota Direksi.

Penilaian dilakukan oleh masing-masing Direksi atas kinerja Direksi secara keseluruhan serta memberikan penilaian terhadap kinerja individu masing-masing anggota Direksi. Seluruh jawaban atas kertas kerja yang diberikan oleh pihak-pihak di atas disampaikan langsung kepada *Corporate Secretary*. Komite Nominasi dan Remunerasi menyampaikan dan membahas seluruh hasil penilaian kinerja tersebut di dalam rapat Dewan Komisaris. Hasil pembahasan akan ditindak lanjuti dalam bentuk perbaikan maupun *action plan* (jika diperlukan).

3. Kriteria yang digunakan

Penilaian Kinerja Masing-Masing Direksi dengan *Self-Assessment*

Dalam rangka mengarahkan kegiatan Bank sesuai dengan visi misinya, bank memformulasikan strategi perusahaan dan rencana kerja untuk mencapainya.

Untuk mengukur kinerja atau prestasi bank dalam mengimplementasikan hal ini, bank menggunakan *Key Performance Indicator* (KPI) yang melekat pada *Balance Scorecard* (BSC).

Indikator kinerja ditentukan sesuai dengan tugas dan tanggung jawab yang ada pada masing-masing anggota Direksi dan meliputi aspek keuangan, customer, *internal process & learning & growth*, untuk selanjutnya diturunkan juga kepada seluruh karyawan untuk mencapai tujuan perusahaan.

1. The party carrying out the assessment

The Bank carries out a performance evaluation process for the Board of Directors to assess the effectiveness of the performance of the Board of Directors collegially as well as individually. The President Director assesses the performance of each individual Director. Collegial assessment of the performance of the Board of Directors is carried out through self-assessment where the Board of Directors, through the Corporate Secretary Division, fills out the Self-Assessment Working Paper for collegial assessment factors.

2. Procedures for implementing performance assessments

The assessment policies and procedures carried out include:

- a. Assessment of the collegial performance of the Board of Directors; And
- b. Assessment of the individual performance of each member of the Board of Directors.

The assessment is carried out by each Director on the overall performance of the Board of Directors as well as providing an assessment of the individual performance of each member of the Board of Directors. All answers to working papers provided by the above parties are submitted directly to the Corporate Secretary. The Nomination and Remuneration Committee conveys and discusses all performance assessment results at the Board of Commissioners meeting. The results of the discussion will be followed up in the form of improvements or action plans (if necessary).

3. Criteria

Performance Assessment of Each Director with Self-Assessment

In order to direct the Bank's activities in accordance with its vision and mission, the Bank formulates corporate strategies and work plans to achieve them.

To measure the Bank's performance or achievements in implementing this, the Bank uses *Key Performance Indicators* (KPI) attached to the *Balance Scorecard* (BSC).

Performance indicators are determined in accordance with the duties and responsibilities of each member of the Board of Directors and include financial, customer, internal process & learning & growth aspects, and are then passed down to all employees to achieve company goals.

Penilaian kinerja Direksi, dilakukan minimal satu kali dalam setahun (dengan *review* 6 bulan sekali).

Adapun *key performance indicator* yang digunakan dalam evaluasi masing-masing kinerja anggota Direksi adalah sebagai berikut:

	Presiden Direktur President Director	Wakil Presiden Direktur Deputy President Director	Keuangan & Perencanaan Finance & Planning	Bisnis Business	Kepatuhan & Hukum Perusahaan Compliance & Corporate Legal	Teknologi Informasi Information Technology
Keuangan Finance	50%	40%	30%	60%	10%	20%
Mengutamakan Pelanggan Customer First	20%	20%	20%	10%	40%	40%
Proses Internal Internal Process	20%	30%	40%	20%	40%	30%
Pembelajaran & Pertumbuhan Learning & Growth	10%	10%	10%	10%	10%	10%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

The performance assessment of the Board of Directors is carried out at least once a year (with a review every 6 months).

The key performance indicators used in evaluating the performance of each member of the Board of Directors are as follows:

### Penilaian Kolegal Melalui *Self-Assessment*

Kriteria/Indikator yang digunakan mencakup:

1. Efektivitas peran, dinamika, fungsi, serta tugas & tanggung jawab Direksi
2. Komitmen atas perlindungan hak pemegang saham
3. Menjalinkan hubungan baik dengan pemangku kepentingan
4. Komitmen atas transparansi dan keterbukaan informasi
5. Komitmen untuk menjunjung tinggi etika
6. Komite Keberlanjutan telah membentuk Gugus Tugas Keberlanjutan, merancang kebijakan, menyusun rencana kerja jangka pendek dan mengawal implementasi Rencana Aksi Keuangan Berkelanjutan

Penilaian kinerja Direksi akan dilakukan kembali pada saat pertanggungjawaban laporan tahunan Bank tahun buku 2023 dalam RUPS Tahunan kepada pemegang saham yang akan diselenggarakan pada tahun 2024.

### Hasil Penilaian Kinerja Direksi Tahun 2023

Pada tahun 2023, Direksi telah menjalankan tugas dan fungsinya dengan predikat "memenuhi ekspektasi", dengan melakukan tugas dan tanggung jawabnya, serta memastikan terselenggaranya tata kelola yang baik dan kepatuhan terhadap peraturan yang berlaku dalam setiap kegiatan usaha Bank pada setiap tingkatan atau jenjang organisasi.

### Collegial Assessment Through *Self-Assessment*

The criteria/indicators used include:

1. Effectiveness of the role, dynamics, functions, and duties & responsibilities of the Board of Directors
2. Commitment to protecting shareholder rights
3. Establishment of good relationships with stakeholders
4. Commitment to transparency and openness of information
5. Commitment to upholding ethics
6. The Sustainability Committee has formed a Sustainability Task Force, formulated policies, designing short-terms work plans and overseeing the implementation of the Sustainable Finance Action Plan

The performance assessment of the Board of Directors will be carried out again during the Bank's annual report accountability for the 2023 fiscal year at the Annual GMS to shareholders which will be held in 2024.

### Results of the Directors' Performance Assessment in 2023

In 2023, the Board of Directors has carried out its duties and functions with the title "meeting expectations", by carrying out its duties and responsibilities, as well as ensuring the implementation of good governance and compliance with applicable regulations in every Bank business activity at every level or level of the organization.

Adapun hasil penilaian kinerja Direksi secara kolegal secara rinci sebagai berikut:

The results of the collegial performance assessment of the Board of Directors in detail are as follows:

### Penilaian Kinerja Kolegal Collegial Performance Assessment

3,34

#### Tabel Rentang Nilai Score Range Table

Nilai Score	Penjelasan Description
> 4,50	Istimewa   <i>Exemplary</i>
3,50 - 4,49	Melampaui ekspektasi   <i>Exceed expectations</i>
2,50 - 3,49	Memenuhi ekspektasi   <i>Meet expectations</i>
1,50 - 2,49	Cukup memenuhi ekspektasi   <i>Partially meet expectations</i>
0,01 - 1,49	Memerlukan Perbaikan yang signifikan   <i>Need significant improvement</i>

#### Penilaian Kinerja Komite Direksi

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

##### Prosedur Penilaian Kinerja Komite Direksi

##### Performance Assessment Procedures for Committees under the Board of Directors

Penilaian kinerja Komite Direksi dilakukan setiap tahun (minimum satu kali setahun). Evaluasi efektivitas kinerja dilakukan oleh Direksi, dengan kriteria penilaian sebagai berikut:

The performance assessment of the Board of Directors Committee is carried out annually (at least once a year). Evaluation of performance effectiveness is carried out by the Board of Directors, with the following assessment criteria:

- Jumlah rapat yang dilaksanakan
- Kehadiran Direksi
- Service Level Agreement* Risalah Rapat
- Action Matters Arising*
- Distribusi undangan rapat

- Number of meetings held
- Attendance of the Board of Directors
- Service Level Agreement Minutes of Meeting
- Action Matters Arising
- Distribution of meeting invitations

Sepanjang tahun 2023, Direksi menilai bahwa komite-komite tersebut telah menjalankan tugas, tanggung jawab, serta pembahasan rapat Komite Direksi dengan baik dan efektif. Partisipasi kehadiran Direksi pada rapat komite selama tahun 2023, termasuk keputusan yang diambil saat pembahasan rapat dapat menjadi acuan.

Throughout 2023, the Board of Directors assesses that these committees have carried out their duties, responsibilities and discussions at Board of Directors Committee meetings well and effectively. The participation of the Board of Directors at committee meetings during 2023, including decisions taken during meeting discussions, can be used as a reference.

Penilaian tersebut didasarkan pada beberapa hal di antaranya sebagai berikut:

This assessment is based on several things including the following:

- Komite Manajemen Risiko telah memberikan rekomendasi dan/atau persetujuan kebijakan, strategi, dan pedoman penerapan manajemen risiko Bank, serta menyetujui Laporan Profil Risiko Bank dan Laporan Tingkat Kesehatan Bank yang dilakukan secara berkala.

- The Risk Management Committee has provided recommendations and/or approval for policies, strategies and guidelines for implementing the Bank's risk management, as well as approved the Bank's Risk Profile Report and Bank Soundness Level Report, which are carried out periodically.



2. Asset & Liability Committee (ALCO) telah menyampaikan keadaan dan perkembangan terakhir dari market dan implikasinya bagi Bank dalam menentukan arah bisnis terkait suku bunga, memberikan rekomendasi dan/atau persetujuan kebijakan, strategi dan pedoman penerapan kebijakan suku bunga Bank, serta memantau keadaan asset dan liability Bank dan menyampaikannya secara berkala.
  3. Komite Pengarah Teknologi Informasi telah melakukan *review* terhadap strategi Teknologi Informasi, *review* anggaran Teknologi Informasi, melaksanakan evaluasi proyek Teknologi informasi yang dikembangkan sesuai dengan kebutuhan dari *business user* dengan mengacu ke IT *Road Map* dan/atau Rencana Bisnis Bank serta memastikan investasi proyek Teknologi Informasi yang akan dijalankan memberikan hasil optimal.
  4. Komite Kredit dalam membuat keputusan kredit telah memperhatikan prinsip kehati-hatian dan penerapan *four eyes principle* sesuai limit kewenangannya dalam proses pemberian kredit yang berpedoman kepada ketentuan Kebijakan Perkreditan Bank (KPB), Pedoman Pelaksanaan Kredit (PPK), Peraturan perundang-undangan yang berlaku maupun Surat Edaran (SE) serta Peraturan Bank Indonesia (BI)/OJK yang terkait.
  5. Komite Kebijakan Perkreditan telah merumuskan kebijakan, mengawasi pelaksanaan kebijakan, memantau perkembangan portfolio perkreditan serta memberikan saran-saran langkah perbaikannya.
  6. Komite Keberlanjutan telah membentuk Gugus Tugas Keberlanjutan, merancang kebijakan, menyusun rencana kerja jangka pendek dan mengawal implementasi Rencana Aksi Keuangan Berkelanjutan.
2. The Asset & Liability Committee (ALCO) has conveyed the latest market conditions and developments and their implications for the Bank in determining business direction related to interest rates, provide recommendations and/or approval of policies, strategies and guidelines for implementing the Bank's interest rate policy, as well as monitor the condition of assets and Bank liabilities and submit them periodically.
  3. The Information Technology Steering Committee has reviewed the Information Technology strategy and budget, carried out an evaluation of developing Information Technology projects in accordance with the needs of business users by referring to the IT Road Map and/or Bank Business Plan and ensured investment in Information Technology projects which will be implemented to provide optimal results.
  4. The Credit Committee in making credit decisions has taken into account the principle of prudence and the application of the four eyes principle in accordance with the limits of its authority in the credit granting process which is guided by the provisions of the Bank Credit Policy (KPB), Credit Implementation Guidelines (PPK), applicable laws and regulations, as well as Circular Letters (SE) and related Bank Indonesia (BI)/OJK Regulations.
  5. The Credit Policy Committee has formulated policies, supervised policy implementation, monitored the development of the credit portfolio and provided suggestions for improvement steps.
  6. The Sustainability Committee has formed a Sustainability Task Force, formulated policies, designing short-terms work plans and overseeing the implementation of the Sustainable Finance Action Plan.

## KEBIJAKAN REMUNERASI

### Tujuan dan Latar Belakang

Dalam rangka mendukung pencapaian visi Bank, meningkatkan *competitive advantages* yang mampu menarik talenta terbaik di pasar dan juga menjaga nilai tambah pada setiap fungsi Utama, Bank menetapkan kebijakan remunerasi yang telah disusun berdasarkan Peraturan Otoritas Jasa Keuangan Nomor 45/POJK.03/2015 tanggal 28 Desember 2015 dan Surat Edaran Otoritas Jasa Keuangan Nomor 40/SEOJK.03/2016 tanggal 26 September 2016 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum.

## REMUNERATION POLICY

### Purpose and Background

In order to support the achievement of the Bank's vision, increase competitive advantages that are able to attract the best talent in the market and also maintain added value in each main function, the Bank has established a remuneration policy which has been prepared based on Financial Services Authority Regulation Number 45/POJK.03/2015 dated 28 December 2015 and Financial Services Authority Circular Letter Number 40/SEOJK.03/2016 dated 26 September 2016 concerning the Implementation of Governance in Providing Remuneration for Commercial Banks.



Kebijakan remunerasi disusun oleh Bank dalam rangka menjaga semangat kerja di organisasi dengan menciptakan praktik kesetaraan yang adil secara internal dan kompetitif dengan harga pasar serta memberlakukan kesamaan penerapan sistem kompensasi dan remunerasi di Bank.

### **Kebijakan Remunerasi yang Dikaitkan dengan Risiko**

Bank menetapkan kebijakan remunerasi yang berbasis kinerja dan risiko. Jenis risiko utama dalam kebijakan remunerasi disesuaikan dengan profil risiko Bank dengan tetap memperhatikan berbagai faktor penting lainnya seperti kondisi pasar, perkembangan industri, kinerja, dan kemampuan Bank.

Bank telah memiliki Kebijakan Remunerasi yang berlaku sejak Februari 2022 yang mengatur gaji dan remunerasi sesuai ketentuan Bank dan melakukan upaya kajian remunerasi dari tahun sebelumnya berdasarkan struktur skala gaji berdasarkan market pada industri yang sama.

### **Pengkajian dan Independensi Penerapan Kebijakan Remunerasi**

Bank mengkaji sistem remunerasi dan kesejahteraan karyawan secara berkala dengan memperhatikan dan mempertimbangkan hal-hal antara lain sebagai berikut:

1. Kinerja dan kondisi keuangan Bank;
2. Kompetensi dan kinerja karyawan;
3. Praktik remunerasi yang berlaku di pasar;
4. Asas kelayakan dan kepatantasan sesuai dengan posisi/jabatan;
5. Kesetaraan internal;
6. Tingkat risiko jabatan; dan
7. Strategi jangka panjang Bank.

Dalam rangka memastikan independensi pemberian remunerasi terhadap seluruh karyawan termasuk karyawan di unit kontrol, maka Bank memastikan evaluasi kinerja, dan penentuan remunerasi dilakukan melalui pengawasan dan kajian dari Komite Nominasi dan Remunerasi.

### **Penentuan Remunerasi/Kompensasi Jangka Panjang yang Dikaitkan dengan Kinerja dan Risiko**

Penentuan remunerasi dalam bentuk variabel dikaitkan dengan pencapaian target atau kinerja tertentu dan mempertimbangkan risiko yang dapat terjadi di hari kemudian. Penetapan remunerasi yang bersifat variabel merupakan hak penuh Bank dengan mempertimbangkan kinerja Bank secara keseluruhan, kinerja unit kerja terkait, kinerja individu dan potensi risiko yang bisa terjadi pada waktu yang akan datang.

The remuneration policy is prepared by the Bank in order to maintain work morale in the organization by creating equal practices that are internally fair and competitive with market prices as well as enforcing equal application of compensation and remuneration systems in the Bank.

### **Remuneration Policy Associated with Risk**

The Bank has formulated remuneration policies that are based on performance and risk. The main types of risk in the remuneration policy are adjusted to the Bank's risk profile while taking into account various other important factors such as market conditions, industrial developments, performance, and Bank capabilities.

The Bank has Remuneration Policy which stipulated since February 2022 that regulates salary and remuneration adjustments, in accordance with the Bank's provisions and conducted a review of remuneration from the previous year by measuring the salary scale structure based on the market in the same industry.

### **Review and Independence of Implementation of Remuneration Policy**

The Bank reviews the employee remuneration and welfare system periodically by paying attention and considering matters including the following:

1. Bank financial performance and condition;
2. Employee competency and performance;
3. Remuneration practices applicable in the market;
4. Principles of suitability and appropriateness according to the position/position;
5. Internal equality;
6. Position risk level; And
7. Bank's long-term strategy.

In order to ensure independence in providing remuneration to all employees, including employees in the control unit, the Bank ensures that performance evaluation and determination of remuneration is carried out through supervision and review from the Nomination and Remuneration Committee.

### **Determination of Long-Term Remuneration/Compensation Associated with Performance and Risk**

Determining remuneration in variable form is linked to the achievement of certain targets or performance and considers risks that may occur in the future. Determining variable remuneration is the Bank's full rights by considering the Bank's overall performance, the performance of related work units, individual performance and potential risks that may occur in the future.

Bank menetapkan pihak *Material Risk Taker* (MRT) adalah Dewan Komisaris, Direksi, *Senior Executive Vice President* (SEVP), *Executive Vice President* (EVP) dan karyawan dengan jabatan tertentu yang karena tugas dan tanggung jawabnya mengambil keputusan yang berdampak signifikan terhadap profil risiko Bank.

Bank menangguhkan pembayaran remunerasi yang bersifat variabel kepada pihak yang menjadi MRT sebesar persentase tertentu dengan tujuan agar pejabat Bank melakukan keputusan bisnis dengan berorientasi jangka panjang, tidak hanya mempertimbangkan hal-hal berjangka pendek (profitabilitas, kualitas aset, pertumbuhan bisnis berkelanjutan) serta agar pejabat Bank meningkatkan rasa memiliki dan loyal terhadap Bank. Jumlah remunerasi variabel yang ditangguhkan adalah sebesar 30% dan jangka waktu penangguhan adalah selama 3 (tiga) tahun.

Pelaksanaan pemberian remunerasi bersifat variabel di PT Bank JTrust Indonesia Tbk sampai saat ini belum ada dikarenakan kondisi kinerja perusahaan.

#### **Kebijakan Remunerasi dan Fasilitas bagi Dewan Komisaris dan Direksi**

RUPS menyetujui pemberian kuasa kepada Dewan Komisaris Bank untuk menetapkan besarnya Remunerasi (honorarium, tantiem serta penetapan fasilitas/benefit/tunjangan lainnya) bagi anggota Dewan Komisaris dan Direksi Bank berdasarkan rekomendasi dari Komite Remunerasi dan Nominasi dengan tetap mempertimbangkan kondisi keuangan Bank.

#### **Prosedur Penetapan Remunerasi Dewan Komisaris dan Direksi**

- Tahap 1  
Komite Remunerasi dan Nominasi menyusun dan mengusulkan rekomendasi remunerasi Dewan Komisaris dan Direksi kepada Dewan Komisaris
- Tahap 2  
Dewan Komisaris mengkaji usulan Komite Remunerasi dan Nominasi serta mengusulkan kepada RUPS untuk menetapkan remunerasi Dewan Komisaris dan Direksi berdasarkan rekomendasi Komite Remunerasi dan Nominasi.
- Tahap 3  
RUPS yang bertindak mewakili pemegang saham mayoritas menyetujui pemberian kuasa kepada Dewan Komisaris Bank untuk menetapkan besarnya

The Bank determines that the Material Risk Taker (MRT) is the Board of Commissioners, Directors, Senior Executive Vice President (SEVP), Executive Vice President (EVP) and employees with certain positions who, because of their duties and responsibilities, make decisions that have a significant impact on the Bank's risk profile.

The Bank postpones the payment of variable remuneration to parties who become MRTs amounting to a certain percentage with the aim that Bank officials make business decisions with a long-term orientation, not only considering short-term matters (profitability, asset quality, sustainable business growth) and so that Bank officials increase the sense of belonging and loyalty to the Bank. The amount of deferred variable remuneration is 30% and the deferral period is 3 (three) years.

There is currently no implementation of variable remuneration at PT Bank JTrust Indonesia Tbk due to the company's performance conditions.

#### **Remuneration and Facilities Policy for the Board of Commissioners and Board of Directors**

The GMS approved to grant authority to the Bank's Board of Commissioners to determine the amount of Remuneration (honorarium, bonus, and determination of other facilities/benefits/allowances) for members of the Bank's Board of Commissioners and Board of Directors based on recommendations from the Remuneration and Nomination Committee while still considering the Bank's financial condition.

#### **Procedure for Determining Remuneration for the Board of Commissioners and Board of Directors**

- Stage 1  
The Remuneration and Nomination Committee prepares and proposes recommendations for remuneration for the Board of Commissioners and Board of Directors to the Board of Commissioners.
- Stage 2  
The Board of Commissioners reviews the recommendations of the Remuneration and Nomination Committee and proposes to the GMS to determine the remuneration of the Board of Commissioners and Board of Directors based on the recommendations of the Remuneration and Nomination Committee.
- Stage 3  
The GMS acting on behalf of the majority shareholders approved granting authority to the Bank's Board of Commissioners to determine the amount of



Remunerasi bagi anggota Dewan Komisaris dan Direksi Bank berdasarkan rekomendasi dari Komite Remunerasi dan Nominasi.

remuneration for members of the Bank's Board of Commissioners and Board of Directors based on recommendations from the Remuneration and Nomination Committee.

### Struktur Remunerasi dan Fasilitas bagi Dewan Komisaris dan Direksi

No	Jenis Penghasilan Type of Income	Ketentuan Requirements
1	Honorarium/Gaji Honorarium/Salary	Sesuai kebijakan kompensasi, benefit & fasilitas Board of Commissioners, Board of Directors & EVP In line with the compensation policies, benefit & facility of the Board of Commissioners, Board of Directors, & EVP
2	Bonus, tunjangan rutin, tantiem, dan fasilitas lainnya dalam bentuk non natura Bonus, Allowance, bonus, and other facilities in the form of in-kind	Sesuai kebijakan kompensasi, benefit & fasilitas Board of Commissioners, Board of Directors & EVP In line with the compensation policies, benefit & facility of the Board of Commissioners, Board of Directors, & EVP

### Struktur Remunerasi dan Fasilitas bagi Dewan Komisaris dan Direksi

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 package and facilities received by the Board of Directors and Board of Commissioners include the remuneration structure and details of the nominal amount, as in the table below:

Jenis Remunerasi dan Fasilitas Tahun 2022 Remuneration and Facilities in 2022	Jumlah Diterima dalam 1 (Satu) Tahun* Amounts Received in 1 (One) Year*			
	Dewan Komisaris Board of Commissioners		Direksi Board of Directors	
	Orang People	Rupiah	Orang People	Rupiah
Remunerasi (gaji, bonus, tunjangan rutin, tantiem, dan fasilitas lainnya dalam bentuk non natura) Remuneration (salary, bonuses, monthly allowances, bonuses and other facilities in the form of in-kind)	4	5.008.793.176	7	21.158.379.333
Fasilitas lain dalam bentuk natura (perumahan, transportasi, asuransi kesehatan dan sebagainya) yang:	2	339.010.140	7	1.035.692.316
a. Dapat dimiliki (purna jabatan)	3	621.144.700		881.086.808
b. Tidak dapat dimiliki				
Other facilities in kind (housing, transportation, health insurance and so on) which:				
a. Available (retired)				
b. Cannot be owned				
<b>Total</b>	<b>4</b>	<b>5.968.948.016</b>	<b>7</b>	<b>23.075.158.457</b>

\*) Remunerasi yang diterima sudah termasuk pajak  
Remuneration received includes tax

\*\*\*) Komisaris tahun 2022 terdiri dari 4 orang (penerima honor 3 orang)  
There are 4 (four) Commissioners (3 honorary recipients)

Jenis Remunerasi dan Fasilitas Tahun 2023 Remuneration and Facilities in 2023	Jumlah Diterima dalam 1 (Satu) Tahun*) Amounts Received in 1 (One) Year*)			
	Dewan Komisaris Board of Commissioners		Direksi**) Board of Directors**)	
	Orang People	Rupiah	Orang People	Rupiah
Remunerasi (gaji, bonus, tunjangan rutin, tantiem, dan fasilitas lainnya dalam bentuk non natura) Remuneration (salary, bonuses, monthly allowances, bonuses and other facilities in the form of in-kind)	4	5.600.850.982	8	22.371.541.007
Fasilitas lain dalam bentuk natura (perumahan, transportasi, asuransi kesehatan dan sebagainya) yang: a. Dapat dimiliki (purna jabatan) b. Tidak dapat dimiliki Other facilities in kind (housing, transportation, health insurance and so on) which: a. Available (retired) b. Cannot be owned	2 3	357.294.554 646.600.698	3 7	819.917.789 1.252.953.990
<b>Total</b>	<b>4</b>	<b>6.604.746.234</b>	<b>8</b>	<b>24.444.412.786</b>

\*) Remunerasi yang diterima sudah termasuk pajak  
Remuneration received includes tax

\*\*) Sehubungan dengan berakhirnya masa jabatan 1 Direktur, maka jumlah direksi per akhir tahun 2023 berjumlah 7 orang  
Due to the end of the term of office of 1 Director, the number of directors at the end of 2023 will be 7 people

Paket Remunerasi yang dikelompokkan dalam tingkat penghasilan yang diterima oleh Direksi dan anggota Dewan Komisaris dalam 1 (satu) tahun, sebagaimana dalam tabel di bawah ini:

Remuneration packages are grouped into income levels received by Directors and members of the Board of Commissioners in 1 (one) year, as in the table below:

Jumlah Remunerasi Per Orang dalam 1 (Satu) Tahun*) Total Remuneration per person in 1 (one) year*)	Jumlah Komisaris Number of Commissioners		Jumlah Direksi Number of Directors	
	2022	2023	2022	2023**)
Di atas Rp2 miliar   Above Rp2 billion	1	1	7	6
Di atas Rp1 miliar s.d. Rp2 miliar   Between Rp1 billion to Rp2 billion	2	2	-	1
Di atas Rp500 juta s.d. Rp1 miliar   Between Rp500 million to Rp1 billion	-	-	-	1
Rp500 juta ke bawah   Below Rp500 million	-	-	-	-

\*) Diterima secara tunai  
Accepted In cash

\*\*) Sehubungan dengan berakhirnya masa jabatan 1 Direktur, maka jumlah direksi per akhir tahun 2023 berjumlah 7 orang  
Due to the end of the term of office of 1 Director, the number of directors at the end of 2023 will be 7 people

Remunerasi yang bersifat variabel, meliputi:

- Bentuk Remunerasi yang bersifat Variabel beserta alasan pemilihan bentuk tersebut. Remunerasi yang bersifat variabel adalah remunerasi yang dikaitkan dengan kinerja dan risiko antara lain bonus atau bentuk lainnya yang dipersamakan dengan itu. Keputusan pemberian bonus memperhatikan kondisi perusahaan, peers' group, tingkat inflasi dan tidak bertentangan dengan ketentuan yang berlaku serta memperhatikan prinsip kehati-hatian.
- Penjelasan dalam hal terdapat perbedaan pemberian Remunerasi yang bersifat Variabel di antara para Direksi, Dewan Komisaris dan/atau Pegawai, termasuk penjelasan faktor-faktor yang menentukan perbedaan tersebut beserta pertimbangan yang mendasarinya.

Variable remuneration includes:

- Variable forms of remuneration and the reasons for choosing this form.  
Variable remuneration is remuneration that is linked to performance and risk, including bonuses or other equivalent forms. The decision to award bonuses takes into account the Company's condition, peers' group, inflation rate and does not conflict with applicable regulations and pays attention to the precautionary principle.
- Explanation in the event that there are differences in the provision of variable remuneration between Directors, Board of Commissioners and/or Employees, including an explanation of the factors that determine these differences along with the underlying considerations.



Pemberian bonus diberikan berdasarkan keputusan RUPS dan atas usulan Dewan Komisaris, dengan mempertimbangkan rekomendasi Komite Remunerasi dan Nominasi, serta mempertimbangkan faktor kinerja dan risiko.

Bonuses are awarded based on the decision of the GMS and recommendations of the Board of Commissioners, taking into account the recommendations of the Remuneration and Nomination Committee, as well as considering performance and risk factors.

Jumlah Direksi, Dewan Komisaris, dan Pegawai yang menerima remunerasi yang bersifat Variabel selama 1 (satu) tahun dan total nominal sebagaimana dalam tabel di bawah ini:

The number of Directors, Board of Commissioners and Employees who receive variable remuneration for 1 (one) year and the total nominal amount is as in the table below:

Keterangan Description	Jumlah Saham yang dimiliki (lembar saham) Number of Shares Owned (shares)	Jumlah Opsi Number of Options		Harga Opsi (Rp) Option Price (Rp)	Jangka Waktu Time Period
		Yang diberikan (lembar saham) Given (shares)	Yang telah dieksekusi (lembar saham) Exercise (shares)		
Komisaris Commissioner	-	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
Direksi Directors	-	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
Pejabat Eksekutif Official, Executive (sendiri)	-	Nihil Nil	Nihil Nil	Nihil Nil	Nihil Nil
<b>Total</b>	-	-	-	-	-

Gaji adalah hak pegawai yang diterima dan dinyatakan dalam bentuk uang sebagai imbalan dari perusahaan/pemberi kerja kepada pegawai yang ditetapkan dan dibayarkan menurut suatu perjanjian kerja, kesepakatan, atau peraturan perundang-undangan atas suatu pekerjaan dan/atau jasa yang telah dilakukannya.

Salary is an employees' rights that is received and expressed in the form of money as compensation from the company/employer to the employee, which is determined and paid according to a work agreement, agreement or statutory regulations for the work and/or services they have performed.

Berikut adalah Rasio gaji tertinggi dan terendah tahun 2022 dan 2023, dalam skala perbandingan:

The following is the ratio of the highest and lowest salaries in 2022 and 2023, on a comparative scale:

Rasio Ratio	Skala Perbandingan Comparison	
	2022	2023
Rasio gaji pegawai yang tertinggi dan terendah The ratio of highest and lowest employee salaries	1:24	1 : 24
Rasio gaji Direksi yang tertinggi dan terendah The ratio of the highest and lowest Directors' salaries	1:2,4	1 : 2,3
Rasio gaji Dewan Komisaris yang tertinggi dan terendah The ratio of the highest and the lowest Commissioners' salaries	1:1,6	1 : 1,6
Rasio gaji Direksi tertinggi dan pegawai tertinggi The ratio of the highest Director's salary and the highest employee's salary	1:3,2	1 : 3,2

Gaji yang diperbandingkan dalam rasio gaji tersebut adalah imbalan yang diterima oleh anggota Dewan Komisaris, Direksi dan pegawai per bulan. Yang dimaksud dengan pegawai adalah pegawai tetap PT Bank JTrust Indonesia Tbk dari tingkat pelaksana sampai Kepala Divisi.

The salaries compared in the salary ratio are the compensation received by members of the Board of Commissioners, Directors and employees per month. What is meant by employees are permanent employees of PT Bank JTrust Indonesia Tbk from executive level to Division Head.

Jumlah penerima dan jumlah total Remunerasi yang bersifat Variabel yang dijamin tanpa syarat akan diberikan oleh Bank kepada calon Direksi, calon Dewan Komisaris, dan/atau calon Pegawai selama 1 (satu) tahun pertama bekerja:

Kondisi saat ini Bank belum memberikan remunerasi yang bersifat Variabel, sehingga belum ada pegawai yang menerima remunerasi yang dijamin tanpa syarat akan diberikan oleh Bank.

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

Selama tahun 2023 jumlah karyawan yang menerima Pemutusan Hubungan Kerja (PHK) atau pemberhentian karena karyawan pensiun normal dan atas permintaan karyawan sendiri mengundurkan diri, dengan nominal pesangon yang dibayarkan adalah sebagai berikut:

Jumlah Nominal Pesangon yang dibayarkan per orang dalam 1 (Satu) Tahun 2021 Nominal amount of severance pay per person in 1 (one) year 2021	Jumlah Pegawai Number of Employees
Di atas Rp1 miliar   Above Rp1 billion	3
Di atas Rp500 juta s.d. Rp1 miliar   Between Rp500 million to Rp1 billion	3
Rp500 juta ke bawah   Below Rp500 million	72

#### Jumlah total Remunerasi yang bersifat Variabel yang ditangguhkan, yang terdiri dari tunai dan/atau saham atau instrumen yang berbasis saham yang diterbitkan Bank

Bank belum memberikan kompensasi dalam bentuk tersebut di atas.

#### Jumlah total Remunerasi yang bersifat Variabel yang ditangguhkan yang dibayarkan selama 1 (satu) tahun

Bank tidak memberikan kompensasi dalam bentuk tersebut di atas.

#### Rincian jumlah Remunerasi yang diberikan dalam 1 (satu) tahun, meliputi:

A. Remunerasi yang Bersifat Tetap*) Fixed Remuneration	
1. Tunai   Cash	Rp 41.883.325.477
2. Saham/instrumen yang berbasis saham yang diterbitkan Bank Shares/share-based instruments issued by the Bank	N/A

The number of recipients and the total amount of Variable Remuneration, which is unconditionally guaranteed, will be given by the Bank to prospective Directors, prospective Board of Commissioners, and/or prospective Employees during the first 1 (one) year of employment:

The current condition is that the Bank has not provided variable remuneration, so that no employee has received remuneration, which is unconditionally guaranteed, to be provided by the Bank.

#### The number of employees affected by termination of employment and the total nominal severance pay paid are as in the table below:

In 2023, the number of employees who received Termination of Employment (PHK) or dismissal due to normal retirement and the employee's own request, the amount of severance pay paid being as follows:

#### Total amount of deferred Variable Remuneration, consisting of cash and/or shares or share-based instruments issued by the Bank

The Bank has not provided compensation in the form mentioned above.

#### Total amount of deferred Variable Remuneration paid for 1 (one) year

The Bank does not provide compensation in the form mentioned above.

#### Details of the amount of Remuneration given in 1 (one) year, including:

B. Remunerasi yang Bersifat Variabel*) Variable Remuneration		
	Tidak Ditangguhkan	Ditangguhkan
1. Tunai   Cash	N/A	N/A
2. Saham/instrumen yang berbasis saham yang diterbitkan Bank Shares/share-based instruments issued by the Bank	N/A	N/A

\*) Hanya untuk MRT dan diungkapkan dalam juta rupiah (sudah termasuk pajak)  
Only for MRT and expressed in millions of rupiah (including tax)

### Informasi kuantitatif

- Total sisa Remunerasi yang masih ditangguhkan baik yang terekspos penyesuaian implisit maupun eksplisit.
- Total pengurangan Remunerasi yang disebabkan karena penyesuaian eksplisit selama periode laporan.
- Total pengurangan Remunerasi yang disebabkan karena penyesuaian implisit selama periode laporan.

### Quantitative information

- Total remaining Remuneration that is still deferred, whether exposed to implicit or explicit adjustments.
- Total reduction in Remuneration due to explicit adjustments during the reporting period.
- Total reduction in Remuneration due to implicit adjustments during the reporting period.

Jenis Remunerasi yang Bersifat Variabel*) Variable Remuneration*)	Sisa yang Masih Ditangguhkan The Deferred Remaining	Total Pengurangan Selama Periode Laporan Total Reduction During the Reporting Period		
		Disebabkan Penyesuaian Eksplisit (A) Due to Explicit Adjustment (A)	Disebabkan Penyesuaian Implisit (B) Due to Implicit Adjustment (B)	Total (A)+(B)
a. Tunai (dalam juta rupiah) Cash (in million Rupiah)	N/A	N/A		N/A
• Saham/Instrumen yang berbasis saham yang diterbitkan Bank (dalam lembar saham dan nominal juta rupiah yang merupakan konversi dari lembar saham tersebut) Shares/share-based instruments issued by the Bank (in number of shares and nominal million Rupiah which is a conversion of such shares)	N/A	N/A	N/A	N/A
	N/A	N/A	N/A	N/A

Keterangan: \*) Hanya untuk MRT  
Note : \*) only for MRT

## KEBIJAKAN SUKSESI DIREKSI

Bank memiliki Kebijakan Nominasi Calon Anggota Direksi, Dewan Komisaris, dan/atau Pihak Independen yang berlaku sejak Januari 2022. Bank juga memiliki sistem pengelolaan talenta yang dilakukan oleh Direktorat SDM untuk memetakan pejabat-pejabat eksekutif yang memiliki potensi untuk dipersiapkan menjadi Direksi guna mempertahankan visi, misi dan keberlanjutan bisnis jangka panjang Bank.

J Trust Bank adalah perusahaan yang memberikan kesempatan yang sama, dan perekrutan dilakukan tanpa memandang jenis kelamin, ras, dan agama. Calon anggota Direksi dinilai berdasarkan kualifikasi, pengetahuan perbankan, pengalaman yang luas, kompetensi, keterampilan, rekam jejak yang teruji, dan kesesuaian untuk posisi yang dilamar.

## BOARD OF DIRECTORS' SUCCESSION POLICY

The Bank has a Nomination Policy for Prospective Members of the Board of Directors, Board of Commissioners and/or Independent Parties, which has prevailed since January 2022. The Bank also has a talent management system handled by the HR Directorate to map executive officials who have the potential to be prepared to become Directors in order to maintain the vision, mission and long-term business sustainability of the Bank.

J Trust Bank is an equal opportunity employer, and the hiring process is done without regard to gender, race, and religion. Prospective members of the Board of Directors are assessed based on qualifications, banking knowledge, extensive experience, competence, skills, proven track record, and suitability for the position applied for.



- Pencalonan anggota Direksi dapat berasal dari pejabat eksekutif internal yang telah dipersiapkan menjadi penerus anggota direksi.
- Terhadap karyawan yang bertalenta berasal dari internal Bank, Direktorat SDM bersama dengan Direksi dan EVP melakukan evaluasi agar dapat memberikan kesempatan pengembangan diri pada karyawan bertalenta tersebut baik berupa pelatihan-pelatihan, penetapan tugas, dan yang dibutuhkan maupun kesempatan pengembangan karier dan lain-lain.
- Karyawan yang bertalenta yang teridentifikasi dapat menjadi calon pengganti anggota Direksi, akan dievaluasi serta harus memenuhi persyaratan kriteria kandidat Direksi Bank.
- Komite Nominasi dan Remunerasi melakukan pembahasan usulan calon anggota Direksi. Calon anggota Direksi akan menjalani proses penilaian kemampuan dan kepatutan oleh Otoritas Jasa Keuangan (OJK).
- Candidates for members of the Board of Directors can be acquired from internal executive officers, who have been prepared to become successors for directors.
- For talented employees from within the Bank, the HR Directorate together with the Directors and EVP carry out evaluations in order to provide opportunities for self-development for these talented employees in the form of training, assigning tasks and what is needed as well as opportunities for career development and so on.
- Talented employees who are identified as potential candidates for replacement members of the Board of Directors will be evaluated and must meet the criteria for candidates for the Bank's Board of Directors.
- The Nomination and Remuneration Committee discusses the proposals for prospective members of the Board of Directors. Prospective members of the Board of Directors will undergo a fit and proper test process by the Financial Services Authority (OJK).

## KEBIJAKAN KEBERAGAMAN KOMPOSISI DEWAN KOMISARIS DAN DIREKSI

Keberagaman komposisi Dewan Komisaris dan Direksi telah diakomodir dalam Pedoman Tata Tertib Kerja Dewan Komisaris dan Direksi Bank sebagaimana mengacu pada Lampiran Surat Edaran Otoritas Jasa Keuangan Nomor 32/SEOJK.04/2015 tanggal 17 November 2015 tentang Pedoman Tata Kelola Perusahaan Terbuka. Pengangkatan Dewan Komisaris dan Direksi Bank dilakukan dengan memperhatikan keberagaman, keahlian, pengetahuan atau pemahaman industri perbankan, integritas, dan dedikasi setiap individu, serta pengalaman yang dibutuhkan.

Kebijakan keberagaman komposisi anggota Dewan Komisaris dan Direksi Bank yang tepat dan sesuai dengan kebutuhan Bank akan mendukung efektivitas pelaksanaan tugas dan tanggung jawab Dewan Komisaris dan Direksi serta menunjang pencapaian visi dan misi Bank untuk terus bertumbuh dan berkembang.

Keberagaman Komposisi Anggota Dewan Komisaris

1. Faktor keberagaman komposisi anggota Dewan Komisaris, terdiri dari:
  - a. Keahlian/Pengalaman, memiliki paling kurang:
    - i. 1 (satu) orang anggota yang memiliki keahlian/pengalaman kerja di bidang ekonomi/bisnis/keuangan, dan/atau

## DIVERSITY POLICY OF THE COMPOSITION OF BOARD OF COMMISSIONERS AND DIRECTORS

The diverse composition of Board of Commissioners and Directors is stated in the Attachment of Financial Services Authority Circular No. 32/SEOJK.04/2015 on November 17, 2015 on the Governance Guidelines of Public Companies, and accommodated in the Code of Conduct Guidelines for the Board of Commissioners and Directors of the Bank. The appointment of Board of Commissioners and Directors is made by considering the diversity, expertise, knowledge or understanding of the banking industry, integrity, and dedication of all individuals, and experience needed.

An accurate and proper diversity policy of the composition of the Board of Commissioners and Directors of the Bank in line with the Bank's needs will support the effectiveness of task implementation of Board of Commissioners and Directors while supporting the achievement of the Bank's vision and mission to continue growing and developing.

Diverse Composition of Members of the Board of Commissioners

1. The diversity factor of composition of members of the Board of Commissioners consists of:
  - a. Expertise/Experience, at least of:
    - i. 1 (one) member with expertise/work experience in economics/business/finance, and/or

- ii. 1 (satu) orang anggota yang memiliki keahlian/ pengalaman kerja di industri perbankan, dan
- iii. 1 (satu) orang anggota yang memiliki keahlian/ pengalaman kerja di bidang manajemen risiko.
- b. Kewarganegaraan  
Anggota Dewan Komisaris memiliki perimbangan Warga Negara Asing dan Warga Negara Indonesia masing-masing 50% (lima puluh persen).
- c. Usia  
Anggota Dewan Komisaris memiliki keragaman jenjang usia.
- d. Independensi
  - i. Minimum 50% (lima puluh persen) anggota Dewan Komisaris merupakan Komisaris Independen.
  - ii. Masa jabatan seorang Komisaris Independen maksimum 3 (tiga) tahun, dan dapat diangkat kembali dengan mempertimbangkan peraturan yang berlaku.

- ii. 1 (one) member with expertise/work experience in banking industry, and
- iii. 1 (one) member with expertise/work experience in risk management.
- b. Nationality  
Members of the Board of Commissioners have a balanced number of Foreign Nationals and Indonesian Citizens by 50% (fifty percent) each.
- c. Age  
Members of the Board of Commissioners have diverse age levels.
- d. Independence
  - i. Minimum 50% (fifty percent) of members of the Board of Commissioners are Independent Commissioners.
  - ii. Term of office of an Independent Commissioner is maximum 3 (three) years, and can be reappointed in consideration of existing regulations

2. Faktor keberagaman komposisi anggota Dewan Komisaris Bank JTrust Indonesia di tahun 2023 adalah sebagai berikut:

2. Diversity factor of the composition of the member of the Board of Commissioners in 2022 are as follows:

Aspek Keberagaman Anggota Dewan Komisaris Diversity Aspect of the Member of the Board of Commissioners	
<b>Kewarganegaraan</b> <b>Nationality</b>	Terdiri dari: 2 (dua) orang anggota Dewan Komisaris berkewarganegaraan Indonesia. 2 (dua) orang anggota Dewan Komisaris berkewarganegaraan Jepang. <b>Consist of:</b> 2 (two) members of the Board of Commissioners are Indonesian. 2 (two) members of the Board of Commissioners are Japanese.
<b>Keahlian</b> <b>Expertise</b>	Keahlian yang beragam, antara lain: Ekonomi/Bisnis/Keuangan, Hukum, Manajemen Risiko, Audit, Sumber Daya Manusia, dan Analisa Kredit <b>Various expertise, such as:</b> Economy/Business/Finance, Law, Risk Management, Audit, Human Capital, and Credit Analysis
<b>Pengalaman Kerja</b> <b>Working Experiences</b>	Pengalaman Kerja yang beragam, antara lain : International Monetary Fund (IMF), Kementerian Keuangan Jepang, Penasehat Hukum, Direktur Jenderal Bea Cukai, Pejabat Eksekutif Bursa Efek, perbankan, perusahaan pembiayaan, perusahaan kartu kredit, dan Bank Indonesia. <b>Various working experiences, including:</b> International Monetary Fund, Japanese Financial Department, Legal Advisor, Director General of Custom, IDX Executive Officer, banking, financial company, credit card company, and Bank Indonesia.
<b>Independensi</b> <b>Independence</b>	Seluruh anggota Dewan Komisaris tidak memiliki hubungan afiliasi dengan sesama anggota Dewan Komisaris, Direksi, Pemegang Saham Utama dan Pengendali Bank. Terdapat 2 (dua) Komisaris Independen. <b>All members of the Board of Commissioners do not have affiliated relations with members of the Board of Commissioners, Directors, Controlling and Main Shareholders of the Bank. There are 2 (two) Independent Commissioners.</b>
<b>Usia</b> <b>Age</b>	Keberagaman usia anggota Dewan Komisaris pada rentang usia yang sangat produktif dan matang (mature), yaitu 51 tahun – 66 tahun. <b>Age diversity of members of the Board of Commissioners in a productive and mature age range, between 51 years and 66 years.</b>

## Pencapaian Kebijakan Keberagaman Komposisi Dewan Komisaris Dan Direksi

Komposisi anggota Dewan Komisaris dan Direksi Bank saat ini cukup memenuhi aspek keberagaman tersebut di atas.

## TRANSAKSI YANG MENGANDUNG BENTURAN KEPENTINGAN

Transaksi yang menyebabkan terjadinya benturan kepentingan antara Bank dengan pribadi pemilik, anggota Dewan Komisaris, anggota Direksi, Pejabat Eksekutif, dan/atau pihak lain yang terkait dengan Bank, maka bagi anggota Dewan Komisaris, anggota Direksi, Pejabat Eksekutif dilarang mengambil tindakan/keputusan yang dapat merugikan Bank atau mengurangi keuntungan Bank.

Dalam menjalankan tugas dan tanggung jawab sehari-hari untuk menjalin hubungan bisnis dengan nasabah, rekanan maupun dengan rekan sekerja, serta menjaga kepentingan publik, PT Bank JTrust Indonesia Tbk senantiasa menjunjung tinggi integritas pribadi dan profesionalisme yang luhur, yang dituangkan dalam bentuk buku Pedoman Etika Korporasi perusahaan dan Pernyataan Pakta Integritas sebagai standar etika dan perilaku yang wajib dijadikan pedoman oleh seluruh anggota Bank (Dewan Komisaris, Direksi dan Karyawan Tetap/Kontrak).

Dalam Kode Etik dan Perilaku Bisnis Perusahaan, serta Pernyataan Pakta Integritas telah mengatur hal-hal yang harus dihindari untuk mencegah potensi terjadinya benturan kepentingan dalam setiap aktivitas dengan para nasabah, rekanan atau antara sesama anggota Bank, termasuk dalam pengambilan keputusan.

Selama tahun 2023 tidak ada transaksi yang mengandung benturan kepentingan, sebagaimana tabel berikut:

No	Nama dan Jabatan Pihak yang Memiliki Benturan Kepentingan Name and Position of Parties with Conflict of Interest	Nama dan Jabatan Pengambil Keputusan Name and Position of Policymaker	Jenis Transaksi Type of Transaction	Nilai Transaksi (jutaan Rupiah) Total Transaction (million Rupiah)	Keterangan *) Description
	Tidak ada None	Tidak ada None	Tidak ada None	Tidak ada None	Tidak ada None

\*) Tidak sesuai dengan sistem prosedur yang berlaku  
Against existing systems and procedures

## Achievement of the Diversity Composition of the Board of Commissioners and Directors

Composition of members of the Bank's Board of Commissioners and Board of Directors is currently adequate to fulfill the diversity aspect mentioned above.

## TRANSACTIONS INVOLVING CONFLICT OF INTERESTS

Transactions that cause conflicts of interest between the Bank and individual owner, members of the Board of Commissioners, members of the Board of Directors, Executive Officers, and/or other parties related to the Bank, then members of the Board of Commissioners, members of the Board of Directors and Executive Officers are prohibited from taking actions/decisions that could be detrimental to the Bank or reduce the Bank's profitability.

In carrying out daily duties and responsibilities to establish business relations with customers, partners and co-workers, as well as safeguarding the public interest, PT Bank JTrust Indonesia Tbk always upholds personal integrity and noble professionalism, which is outlined in its Corporate Ethics Handbook and the Integrity Pact, as ethical and behavioral standards that must be used as guidelines by all members of the Bank (Board of Commissioners, Directors and Permanent/Contract Employees).

In the Company's Code of Ethics and Business Conduct, as well as Integrity Pact regulate matters that must be avoided to prevent potential conflicts of interest in any activity with customers, partners or fellow Bank members, including in decision making.

Throughout 2023, there were no transactions containing conflicts of interest, as shown in the following table:



## KEPEMILIKAN SAHAM ANGGOTA DEWAN KOMISARIS DAN ANGGOTA DIREKSI YANG MENCAPAI $\geq 5\%$ (LIMA PERSEN) DARI MODAL DISETOR, YANG MELIPUTI JENIS DAN JUMLAH LEMBAR SAHAM PADA BANK TERSEBUT, BANK LAIN, LEMBAGA KEUANGAN BUKAN BANK, DAN PERUSAHAAN LAIN YANG BERKEDUDUKAN BAIK DI DALAM MAUPUN DI LUAR NEGERI

Hal ini meliputi jenis dan jumlah lembar saham pada Bank, bank lain, lembaga keuangan bukan bank, dan perusahaan lain yang berkedudukan baik di dalam maupun di luar negeri.

Di tahun 2023, Anggota Dewan Komisaris tidak memiliki saham yang mencapai  $\geq 5\%$  (lima persen) dari modal disetor pada Bank yang bersangkutan, Bank Lain, Lembaga keuangan bukan Bank, dan perusahaan lain yang berkedudukan baik di dalam maupun di luar negeri.

### Transparansi Kepemilikan Saham Anggota Dewan Komisaris

posisi 31 Desember 2023 | as of 31 December 2023

No	Nama Name	J Trust Bank	Bank Lain Other Banks	Lembaga Keuangan Bukan Bank Non-Bank Financial Institution	Perusahaan Lain Other Companies	%
1.	Nobiru Adachi	-	-	-	-	-
2.	Nobuiku Chiba	-	-	-	-	-
3.	Iwan Nataliputra	-	-	-	-	-
4.	Benny Siswanto	-	-	-	-	-

Di tahun 2023, Anggota Direksi telah membuat dan menandatangani surat pernyataan terkait hal-hal meliputi:

- i. Kepemilikan saham anggota Direksi baik secara sendiri-sendiri maupun bersama-sama yang tidak melebihi 25% (dua puluh lima persen) dari modal disetor pada perusahaan lain.
- ii. Kepemilikan saham anggota Direksi yang mencapai  $\geq 5\%$  (lima persen) dari modal disetor, baik pada PT Bank JTrust Indonesia Tbk maupun pada Bank dan Perusahaan Lain, yang berkedudukan di dalam dan di luar negeri.

## SHARE OWNERSHIP OF MEMBERS OF THE BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS WITH MORE THAN 5% (FIVE PERCENT) OF THE PAID-UP CAPITAL, WHICH INCLUDES THE TYPE AND NUMBER OF SHARES IN THE BANK, OTHER BANKS, NON-BANK FINANCIAL INSTITUTIONS, AND OTHER COMPANIES DOMICILED DOMESTICALLY OR OVERSEAS

This includes the type and number of shares in the Bank, other banks, non-bank financial institutions and other companies domiciled within or outside the country.

In 2023, members of the Board of Commissioners do not own shares that reach  $\geq 5\%$  (five percent) of the paid-up capital of the relevant bank, other banks, non-bank financial institutions, and other companies domiciled both within and outside the country.

### Transparency of Share Ownership of Members of the Board of Commissioners

In 2023, members of the Board of Directors have made and signed statements regarding matters including:

- i. Share ownership of members of the Board of Directors, either individually or collectively, does not exceed 25% (twenty five percent) of the paid-up capital of another company.
- ii. Share ownership of members of the Board of Directors that reaches  $\geq 5\%$  (five percent) of the paid-up capital, whether it is in PT Bank JTrust Indonesia Tbk or other banks and companies located domestically or overseas.

**Transparansi Kepemilikan Saham Anggota Direksi****Transparency of Share Ownership of Members of the Board of Directors**posisi 31 Desember 2023  
as of 31 December 2023

No	Nama Name	J Trust Bank	Bank Lain Other Banks	Lembaga Keuangan Bukan Bank Non-Bank Financial Institution	Perusahaan Lain Other Companies	%
1.	Ritsuo Fukadai	64.500	-	-	-	0,000%
2.	Masayoshi Kobayashi*	-	-	-	-	-
3.	Felix I. Hartadi	657.900	-	-	-	0,004%
4.	Helmi A. Hidayat	1.379.100	-	-	-	0,008%
5.	Cho Won June	-	-	-	-	-
6.	R. Djoko Prayitno	1.378.700	-	-	-	0,008%
7.	Widjaja Hendra	-	-	-	-	-

\* Berdasarkan Akta Pernyataan Keputusan RUPSLB Bank tanggal 3 Maret 2023, RUPSLB menyetujui pengangkatan Sdr. Masayoshi Kobayashi sebagai Wakil Direktur Utama PT Bank JTrust Indonesia, berlaku efektif berdasarkan Akta Pernyataan Keputusan Rapat No.28 tanggal 11 September 2023  
Based on the Deed of Resolution of the Bank's EGMS dated 3 March 2023, the EGMS approved the appointment of Mr. Masayoshi Kobayashi as Vice President Director of PT Bank JTrust Indonesia, effective based on the Deed of Meeting Resolutions No. 28 dated 11 September 2023

**HUBUNGAN KEUANGAN DAN HUBUNGAN KELUARGA ANGGOTA DEWAN KOMISARIS DAN ANGGOTA DIREKSI**

Selama tahun 2023 tidak ada hubungan keuangan dan hubungan keluarga anggota Dewan Komisaris dan Direksi dengan anggota Dewan Komisaris lainnya, Direksi lainnya dan/atau Pemegang Saham Pengendali Bank sebagaimana telah diungkapkan dalam hubungan afiliasi.

**PROGRAM KEPEMILIKAN SAHAM OLEH MANAJEMEN (MANAGEMENT STOCK OWNERSHIP PROGRAM/MSOP) DAN/ATAU KARYAWAN (EMPLOYEE STOCK OWNERSHIP PROGRAM/ESOP) YANG DIMILIKI OLEH BANK**

Bank belum memiliki program kepemilikan saham oleh Manajemen dan/atau Karyawan di tahun 2023.

**FINANCIAL AND FAMILY RELATIONS OF MEMBERS OF THE BOARD OF COMMISSIONERS AND MEMBERS OF THE BOARD OF DIRECTORS**

In 2023, there were no financial or family relations between members of the Board of Commissioners and Directors with other members of the Board of Commissioners, other Directors and/or Controlling Shareholders of the Bank as disclosed in the affiliate relationship.

**MANAGEMENT STOCK OWNERSHIP PROGRAM/MSOP AND/OR EMPLOYEE STOCK OWNERSHIP PROGRAM/ESOP OWNED BY THE BANK**

The Bank does not have a share ownership program by Management and/or Employees in 2023.



## KOMITE-KOMITE DI BAWAH DEWAN KOMISARIS

Dewan Komisaris memiliki komite-komite penunjang yang memiliki tugas dan tanggung jawab untuk mendukung kinerja Dewan Komisaris.

Komite-komite yang berada di bawah Dewan Komisaris adalah:

- Komite Audit
- Komite Pemantau Risiko
- Komite Nominasi dan Remunerasi

Pengangkatan anggota Komite tersebut di atas dilakukan oleh Direksi Bank berdasarkan Keputusan Dewan Komisaris dengan rekomendasi Komite Nominasi dan Remunerasi. Komite-komite di bawah Dewan Komisaris diketuai oleh Komisaris Independen yang tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham, dan/atau hubungan keluarga dengan anggota Dewan Komisaris lainnya, Direksi dan/atau pemegang saham pengendali atau bentuk hubungan lain dengan Bank yang bisa mempengaruhi independensinya.

Pelaksanaan tugas dan tanggung jawab komite-komite di bawah Dewan Komisaris PT Bank JTrust Indonesia Tbk mengacu pada Pedoman dan Tata Tertib Kerja/Piagam Komite yang disusun berdasarkan peraturan yang berlaku di Indonesia terutama Peraturan Otoritas Jasa Keuangan (OJK) tentang Penerapan Tata Kelola Bagi Bank Umum, dan praktik operasional terbaik yang diperbaharui secara berkala.

### KOMITE AUDIT

Komite Audit dibentuk oleh dan bertanggung jawab kepada Dewan Komisaris dengan tujuan untuk membantu Dewan Komisaris dalam rangka mendukung efektivitas pelaksanaan tugas dan fungsi pengawasan atas hal-hal yang terkait dengan laporan keuangan, sistem pengendalian internal, pelaksanaan fungsi audit internal dan eksternal, implementasi Tata Kelola Perusahaan yang Baik (GCG) serta kepatuhan terhadap peraturan perundang undangan yang berlaku.

#### Dasar Hukum

Pembentukan Komite Audit berdasarkan peraturan-peraturan sebagai berikut:

1. Peraturan Otoritas Jasa Keuangan (OJK) No. 17 tahun 2023 tanggal 14 September 2023 tentang Penerapan Tata Kelola bagi Bank Umum.

## COMMITTEES UNDER THE BOARD OF COMMISSIONERS

The Board of Commissioners has supporting committees which have duties and responsibilities to support the performance of the Board of Commissioners.

The committees under the Board of Commissioners are:

- Audit Committee
- Risk Oversight Committee
- Nomination and Remuneration Committee

The appointment of the above Committee members is carried out by the Bank's Directors based on the Decree of the Board of Commissioners with the recommendation of the Nomination and Remuneration Committee. Committees under the Board of Commissioners are chaired by an Independent Commissioner who has no financial, management, share ownership, and/or family relations with other members of the Board of Commissioners, Directors and/or controlling shareholders or other forms of relations with the Bank that could affect their independence.

The implementation of duties and responsibilities of the committees under the Board of Commissioners of PT Bank JTrust Indonesia Tbk refers to the Work Guidelines and Rules/Committee Charter, which are formulated based on applicable regulations in Indonesia, especially the Financial Services Authority (OJK) Regulations concerning the Implementation of Governance for Commercial Banks and best operational practices that are updated regularly.

### AUDIT COMMITTEE

The Audit Committee is created by and responsible to the Board of Commissioners to support effective implementation of the Board of Commissioners' duties and supervisory functions on matters related to financial reports, internal control systems, implementation of internal and external audit functions, implementation of Corporate Governance Good Corporate Governance (GCG), as well as compliance with applicable laws and regulations.

#### Legal basis

Establishment of the Audit Committee is based on the following regulations:

1. Financial Services Authority (OJK) Regulation No. 17 of 2023 dated 14 September 2023 concerning the Implementation of Governance for Commercial Banks.

2. Peraturan OJK No. 9 tahun 2023 tanggal 11 Juli 2023 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik Dalam Kegiatan Jasa Keuangan.
3. Peraturan OJK No.1/POJK.03/2019 tanggal 28 Januari 2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum.
4. Surat Edaran OJK No. 13/SEOJK.03/2017 tanggal 17 Maret 2017 tentang Penerapan Tata Kelola bagi Bank Umum.
5. Peraturan OJK No.55/POJK.04/2015 tanggal 29 Desember 2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit.
6. Anggaran Dasar J Trust Bank tentang Tugas dan Wewenang Dewan Komisaris.

### Piagam Komite Audit

Komite Audit memiliki suatu Pedoman Kerja berupa Piagam Komite Audit yang mengatur mengenai:

- I. Tugas, tanggung jawab dan wewenang
- II. Komposisi, struktur organisasi, dan persyaratan keanggotaan
- III. Tata cara dan prosedur kerja
- IV. Waktu kerja
- V. Rapat dan Mekanisme Pengambilan Keputusan Rapat
- VI. Pelaporan
- VII. Mekanisme Evaluasi Kinerja
- VIII. Masa Tugas dan Honorarium

Piagam Komite Audit ini dikaji dan dikinikan secara berkala oleh Dewan Komisaris agar fungsi Komite Audit dapat dilaksanakan pada tingkat yang optimal sesuai dengan ketentuan perundangan terkait yang berlaku. Piagam Komite Audit terakhir dikaji dan dimutakhirkan di akhir bulan Desember 2023.

### Jumlah, Susunan dan Komposisi Keanggotaan Komite Audit

Anggota Komite Audit diangkat oleh Direksi melalui Surat Keputusan Direksi tertanggal 2 Februari 2022 dan berdasarkan rekomendasi Komite Nominasi dan Remunerasi tanggal 26 Januari 2022 yang telah memperoleh persetujuan Dewan Komisaris melalui Surat Keputusan Sirkuler Dewan Komisaris tanggal 27 Januari 2022.

Maka jumlah, susunan, dan komposisi keanggotaan Komite Audit sebagai berikut:

2. OJK Regulation No. 9 of 2023 dated 11 July 2023 concerning the Use of Public Accountant and Public Accounting Firm Services in Financial Services Activities.
3. OJK Regulation No.1/POJK.03/2019 dated 28 January 2019 concerning the Implementation of Internal Audit Function in Commercial Banks.
4. OJK Circular Letter No. 13/SEOJK.03/2017 dated 17 March 2017 concerning Implementation of Governance for Commercial Banks.
5. OJK Regulation No. 55/POJK.04/2015 dated 29 December 2015 concerning the Establishment and Guidelines for Implementing the Work of the Audit Committee.
6. The Articles of Association of J Trust Bank concerning Duties and Authorities of the Board of Commissioners.

### Audit Committee Charter

The Audit Committee has a Work Guideline in the form of an Audit Committee Charter which regulates:

- I. Duties, responsibilities and authority;
- II. Organizational composition and structure, as well as membership requirements
- III. Procedures and work procedures
- IV. Working hours;
- V. Meeting and Decision Making Mechanism
- VI. Reporting
- VII. Performance Evaluation Mechanism
- VIII. Term of Office and Honorarium

The Audit Committee Charter is reviewed and updated periodically by the Board of Commissioners so the Audit Committee can fully carry out its functions, in accordance with applicable provisions. The Audit Committee Charter was last reviewed and updated in December 2023.

### Number, Structure and Composition of the Audit Committee Membership

Members of the Audit Committee are appointed by the Board of Directors through a Decree of the Board of Directors dated 2 February 2022 and based on the recommendation from the Nomination and Remuneration Committee dated 26 January 2022, which has obtained approval from the Board of Commissioners through a Circular Letter of the Board of Commissioners dated 27 January 2022.

Therefore, number, structure and composition of the Audit Committee membership are as follows:

No	Nama Name	Jabatan di Bank Position at the Bank	Jabatan di Komite Position at the Committee	Periode Jabatan Office Term	Rangkap Jabatan di Komite Lain Concurrent Positions in Other Committees
1	Benny Siswanto	Komisaris Independen Independent Commissioner	Ketua /Anggota Chairman/ Member	2 Februari 2022 - sekarang 2 February 2022 - present	<ul style="list-style-type: none"> <li>• Anggota Komite Pemantau Risiko</li> <li>• Ketua/Anggota Komite Nominasi dan Remunerasi</li> <li>• Member of the Risk Oversight Committee</li> <li>• Chairman/Member of the Nomination and Remuneration Committee</li> </ul>
2	I Gde Yadnya Kusuma	Pihak Independen Independent Party	Anggota Member	10 Maret 2021-sekarang 10 March 2021 - present	Anggota/Sekretaris Komite Pemantau Risiko Member/Secretary of the Risk Oversight Committee
3	Bambang Setyoko	Pihak Independen Independent Party	Sekretaris/ Anggota Secretary/ Member	19 Juli 2019- 24 September 2020 25 September 2020-31 Mei 2023 19 July 2019 - 24 September 2020 25 September 2020 - 31 May 2023	Anggota Komite Pemantau Risiko Member of the Risk Oversight Committee

Anggota Komite Audit mengalami perubahan melalui Surat Keputusan Direksi tertanggal 21 Juni 2023 dan berdasarkan rekomendasi Komite Nominasi dan Remunerasi tanggal 12 Juni 2023 yang memperoleh persetujuan Dewan Komisaris melalui Surat Keputusan Sirkulasi Dewan Komisaris tanggal 20 Juni 2023.

There was a change in members of the Audit Committee based on the Decree of the Board of Directors dated 21 June 2023 and recommendation from the Nomination and Remuneration Committee dated 12 June 2023, which has obtained the Board of Commissioners' approval through the Circular Letter of the Board of Commissioners dated 20 June 2023.

Maka, jumlah, susunan, dan komposisi keanggotaan Komite Audit sebagai berikut:

Thus, the new number, composition and composition of the Audit Committee membership are as follows:

No	Nama Name	Jabatan di Bank Position at the Bank	Jabatan di Komite Position at the Committee	Periode Jabatan Office Term	Rangkap Jabatan di Komite Lain Concurrent Positions in Other Committees
1	Benny Siswanto	Komisaris Independen Independent Commissioner	Ketua /Anggota Chairman/ Member	2 Februari 2022 - sekarang 2 February 2022 - present	<ul style="list-style-type: none"> <li>• Anggota Komite Pemantau Risiko</li> <li>• Ketua/Anggota Komite Nominasi dan Remunerasi</li> <li>• Member of the Risk Oversight Committee</li> <li>• Chairman/Member of the Nomination and Remuneration Committee</li> </ul>
2	I Gde Yadnya Kusuma	Pihak Independen Independent Party	Anggota Member	10 Maret 2021-sekarang 10 March 2021 - present	Anggota/Sekretaris Komite Pemantau Risiko Member/Secretary of the Risk Oversight Committee
3	Richard S Dompas	Pihak Independen Independent Party	Sekretaris/Anggota Secretary/Member	21 Juni 2023 - sekarang 21 June 2023 - present	Tidak ada None

Sebagaimana dinyatakan di atas, hingga 31 Desember 2023 Komite Audit diketuai oleh seorang Komisaris Independen dengan anggotanya terdiri dari:

- 1 (satu) orang Pihak Independen yang ahli dalam bidang akuntansi dan keuangan
- 1 (satu) orang Pihak Independen yang ahli di bidang perbankan

As stated above, as of 31 December 2023, the Audit Committee is chaired by an Independent Commissioner with members consisting of:

- 1 (one) Independent Party who is an expert in accounting and finance
- 1 (one) Independent Party who is an expert in banking



Setiap perubahan struktur dan komposisi Komite Audit telah disampaikan kepada OJK sesuai dengan ketentuan yang berlaku. Di samping itu, informasi tersebut juga dimuat dalam situs web Bank.

Sepanjang tahun 2023, jumlah Komisaris Independen dan Pihak Independen yang menjadi anggota Komite Audit berjumlah 100% dan telah sesuai dengan peraturan OJK No. 17 tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum.

### Masa Tugas/Jabatan Anggota Komite Audit

Masa tugas/jabatan anggota Komite Audit tidak boleh lebih lama dari masa jabatan Dewan Komisaris sebagaimana diatur dalam Anggaran Dasar dan dapat dipilih kembali hanya untuk 1 (satu) periode berikutnya.

### Kualifikasi dan Profil Anggota Komite Audit

Komisaris Independen yang menjadi Ketua dan anggota Komite Audit telah efektif dinyatakan lulus uji kemampuan dan kepatutan oleh OJK. Pengangkatan nama-nama Ketua dan anggota Komite Audit sebagaimana dimaksud di atas telah memenuhi kriteria yang ditetapkan dalam Peraturan OJK.

Anggota Komite Audit Perseroan memahami laporan keuangan, bisnis bank khususnya yang terkait dengan kegiatan bank, proses audit, manajemen risiko dan peraturan perundang-undangan di bidang pasar modal serta peraturan perundang-undangan terkait lainnya.

Seluruh anggota Komite Audit memiliki sertifikasi profesi atau sertifikasi kompetensi yang mendukung pelaksanaan fungsi dan tanggung jawab komite, antara lain sertifikat di bidang manajemen risiko, akuntan publik, akuntan, dan/atau auditor.

Kualifikasi dan Profil anggota Komite Audit adalah sebagai berikut:

- **Benny Siswanto, Ketua Komite Audit**  
Profil lengkap tercantum dalam Profil Dewan Komisaris/Direksi/Pejabat Eksekutif.
- **Richard S. Dompas, Anggota merangkap Sekretaris Komite Audit**  
Profil lengkap tercantum dalam Profil Dewan Komisaris/Direksi/Pejabat Eksekutif.

Any changes to the structure and composition of the Audit Committee have been submitted to OJK, in accordance with applicable regulations. In addition, this information has been published on the Bank's website.

Throughout 2023, the number of Independent Commissioners and Independent Parties who are members of the Audit Committee is 100% and it is in accordance with OJK regulations No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks.

### Office Term of Audit Committee Members

The office term of members of the Audit Committee must not be longer than office term of the Board of Commissioners, as stipulated in the Articles of Association and they can only be re-elected for 1 (one) subsequent period.

### Qualifications and Profile of Audit Committee Members

Independent Commissioner as the Chair and members of the Audit Committee has been effectively declared to have passed the fit and proper test by OJK. The appointment of the Chairman and members of the Audit Committee as referred to above has met the criteria set out in the OJK Regulations.

Members of the Bank's Audit Committee understand financial reports, the Bank's business, especially those related to the Bank's activities, audit processes, risk management and laws and regulations in the capital market sector, as well as other related laws and regulations.

All members of the Audit Committee have professional certification or competency certification to support their functions and responsibilities, such as certification in risk management, public accountant, accountant and/or auditor.

Qualifications and profiles of the Audit Committee members are as follows:

- **Benny Siswanto, Chairman of the Audit Committee**  
The complete profile is listed in the Profile of the Board of Commissioners/ Directors/ /Executive Officers.
- **Richard S. Dompas, Member and Secretary of the Audit Committee**  
The complete profile is listed in the Profile of the Board of Commissioners/ Directors/ /Executive Officers.



- I Gde Yadnya Kusuma, Anggota Komite Audit

Profil lengkap tercantum dalam Profil Dewan Komisaris/Direksi/Pejabat Eksekutif.

- I Gde Yadnya Kusuma, Member of the Audit Committee

The complete profile is listed in the Profile of the Board of Commissioners/Directors/Executive Officers.

### Independensi Anggota Komite Audit

Selama tahun 2023, seluruh anggota independen pada Komite Audit telah memenuhi persyaratan independensi sebagai berikut:

Persyaratan Independensi Independency Requirements	Benny Siswanto	Richard S Dompas	I Gde Yadnya
Hubungan keuangan dengan anggota Dewan Komisaris, Direksi dan/atau Pemegang Saham Pengendali atau hubungan dengan Bank Financial relations with members of the Board of Commissioners, Directors and/or Controlling Shareholders or relations with the Bank.	Tidak ada None	Tidak ada None	Tidak ada None
Hubungan kepengurusan pada Bank, pada Perusahaan atau Perusahaan afiliasi Bank Management relations with the Bank, with the Company or with the Bank's affiliated companies	Tidak ada None	Tidak ada None	Tidak ada None
Hubungan keluarga dengan anggota Dewan Komisaris, Direksi dan/atau Pemegang Saham Pengendali Family relations with members of the Board of Commissioners, Directors and/or Controlling Shareholders	Tidak ada None	Tidak ada None	Tidak ada None
Kepemilikan saham Perseroan baik secara langsung maupun tidak langsung The Bank's share ownership, both directly and indirectly	Tidak ada None	Tidak ada None	Tidak ada None
Hubungan afiliasi dengan Bank, Dewan Komisaris, Direksi atau Pemegang Saham Utama Bank Affiliate relations with the Bank, Board of Commissioners, Directors or Main Shareholders of the Bank	Tidak ada None	Tidak ada None	Tidak ada None
Hubungan usaha baik langsung maupun tidak langsung pada Bank Business relations, both direct and indirect, with the Bank	Tidak ada None	Tidak ada None	Tidak ada None
Bukan merupakan orang yang bekerja atau mempunyai wewenang dan tanggung jawab untuk merencanakan, memimpin, mengendalikan atau mengawasi kegiatan bank 6 bulan terakhir Not a person who works or has the authority and responsibility to plan, lead, control or supervise the Bank's activities in the last 6 months	Tidak ada None	Tidak ada None	Tidak ada None
Bukan merupakan orang dalam Kantor Akuntan Publik, Kantor Konsultan Hukum, Kantor Jasa Penilai Publik atau pihak lain yang memberi jasa asuransi, jasa non-asuransi, jasa penilai dan/atau jasa konsultasi lain pada Bank dalam 6 bulan terakhir Not a person in a Public Accounting Firm, Legal Consultant Firm, Public Appraisal Services Firm or other party providing insurance services, non-insurance services, appraisal services and/or other consulting services to the Bank in the last 6 months	Tidak ada None	Tidak ada None	Tidak ada None

### The Independence of Members of the Audit Committee

Throughout 2023, all independent members of the Audit Committee have fulfilled the following independence requirements:

### Tugas, Tanggung Jawab dan Wewenang

#### Tugas dan Tanggung Jawab

Dalam menjalankan tugas dan tanggung jawabnya, Komite Audit bertindak secara independen untuk memberikan pendapat profesional kepada Dewan Komisaris.

### Duties, Responsibilities and Authorities

#### Duties and Responsibilities

In carrying out its duties and responsibilities, the Audit Committee acts independently to provide professional opinions to the Board of Commissioners.

Tugas dan tanggung jawab Komite Audit yang tercantum dalam Komite Audit Charter mencakup 8 (delapan) kategori sebagai berikut:

1. Membuat rencana kerja tahunan yang disetujui oleh Dewan Komisaris.
2. Melakukan penelaahan atas informasi keuangan yang akan dikeluarkan Bank kepada publik dan/atau pihak otoritas seperti laporan keuangan, proyeksi dan laporan lainnya terkait dengan informasi keuangan bank.
3. Mengevaluasi kinerja SKAI.
4. Mengevaluasi kinerja eksternal audit termasuk memberikan rekomendasi mengenai penunjukan akuntan publik dan/atau kantor akuntan publik kepada Dewan Komisaris untuk disampaikan dan disetujui dalam Rapat Umum Pemegang Saham (RUPS) dan menyampaikan kepada Otoritas Jasa Keuangan (OJK) dalam bentuk laporan berkala setiap tahun paling lama 10 (sepuluh) hari kerja setelah persetujuan penunjukan akuntan publik dan/atau kantor akuntan publik.
5. Melakukan pemantauan dan penelaahan atas sistem pengendalian internal Bank yang baku sesuai dengan praktik terbaik yang berlaku.
6. Melakukan pemantauan dan penelaahan atas sistem tata kelola Bank yang baku sesuai dengan praktik terbaik yang berlaku.
7. Melakukan pemantauan dan penelaahan atas sistem manajemen risiko Bank termasuk penerapan budaya risiko yang baku sesuai dengan praktik terbaik yang berlaku
8. Melakukan penelaahan atas ketaatan terhadap peraturan internal maupun peraturan perundang-undangan yang berhubungan dengan kegiatan Bank.

### Wewenang

Dewan Komisaris memberikan wewenang kepada Komite Audit dalam lingkup pelaksanaan tugasnya untuk:

1. Mengakses dokumen, data dan informasi bank tentang karyawan, dana, asset dan sumber daya bank lainnya yang berkaitan dengan pelaksanaan tugasnya.
2. Melakukan kewenangan lain yang diberikan oleh Dewan Komisaris.
3. Berkomunikasi langsung dengan karyawan bank, termasuk Direksi dan pihak yang menjalankan fungsi audit internal, manajemen risiko dan akuntan terkait tugas dan tanggung jawab Komite Audit.
4. Dalam melaksanakan tugasnya, Komite Audit bekerja sama dengan Dewan Komisaris, Direksi, Komite Pemantau Risiko, Satuan Kerja Audit Internal (SKAI), *Risk Management Division*, *Compliance Division* serta Divisi yang terkait.

Duties and responsibilities of the Audit Committee that are laid out in the Audit Committee Charter include the following 8 (eight) categories:

1. Create an annual work plan approved by the Board of Commissioners
2. Review financial information that will be disclosed by the Bank to the public and/or authorities, such as financial reports, projections, and other reports related to the Bank's financial information.
3. Evaluate the internal audit work unit (SKAI) performance.
4. Evaluate external audit performance, including giving recommendations on the appointment of public accountant and/or public accounting firm to the Board of Commissioners to be submitted and approved at the General Meeting of Shareholders (GMS) and submit reports to the Financial Services Authority (OJK) periodically every year, no later than 10 (ten) working days after approval of public accountant and/or public accounting firm appointment.
5. Monitor and review the Bank's standard internal control system, in accordance with applicable best practices.
6. Monitor and review the Bank's standard governance system, in accordance with applicable best practices.
7. Monitor and review the Bank's risk management system, including the implementation of standard risk culture, in accordance to applicable best practices.
8. Review compliance with internal regulations, as well as laws and regulations related to the Bank's activities.

### Authorities

The Board of Commissioners authorizes the Audit Committee within the scope of its duties to:

1. Access the Bank's documents, data, and information about employees, funds, assets, and the Bank's other resources that are related to the implementation of its duties.
2. Perform other authorizations granted by the Board of Commissioners.
3. Communicate directly with the Bank's employees, including the Board of Directors and those who carry out internal audit and risk management, as well as accountants regarding duties and responsibilities of the Audit Committee.
4. Carry out its duties by working closely with the Board of Commissioners, Directors, the Risk Oversight Committee, the Internal Audit Work Unit (SKAI), Risk Management Division, Compliance Division, and other related divisions.



5. Jika diperlukan, dapat melibatkan pihak independen di luar Komite Audit yang diperlukan untuk membantu pelaksanaan tugasnya.

5. If necessary, it is authorized to involve independent parties outside of the Audit Committee to assist in carrying out its duties.

### Rapat dan Mekanisme Pengambilan Keputusan Rapat

1. Rapat Komite Audit wajib diselenggarakan secara berkala paling kurang 1 (satu) kali dalam 1 (satu) bulan.
2. Rapat Komite Audit hanya dapat dilaksanakan jika dihadiri oleh sedikitnya 51% (lima puluh satu persen) dari seluruh anggota termasuk seorang komisaris dari pihak independen.
3. Rapat Komite Audit dengan Satuan Kerja Audit Internal (SKAI) dilakukan secara berkala sekurang-kurangnya dilakukan 1 kali dalam 1 (satu) bulan.
4. Rapat Komite Audit dengan Dewan Komisaris, dapat dilakukan sesuai dengan kebutuhan.
5. Rapat Komite Audit dengan melibatkan satuan kerja operasional, dapat dilakukan sesuai dengan kebutuhan.
6. Rapat internal Komite Audit dapat dilakukan sesuai kebutuhan.
7. Keputusan rapat Komite Audit diambil berdasarkan musyawarah untuk mufakat.
8. Dalam hal tidak tercapai mufakat, pengambilan keputusan dilakukan berdasarkan pemungutan suara setuju 2/3 (dua per tiga) anggota Komite Audit yang hadir.
9. Hasil rapat Komite Audit wajib dituangkan dalam risalah rapat dan didokumentasikan dengan baik.
10. Perbedaan pendapat yang terjadi dalam rapat Komite Audit, wajib dicantumkan secara jelas dalam risalah rapat beserta alasan perbedaan pendapat tersebut.

### Meetings and Decision-Making Mechanism

1. The Audit Committee meetings must be held periodically, at least once in a month.
2. The Audit Committee meetings can only be held if attended by at least 51% (fifty one percent) of all members, including a commissioner from an independent party.
3. The Audit Committee meetings with the Internal Audit Work Unit (SKAI) must be held periodically, at least once in a month.
4. The Audit Committee meetings with the Board of Commissioners can be held as needed.
5. The Audit Committee meetings involving operational work units can be held as needed.
6. The Audit Committee internal meetings can be held as needed.
7. Decisions of the Audit Committee meetings are made based on deliberation to reach consensus.
8. If there is no consensus, the decision is made through voting, with approval by 2/3 (two thirds) of the Audit Committee members, who are present at the meeting.
9. Results of the Audit Committee meetings must be recorded in meeting minutes and documented properly.
10. Any dissenting opinion that occurs during the Audit Committee meeting must be stated clearly in minutes of meeting, along with the reasons for the argument.

Sepanjang tahun 2023, Komite Audit telah menyelenggarakan kali rapat dengan melibatkan Satuan Kerja Audit Internal, unit kerja lainnya seperti: unit *Anti Fraud*, dan pihak auditor eksternal (KAP BDO).

Throughout 2023, the Audit Committee has held meetings involving the Internal Audit Work Unit (SKAI) and other work units, such as: Anti Fraud unit and external auditor (KAP BDO).

Frekuensi kehadiran dan tingkat kehadiran rapat setiap anggota Komite Audit sebagai berikut:

The attendance frequency and attendance rate of each member of the Audit Committee are as follows:

Nama Name	Periode Jabatan Office Term	Jumlah Rapat Komite Audit The Number of Audit Committee Meetings	Frekuensi Kehadiran Attendance Frequency	Tingkat Kehadiran Attendance Rate
<b>Benny Siswanto</b> (Komisaris Independen, Ketua) (Independent Commissioner, Chairman)	1 Januari-31 Desember 2023 1 January – 31 December 2023	20	20	100%
<b>Richard S Dompas</b> (Pihak Independen, Anggota/ Sekretaris) (Independent Party, Member/Secretary)	21 Juni -31 Desember 2023 21 June – 31 December 2023	13	13	100%

Nama Name	Periode Jabatan Office Term	Jumlah Rapat Komite Audit The Number of Audit Committee Meetings	Frekuensi Kehadiran Attendance Frequency	Tingkat Kehadiran Attendance Rate
I Gde Yadnya Kusuma (Pihak Independen, Anggota) (Independent Party, Member)	1 Januari-31 Desember 2023 1 January – 31 December 2023	20	20	100%
Bambang Setyoko (Pihak Independen, Anggota) (Independent Party, Member)	1 Januari - 31 Mei 2023 1 January – 31 May 2023	7	7	100%

### Pelatihan dan/atau Peningkatan Kompetensi Anggota Komite Audit

Untuk menunjang pelaksanaan tugas dan tanggung jawab anggota Komite Audit, selama tahun 2023 anggota Komite Audit PT Bank JTrust Indonesia Tbk telah mengikuti berbagai program pelatihan, *workshop*, konferensi, seminar, dan/atau peningkatan kompetensi antara lain:

### Training and/or Competency Improvement of the Audit Committee Members

To support the execution of duties and responsibilities of Audit Committee members, in 2023, members of the Audit Committee of PT Bank JTrust Indonesia Tbk has attended various training programs, workshops, conferences, seminars, and/or competency improvement, among others:

Nama Name	Jabatan Position	Nama Pelatihan/Workshop/ Konferensi/ Seminar Name of Training/Workshop/ Conference/ Seminar	Penyelenggara Organizer	Waktu & Lokasi Time & Location
Benny Siswanto	Ketua Komite Audit Chairman of Audit Committee	Pemanfaatan Internet of Things (IoT) di Industri Jasa Keuangan Utilization of the Internet of Things (IoT) in the Financial Services Industry	OJK Institute	14 Sept 2023, Jakarta
		Mengawal Keberlanjutan dan Pertumbuhan Perseroan Melalui Pengawasan dan Pengendalian Risiko Overseeing the Company's Sustainability and Growth Through Supervision and Risk Control	IKAI	19 Okt 2023, Jakarta 19 Oct 2023, Jakarta
		Sustainable Finance	Cendekia Edukasi Citra Tritunggal	30 Nov 2023, Jakarta
		Perbankan Indonesia dalam mendukung Indonesia menuju Low Carbon Economy Indonesian banking in supporting Indonesia towards a Low Carbon Economy	BaRa	8 Des 2023, Jakarta 8 Dec 2023, Jakarta
Richard Steven Dompas	Sekretaris Komite Audit Secretary of Audit Committee	Tren Perbankan di Tahun 2023 Banking Trends in 2023	OJK Institute	17 Jan 2023, Jakarta
		Penguatan Framework & Penerapan Manajemen Risiko Menuju Sustainable Bank Strengthening the Framework & the Implementation of Risk Management Towards a Sustainable Bank	BaRa	10 Okt 2023, Jakarta 10 Oct 2023, Jakarta
		Mengawal Keberlanjutan dan Pertumbuhan Perseroan Melalui Pengawasan dan Pengendalian Risiko Overseeing the Company's Sustainability and Growth Through Supervision and Risk Control	IKAI	19 Okt 2023, Jakarta 19 Oct 2023, Jakarta
I Gde Yadnya Kusuma	Anggota Komite Audit Member of Audit committee	Mengawal Keberlanjutan dan Pertumbuhan Perseroan Melalui Pengawasan dan Pengendalian Risiko Overseeing the Company's Sustainability and Growth Through Supervision and Risk Control	IKAI	19 Okt 2023, Jakarta 19 Oct 2023, Jakarta



## Realisasi Program Kerja Komite Audit Tahun 2023

Program kerja Komite Audit sepanjang tahun 2023 sebagai berikut:

1. Pelaksanaan audit internal oleh SKAI.
2. Tindak lanjut penyelesaian audit eksternal.
3. Melakukan penelaahan penyusunan informasi laporan keuangan.
4. Rekomendasi penunjukan Kantor Akuntan Publik (KAP) dan/atau Akuntan Publik (AP) untuk melakukan audit laporan keuangan historis.
5. Evaluasi pelaksanaan audit KAP atas laporan keuangan tahunan.
6. Monitoring pelaporan yang disampaikan kepada OJK.
7. Pengembangan dan pelatihan.

Realisasi Program Kerja Komite Audit sepanjang tahun 2023 sebagai berikut:

## Work Program Realization of the Audit Committee in 2023

The Audit Committee's work programs throughout 2023 were:

1. The implementation of internal audit by SKAI.
2. Follow up on completion of external audit.
3. Review the formulation of financial report information.
4. Recommendation on the appointment of Public Accounting Firm (KAP) and/or Public Accountant (AP) to audit historical financial reports.
5. Evaluation on audit carried out by KAP on annual financial report.
6. Monitoring reports submitted to OJK.
7. Development and training

The realization of the Audit Committee Work Programs throughout 2023 was as follows:

No.	Realisasi Program Kerja 2023	2023 Work Program Realization
1	Menyusun rekomendasi kepada Dewan Komisaris tentang rencana audit tahunan SKAI dan alokasi anggaran yang akan disetujui oleh Direktur Utama dan Dewan Komisaris.	Prepared recommendations to the Board of Commissioners on the SKAI annual audit plan and budget allocation to be approved by the President Director and the Board of Commissioners.
2	Melakukan pertemuan reguler dengan SKAI membahas hasil temuan audit.	Held regular meetings with SKAI to discuss audit results.
3	Melakukan evaluasi Kinerja SKAI dan memastikan SKAI bekerja secara independen.	Evaluated SKAI performance and ensured SKAI worked independently.
4	Monitoring temuan audit dan rencana penyelesaian audit.	Monitored audit results and audit completion plan
5	Monitoring pelaksanaan rencana kerja audit tahunan.	Monitored the implementation of the annual audit work plan.
6	Melakukan monitoring temuan audit OJK dan regulator lain (Bank Indonesia) dan penyelesaian temuan audit.	Monitored audit findings from OJK and other regulators (Bank Indonesia) and resolved the findings.
7	Melakukan monitoring temuan audit KAP dan penyelesaian temuan audit.	Monitored KAP audit findings and resolved the findings.
8	Memonitor penyusunan laporan keuangan publikasi triwulanan yang dimuat dalam surat kabar sesuai dengan POJK yang mengatur.	Monitored the formulation of quarterly financial reports published in newspapers, in accordance with OJK regulations.
9	Memonitor penerapan Pernyataan Standar Akuntansi Keuangan (PSAK) dalam penyusunan laporan keuangan.	Monitored the implementation of Financial Accounting Standard Statements (PSAK) in preparing financial reports.
10	Menyusun rekomendasi kepada Dekom mengenai penunjukan KAP dan AP yang akan melakukan kegiatan audit atas laporan keuangan yang akan diputus dalam rapat pemegang saham.	Prepared recommendations to the Board of Commissioners on the appointment of KAP and AP, who will audit the financial reports. The decision was made in the shareholders' meeting.
11	Menyampaikan rekomendasi penunjukan KAP dan AP kepada OJK dalam waktu paling lama 10 hari kerja setelah penunjukan melalui satuan kerja operasional.	Submitted recommendation on the appointment of KAP and AP to OJK, no later than 10 working days after the appointment through the operational work unit.
12	Evaluasi pelaksanaan audit oleh KAP dan/atau AP atas laporan keuangan tahunan berdasarkan: <ol style="list-style-type: none"> <li>a. Kesesuaian pelaksanaan audit oleh KAP dan/atau AP dengan standar audit yang berlaku.</li> <li>b. Kecukupan waktu untuk bekerja di lapangan.</li> <li>c. Penilaian atas ruang lingkup layanan yang diberikan dan kecukupan pengambilan sampel.</li> <li>d. Perbaikan yang direkomendasikan.</li> </ol>	Evaluated audit implementation by KAP and/or AP on annual financial report based on: <ol style="list-style-type: none"> <li>a. The conformity of audit implementation by KAP and/or AP with applicable auditing standards.</li> <li>b. Sufficient time for working in the field.</li> <li>c. Assessment on the scope of services provided and the adequacy of sampling.</li> <li>d. Recommended improvements</li> </ol>

No.	Realisasi Program Kerja 2023	2023 Work Program Realization
13	Menyampaikan hasil evaluasi pelaksanaan audit KAP dan/ atau AP kepada satuan kerja terkait untuk dilaporkan kepada OJK dalam waktu 6 bulan setelah tahun buku berakhir melalui satuan kerja operasional.	Submitted evaluation results from KAP and/or AP audit implementation to relevant work units to be reported to OJK within 6 months after the fiscal year ends through the operational work unit.
14	Laporan pelaksanaan dan pokok-pokok hasil audit secara semesteran yaitu tanggal 31 Juli dan 31 Januari secara luring.	Reported the implementation and main points of audit findings on a semi-annual basis on 31 July and 31 January offline.
15	Melaporkan hasil pengkajian dan revisi piagam kerja Komite Audit dalam rapat Dewan Komisaris.	Reported review results and revision of the Audit Committee charter in the Board of Commissioners' meeting.
16	Mengikuti training/pelatihan terkait dengan pelaksanaan tugas Komite.	Participated in training programs related to the implementation of Committee duties.

### Rencana Kerja Komite Audit Tahun 2024

Komite Audit telah menetapkan rencana kerja tahun 2024 dengan memberikan prioritas strategis sebagai berikut:

1. Pelaksanaan audit internal oleh SKAI, termasuk melakukan monitoring untuk meningkatkan kinerja SKAI dalam mengelompokkan temuan audit kedalam 3 kategori yaitu tata kelola, manajemen risiko dan pengendalian internal dan efektivitas anti fraud dalam mencegah fraud yang terjadi.
2. Melakukan evaluasi kinerja SKAI pada akhir tahun 2024.
3. *Monitoring* tindak lanjut penyelesaian audit eksternal (OJK, BI, KAP).
4. Melakukan penelaahan penyusunan informasi laporan keuangan untuk publikasi.
5. Menyampaikan rekomendasi penunjukan Kantor Akuntan Publik (KAP) dan/atau Akuntan Publik (AP) untuk melakukan audit laporan keuangan historis.
6. Melakukan evaluasi pelaksanaan audit KAP atas laporan keuangan tahunan.
7. Monitoring pelaporan wajib ke OJK (laporan pelaksanaan dan pokok-pokok hasil audit secara semesteran).
8. Melakukan pengembangan dan pelatihan.

### Evaluasi Komite Audit

Secara berkala (semesteran) Komite Audit melakukan evaluasi terhadap efektivitas dan cakupan pelaksanaan audit intern dalam menilai kecukupan proses pengendalian intern, efektivitas pemeriksaan audit eksternal dan melakukan pengawasan pada kepatuhan Bank terhadap ketentuan dan peraturan perundang-undangan yang berlaku.

Berdasarkan hasil evaluasi Komite Audit, dapat disimpulkan bahwa kinerja SKAI selama tahun 2023 secara umum sudah sesuai (*Generally Conform*)

### The Audit Committee Work Plan in 2024

The Audit Committee has set up a work plan for 2024 with the following strategic priorities:

1. The implementation of internal audits by SKAI, including monitoring to improve SKAI's performance in grouping audit findings into 3 categories, namely governance, risk management and internal control, as well as anti-fraud effectiveness in preventing fraud from happening.
2. Evaluate SKAI's performance at the end of 2024.
3. Monitor follow up on the completion of external audit (OJK, BI, KAP).
4. Review the formulation of financial report information for publication.
5. Give recommendations on the appointment of a Public Accounting Firm (KAP) and/or a Public Accountant (AP) to audit historical financial statements.
6. Evaluate KAP audit implementation on annual financial reports.
7. Monitor mandatory reporting to OJK (reports on the implementation and key points of audit findings on a semi-annual basis).
8. Carry out development and training programs.

### The Audit Committee Evaluation

The Audit Committee periodically (on a semi-annual basis) evaluates the effectiveness and scope of internal audit implementation in assessing the adequacy of internal control process and effectiveness of external audit, as well as supervises the Bank's compliance with applicable provisions and laws and regulations.

Based on the Audit Committee's evaluation results, it is concluded that in general, SKAI's performance in 2023 is adequate (*Generally Conform*) with OJK provisions or



dengan ketentuan OJK maupun dengan standar dari IPPF (*International Professional Practices Framework*) yang dikeluarkan oleh The IIA (*The Institute of Internal Auditors*).

Beberapa hal yang masih perlu mendapat perhatian:

- a. Memasukkan temuan audit di satuan kerja berdasarkan GRC dan manajemen risiko dan menyampaikan konklusi secara *bankwide* secara bertahap.
- b. Memastikan tindak lanjut temuan-temuan yang signifikan khususnya di bidang IT dilakukan tepat waktu tanpa ada perpanjangan waktu.
- c. Melakukan sosialisasi anti fraud secara berkesinambungan serta berkoordinasi dengan pihak-pihak terkait untuk meningkatkan peran BM dan BSOM sebagai pimpinan tertinggi di cabang untuk ikut bertanggung jawab atas fraud yang terjadi di cabang mereka.
- d. Melakukan sosialisasi lebih intensif dengan Direksi, Dewan Komisaris dan pihak-pihak terkait mengenai konsep audit rating yang sudah dijalankan mulai tahun 2023 termasuk parameter yang digunakan dan potensi sanksi atas audit rating yang kurang baik seperti *marginal* dan *unsatisfactory* sehingga dapat menimbulkan efek jera yang pada akhirnya memberikan nilai tambah SKAI bagi Bank.

Penilaian terhadap kewajaran penyusunan laporan keuangan historis tahun 2023 dilakukan oleh Kantor Akuntan Publik (KAP) Tanubrata, Sutanto, Fahmi Bambang & Rekan yang merupakan anggota dari *BDO International*. Penilaian ini telah dilengkapi dengan surat perjanjian (*engagement letter*) No. B1482/BBT/A23/026/08-23 tanggal 30 Agustus 2023 serta Surat *Self-Assessment* auditor Independen kepada pihak yang melaksanakan kegiatan jasa keuangan No. 377/KAP-PIC/BJTI/TEP/IX-2023 tanggal 6 September 2023.

Kepatuhan bank terhadap ketentuan dan peraturan perundang-undangan yang berlaku telah berjalan dengan baik dengan tidak ditemukan pelanggaran ketentuan seperti antara lain dalam laporan Batas Maksimum Pemberian Kredit (BMPK), laporan Posisi Devisa Netto (PDN) namun dalam penyampaian laporan keuangan publikasi interim 30 September 2023 kepada otoritas terkait, terjadi keterlambatan sehingga ada potensi denda sebesar Rp 25 juta dari BEI dan Rp 30 juta dari OJK.

IPPF (*International Professional Practices Framework*) standard issued by the Institute of Internal Auditors (IIA).

Several things that still need attention:

- a. Incorporate audit findings in work units based on GRC and risk management, as well as convey the bank wide conclusions in stages.
- b. Ensure follow up actions on significant findings, especially in IT, are carried out on time without time extensions.
- c. Carry out dissemination on anti fraud on an ongoing basis and coordinate with related parties to increase the role of BM and BSOM as the highest leaders in branch offices to take responsibility for fraud that occurs in their places.
- d. Conduct a more intensive outreach with BOD, BOC, and related parties regarding the audit rating concept, which has been carried out since 2023, including the parameters used and potential sanctions for poor audit ratings, such as marginal and unsatisfactory so that it can have a deterrent effect that would ultimately provide value-added SKAI for the Bank.

The assessment of the fairness in the formulation of historical financial statements in 2023 was carried out by Public Accounting Firm (KAP) Tanubrata, Sutanto, Fahmi Bambang & Rekan, which is a member of BDO Internasional. The assessment was complemented by engagement letter No. B1482/BBT/A23/026/08-23 dated 30 August 2023 and Self-Assessment Letter by Independent Auditor to parties carrying out financial services activities No. 377/KAP-PIC/BJTI/TEP/IX-2023 dated 6 September 2023.

The Bank's compliance with applicable provisions and existing laws and regulations went accordingly with no violations found, such as in the report of Legal Lending Limit (LLL) and Net Open Position (NOP). However, there was a delay in the submission of the interim financial report ended 30 September 2023 to relevant authorities, which resulted in a potential fine of Rp25 million from the IDX and Rp30 million from OJK.



### Pernyataan Komite Audit atas Efektivitas/Kecukupan Sistem Pengendalian Internal

Sistem pengendalian internal yang dilakukan oleh PT Bank JTrust Indonesia Tbk secara umum dinilai sudah efektif dan memadai untuk membantu Direksi dan Dewan Komisaris dalam menjaga harta kekayaan Bank, menjamin tersedianya laporan keuangan dan manajerial yang dapat dipercaya, meningkatkan kepatuhan Bank terhadap ketentuan dan peraturan perundang-undangan, serta mengurangi risiko kerugian, penyimpangan dan pelanggaran aspek kehati-hatian.

Untuk menjaga kesinambungan dan perkembangan usaha Bank yang terus meningkat, Direksi perlu terus menyempurnakan kebijakan, standar, dan prosedur dalam rangka meningkatkan efektivitas Sistem Pengendalian Internal dengan pengawasan oleh Dewan Komisaris melalui Komite Audit antara lain dengan berperan aktif memastikan telah dilakukan perbaikan terhadap setiap temuan audit internal maupun eksternal serta permasalahan yang dapat mengganggu efektivitas Sistem Pengendalian Internal.

### Pernyataan Komite Audit atas Kecukupan Sistem Manajemen Risiko

Sistem manajemen risiko yang dilakukan oleh PT Bank JTrust Indonesia Tbk telah memadai untuk mengelola risiko pada setiap aktivitas Bank yang selaras dengan tujuan strategis dan bisnis Bank, sehingga mampu menjadi sumber informasi dan bahan pertimbangan bagi Manajemen dalam proses pengambilan keputusan. Fungsi pengawasan aktif oleh Dewan Komisaris senantiasa dilakukan secara efektif melalui Komite Pemantau Risiko guna mendukung perbaikan dan penyempurnaan keempat pilar sistem manajemen risiko.

Bank terus memperkuat kebijakan dan standar prosedur operasional secara berkala agar tetap relevan dengan lingkungan operasional saat ini, serta mengambil langkah-langkah untuk menyempurnakan pengelolaan risiko beserta tools analisis asesmennya utamanya risiko kredit, pasar, likuiditas, operasional, kepatuhan, stratejik, hukum, reputasi, dan/atau lainnya, sambil memantau perkembangan ekonomi global dan domestik yang dapat mempengaruhi operasi dan bisnisnya.

Rencana kesinambungan bisnis dan pengelolaan berdasarkan profil risiko terus disempurnakan untuk menanggapi perubahan lingkungan tanpa adanya gangguan material terhadap layanan bisnis utama Bank.

### Statement of the Audit Committee on the Effectiveness/Adequacy of Internal Control System

The Internal control system by PT Bank JTrust Indonesia Tbk is generally considered to be effective and sufficient to assist the Board of Directors and the Board of Commissioners in safeguarding the Bank's assets, ensuring the availability of reliable financial and managerial reports, increasing the Bank's compliance with laws and regulations, as well as reducing the risk of loss, deviation, and violation of prudential aspects.

In order to maintain the continuity and development of the Bank's rising business, the Board of Directors needs to continue to improve policies, standards, and procedures in order to increase effectiveness of the Internal Control System under the supervision of the Board of Commissioners through the Audit Committee, such as by playing an active role in ensuring that improvements have been made in each of internal and external audit findings and problems that can interfere with the effectiveness of the Internal Control System.

### Statement of the Audit Committee on Risk Management System

The risk management system by PT Bank JTrust Indonesia Tbk is adequate to manage risks in each of the Bank's activities, in line with the Bank's strategic and business objectives, so that it can become a source of information and consideration for Management in the decision-making process. The active supervisory function of the Board of Commissioners is always carried out effectively through the Risk Oversight Committee to support improvement and refinement of the four pillars of the risk management system.

The Bank continues to strengthen operational policies and standard procedures periodically in order to remain relevant to the current operational environment, as well as takes steps to enhance risk management and its assessment analysis tools, especially risks in credit, market, liquidity, operational, compliance, strategic, legal, reputation, and risk management. and/or others, while monitoring global and domestic economic developments that may affect its operations and business.

Business continuity plans and management based on risk profiles continue to be updated to respond to environmental changes without any material disruption to the Bank's main business services.



## Remunerasi Anggota Komite Audit

## Remuneration of Members of the Audit Committee

### Paket Remunerasi dan fasilitas lain yang diterima

### Remuneration package and other facilities

Jenis Remunerasi dan Fasilitas Lain	Jumlah Diterima dalam 1 Tahun oleh Anggota Komite Audit The Amount Received in 1 Year by Members of the Audit Committee				Type of Remuneration and Other Facilities
	2022		2023		
	Orang Person	Rp Juta Rp million	Orang Person	Rp Juta Rp million	
Remunerasi (gaji, tunjangan rutin, tantiem, dan fasilitas lain dalam bentuk non-natura)	3	2.271	3	2.241	Remuneration (salary, routine allowance, bonus, and other non-nature facilities)
Fasilitas lain dalam bentuk natura (perumahan, transportasi, asuransi kesehatan, dan lain lain) yang:					Other facilities in nature form (housing, transportation, health insurance, and others) which:
Dapat dimiliki	1	170	1	179	Can be owned
Tidak dapat dimiliki			3	33	Cannot be owned
<b>Total</b>	<b>3</b>	<b>2.441</b>	<b>3</b>	<b>2.453</b>	<b>Total</b>

### Termasuk remunerasi anggota Komite yang telah berakhir masa jabatannya.

Including remuneration of Committee member whose office term has ended

Remunerasi per Orang	Jumlah Anggota Komite Audit Total Audit Committee Members		Remuneration per Person
	2022	2023	
Di atas Rp5 miliar			Above Rp5 billion
Di atas Rp2 miliar s/d Rp5 miliar			Between Rp2 billion and Rp5 billion
Di atas Rp1 miliar s/d Rp2 miliar	1	1	Between Rp1 billion and Rp2 billion
Di atas Rp500 juta s/d Rp1 miliar			Between Rp500 million and Rp1 billion
Rp500 juta ke bawah	2	2	Below Rp500 million

**Remunerasi yang Bersifat Variabel bagi Anggota Komite Audit**

Variable Remuneration for Members of the Audit Committee

Remunerasi yang Bersifat Variabel Variable Remuneration	Jumlah Diterima dalam 1 Tahun oleh Anggota Komite Audit Amount Received in 1 Year by Members of the Audit Committee			
	2022		2023	
	Orang Person	Rp Juta Rp million	Orang Person	Rp Juta Rp million
<b>Total</b>	Nihil None	Nihil None	Nihil None	Nihil None

Seluruh anggota Komite Audit J Trust Bank tidak menerima remunerasi yang bersifat variabel (saham atau bonus, baik bonus kinerja, bonus non kinerja, maupun opsi saham).

All members of the J Trust Bank Audit Committee do not receive variable remuneration (shares or bonuses, whether performance bonuses, non-performance bonuses or stock options).



**Benny Siswanto**  
Komisaris Independen, Ketua  
Independent Commissioner, Chairman



**Richard S Dompas**  
Pihak Independen, Anggota/ Sekretaris  
Independent Party, Member/Secretary



**I Gde Yadnya Kusuma**  
Pihak Independen, Anggota  
Independent Party, Member

## KOMITE PEMANTAU RISIKO

Komite Pemantau Risiko merupakan komite yang dibentuk untuk membantu Dewan Komisaris memenuhi tugas dan tanggung jawabnya dengan melakukan pemantauan dan evaluasi atas kebijakan dan penerapan kebijakan manajemen risiko oleh Bank yang antara lain mencakup mengkaji kesesuaiannya dengan regulasi yang ada, mengevaluasi konsistensi pelaksanaan kebijakan tersebut, dan melakukan pemantauan dan evaluasi pelaksanaan tugas Komite Manajemen Risiko ("KMR") dan Satuan Kerja Manajemen Risiko ("SKMR") guna memberikan rekomendasi kepada Dewan Komisaris.

### Dasar Hukum

Pembentukan Komite Pemantau Risiko berdasarkan Peraturan-peraturan sebagai berikut:

Peraturan Otoritas Jasa Keuangan No.17 tahun 2023 tanggal 14 September 2023 tentang Penerapan Tata Kelola bagi Bank Umum.

### Piagam Komite Pemantau Risiko

Komite Pemantau Risiko memiliki suatu Pedoman Kerja berupa Piagam Komite Pemantau Risiko yang mengatur:

- I. Tujuan pembentukan komite;
- II. Tugas, tanggung jawab, 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; dan
- VII. Periode reviu pedoman dan tata tertib kerja komite secara berkala.

Piagam Komite Pemantau Risiko ini dikaji dan dikinikan secara berkala oleh Dewan Komisaris agar fungsi Komite Pemantau Risiko dapat dilaksanakan pada tingkat yang optimal sesuai dengan ketentuan perundangan terkait yang berlaku. Piagam Komite Pemantau Risiko terakhir dikaji dan dimutakhirkan di bulan Desember 2023.

### Jumlah, Susunan dan Komposisi Keanggotaan Komite Pemantau Risiko

Anggota Komite Pemantau Risiko diangkat oleh Direksi melalui Surat Keputusan Direksi tanggal 15 Februari 2023 dan berdasarkan rekomendasi Komite Nominasi dan Remunerasi tanggal 2 Februari 2023 yang diperoleh persetujuan Dewan Komisaris melalui Surat Keputusan Sirkulasi Dewan Komisaris tanggal 15 Februari 2023.

## RISK OVERSIGHT COMMITTEE

The Risk Oversight Committee is a committee established to assist the Board of Commissioners to fulfill its duties and responsibilities by monitoring and evaluating the policy and the policy implementation of the Bank's risk management, which includes reviewing its conformity with existing regulations, evaluating the consistency of the implementation of the policy, and monitoring and evaluating the implementation of the Risk Management Committee ("RMC") and the Risk Management Business Unit ("SKMR") to provide recommendations to the Board of Commissioners.

### Legal Basis

The establishment of the Risk Oversight Committee refers to the following regulations:

Regulation of the Financial Services Authority No.17 dated 14 September 2023 regarding the Implementation of Governance for Commercial Banks.

### Risk Oversight Committee Charter

The Risk Oversight Committee has Work Guidelines in the form of Risk Oversight Committee Charter, which regulates:

- I. The committee's objectives;
- II. The committee's duties, responsibilities and authorities;
- III. The committee's structure and membership;
- IV. The committee's meetings, quorum, and decision making;
- V. Office terms of committee's members from Independent Party;
- VI. Performance evaluation mechanism; and
- VII. Periodic review of the committee's guidelines and code of conduct.

The Risk Oversight Committee Charter will be reviewed and updated periodically by the Board of Commissioners so the Risk Monitoring Committee function can be performed at an optimal level in accordance with prevailing laws and regulations. The Risk Oversight Committee Charter was last reviewed and updated in December 2023.

### Number, Composition and Composition of Risk Oversight Committee Members

Members of the Risk Oversight Committee are appointed by the Board of Directors through the Decree of the Board of Directors dated 15 February 2023 and based on the recommendation of the Nomination and Remuneration Committee dated 2 February 2023, which was approved by the Board of Commissioners through the Circular Decision.

Jumlah, susunan dan komposisi keanggotaan Komite Pemantau Risiko menjadi sebagai berikut:

No	Nama Name	Jabatan di Bank Position at the Bank	Jabatan di Komite Position at the Committee	Periode Jabatan Office Term	Rangkap Jabatan di Komite Lain Concurrent Positions in Other Committees
1	Iwan Nataliputra	Komisaris Independen Independent Commissioner	Ketua /Anggota Chairman/Member	2 Februari 2022-sekarang 2 February 2022- Present	Anggota Komite Nominasi dan Remunerasi Member of the Nomination and Remuneration Committee
2	Benny Siswanto	Komisaris Independen Independent Commissioner	Anggota Member	2 Februari 2022-sekarang 2 February 2022- Present	<ul style="list-style-type: none"> <li>Ketua Komite Audit</li> <li>Ketua Komite Nominasi dan Remunerasi</li> <li>Chairman/Member of the Audit Committee</li> <li>Member of the Nomination and Remuneration Committee</li> </ul>
3	Bambang Setyoko	Pihak Independen Independent Party	Anggota Member	1 Januari 2020-sekarang 1 January 2020- Present	Tidak terdapat rangkap jabatan pada komite lainnya No concurrent positions at other committees
4	I Gde Yadnya Kusuma	Pihak Independen Independent Party	Sekretaris/Anggota Secretary/Member	10 Maret 2021-sekarang 10 March 2021- Present	Anggota Komite Audit Member of the Audit Committee

of the Board of Commissioners dated 15 February 2023. The number, structure, and composition of membership of the Risk Monitoring Committee:

Sebagaimana dinyatakan di atas, hingga 31 Desember 2023, Komite Pemantau Risiko diketuai oleh seorang Komisaris Independen dengan anggotanya terdiri dari:

- 2 (dua) orang Komisaris Independen (termasuk seorang sebagai ketua)
- 1 (satu) orang Pihak Independen yang ahli di bidang manajemen risiko
- 1 (satu) orang Pihak Independen yang ahli di bidang perbankan

As stated above, as of 31 December 2023, the Risk Oversight Committee is chaired by an Independent Commissioner with members consisting of:

- 2 (two) Independent Commissioners (including one as chairman)
- 1 (one) Independent Party who is an expert in risk management
- 1 (one) Independent Party who is an expert in banking

Sepanjang tahun 2023, jumlah Komisaris Independen dan Pihak Independen yang menjadi anggota Komite Pemantau Risiko berjumlah lebih dari 51% (lima puluh satu persen) dari jumlah keseluruhan anggota Komite Pemantau Risiko.

Throughout 2023 the number of Independent Commissioners and Independent Parties who are members of the Risk Oversight Committee was more than 51% (fifty one percent) of the total members of the Risk Oversight Committee.

### Masa Tugas/Jabatan Anggota Komite Pemantau Risiko

Masa tugas/jabatan anggota Komite Pemantau Risiko tidak boleh lebih lama dari masa jabatan Dewan Komisaris sebagaimana diatur dalam Anggaran Dasar.

### Office Term of Members of Risk Oversight Committee

The office term for members of the Risk Oversight Committee must not be longer than the Board of Commissioners' office term, as stipulated in the Articles of Association.

### Kualifikasi dan Profil Anggota Komite Pemantau Risiko

Setiap Komisaris yang menjadi Ketua dan anggota Komite Pemantau Risiko telah efektif dinyatakan lulus uji kelayakan dan kepatutan oleh OJK. Pengangkatan nama-nama Ketua dan anggota Komite Pemantau Risiko sebagaimana dimaksud diatas telah memenuhi kriteria yang ditetapkan dalam Peraturan OJK.

### Qualification and Profile of the Risk Oversight Committee Members

Each Commissioner who is the Chair and member of the Risk Oversight Committee has effectively passed the fit and proper test by the OJK. The appointment of the names of the Chairperson and members of the Risk Oversight Committee as referred to above has met the criteria set out in the OJK Regulations.



Anggota Komite Pemantau Risiko memiliki sertifikasi profesi berupa sertifikasi manajemen risiko level 1-4 dari BSMR dan LSPP, Sharia Banking Operation oleh Karim Consulting Indonesia, dan CACP batch 14 oleh IKAI.

Kualifikasi dan Profil anggota Komite Pemantau Risiko adalah sebagai berikut:

- **Iwan Nataliputra, Ketua/Anggota Komite Pemantau Risiko.**  
Profil lengkap tercantum dalam Profil Dewan Komisaris/Direksi/Pejabat Eksekutif.
- **Benny Siswanto, Anggota Komite Pemantau Risiko.**  
Profil lengkap tercantum dalam Profil Dewan Komisaris/Direksi/Pejabat Eksekutif
- **Bambang Setyoko, Anggota Komite Pemantau Risiko.**  
Profil lengkap tercantum dalam Profil Dewan Komisaris/Direksi/Pejabat Eksekutif.
- **I Gde Yadnya Kusuma, Anggota merangkap Sekretaris Komite Pemantau Risiko.**  
Profil lengkap tercantum dalam Profil Dewan Komisaris/Direksi/Pejabat Eksekutif.

### Independensi Anggota Komite Pemantau Risiko

Selama tahun 2023, seluruh anggota independen pada Komite Pemantau Risiko telah memenuhi persyaratan independensi sebagai berikut:

- Seluruh anggota independen pada Komite Pemantau Risiko tidak memiliki hubungan keuangan, hubungan kepengurusan, kepemilikan saham, dan/atau hubungan keluarga dengan anggota Dewan Komisaris, Direksi dan/atau Pemegang Saham Pengendali atau hubungan dengan Bank, yang dapat mempengaruhi kemampuan untuk bertindak independen.
- Bukan merupakan mantan anggota Direksi atau pihak yang mempunyai hubungan dengan bank yang dapat mempengaruhi kemampuan yang bersangkutan untuk bertindak independen.
- Tidak memiliki hubungan afiliasi dengan J Trust Bank, Dewan Komisaris, Direksi atau Pemegang Saham Pengendali J Trust Bank.
- Tidak memiliki hubungan usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha J Trust Bank.

Members of the Risk Oversight Committee have professional certifications, such as risk management certification level 1-4 from BSMR and LSPP, Sharia Banking Operation by Karim Consulting Indonesia, and CACP batch 14 by IKAI.

Qualification and Profile of the Risk Oversight Committee Members are as follow:

- **Iwan Nataliputra, Chairman/Member of Risk Oversight Committee.**  
The complete profile is available on the Profile of the Board of Commissioners/Directors/Executive Officers.
- **Benny Siswanto, Member of Risk Oversight Committee.**  
The complete profile is available on the Profile of the Board of Commissioners/Directors/Executive Officers.
- **Bambang Setyoko, Member of Risk Oversight Committee.**  
The complete profile is available on the Profile of the Board of Commissioners/Directors/Executive Officers.
- **I Gde Yadnya Kusuma, Member of the Risk Oversight Committee.**  
The complete profile is available on the Profile of the Board of Commissioners/Directors/Executive Officers.

### The Independency of Risk Oversight Committee Members

Throughout 2023, all members of the Risk Oversight Committee have fulfilled the following independency requirements:

- All independent members of the Risk Oversight Committee shall have no financial, management, share ownership and/or family relationships with members of the Board of Commissioners, Directors, and/or Controlling Shareholders or any relationship with the Bank, which may affect the ability to act independently.
- Not former members of the Board of Directors or parties who have relations with the Bank which may affect the ability to act independently.
- Have no affiliations with J Trust Bank, the Board of Commissioners, the Board of Directors or Major Shareholder of J Trust Bank.
- Has no direct or indirect business relations that are related to the business activities of J Trust Bank.

## Tugas dan Tanggung Jawab Komite Pemantau Risiko

Komite Pemantau Risiko bertugas untuk memberikan rekomendasi dan pendapat profesional yang independen kepada Dewan Komisaris terhadap laporan-laporan atau hal-hal yang disampaikan oleh Direksi kepada Dewan Komisaris, dalam rangka membantu Dewan Komisaris dalam menjalankan tugas dan tanggung jawab pengawasan di bidang manajemen risiko, termasuk mengidentifikasi hal-hal yang memerlukan perhatian Dewan Komisaris, dan mendukung tugas-tugas lain yang berkaitan dengan tugas Dewan Komisaris, antara lain:

1. Mengevaluasi kebijakan manajemen risiko yang diajukan oleh Direksi untuk memperoleh persetujuan Dewan Komisaris.
2. Mengevaluasi pertanggungjawaban Direksi kepada Dewan Komisaris atas pelaksanaan Kebijakan Manajemen Risiko.
3. Melakukan pemantauan dan evaluasi atas kesesuaian antara kebijakan manajemen risiko dengan pelaksanaan kebijakan tersebut.
4. Melakukan pemantauan dan evaluasi pelaksanaan tugas Komite Manajemen Risiko, Divisi Manajemen Risiko, dan divisi lainnya yang relevan.
5. Menelaah ketaatan Bank terhadap peraturan dan perundang-undangan di bidang manajemen risiko dan bidang lainnya yang berhubungan dengan kegiatan bank.
6. Memberikan masukan dan rekomendasi kepada Dewan Komisaris untuk memberikan nasihat kepada Direksi atas informasi dan/atau peristiwa-peristiwa yang diidentifikasi berpotensi atau mengandung risiko.
7. Menelaah dan meneliti yang dianggap perlu terhadap pelaksanaan wewenang dan tanggung jawab Direksi dalam penerapan manajemen risiko.
8. Mengevaluasi permohonan Direksi yang berkaitan dengan transaksi yang memerlukan persetujuan Dewan Komisaris.
9. Memantau dan mengevaluasi kecukupan proses identifikasi, pengukuran, pemantauan, pengendalian dan sistem informasi manajemen risiko.
10. Memantau dan mengevaluasi Laporan Profil Risiko dan pengelolaan terhadap 8 jenis risiko yaitu Risiko Kredit, Risiko Pasar, Risiko Operasional, Risiko Likuiditas, Risiko Hukum, Risiko Kepatuhan, Risiko Reputasi dan Risiko Stratejik.
11. Memantau dan mengevaluasi Laporan Tingkat Kesehatan Bank Berbasis Risiko.
12. Memastikan perbaikan yang berkesinambungan atas kebijakan manajemen risiko dan pelaksanaan prosedur dan praktek manajemen risiko pada semua tingkatan guna memastikan telah dilakukannya pengelolaan dan pengendalian risiko yang sehat.

## Roles and Responsibilities of Risk Oversight Committee

The Risk Oversight Committee's task is to provide recommendation and independent professional opinion to the Board of Commissioners on reports or matters submitted by the Board of Directors to the Board of Commissioners, in order to assist the Board of Commissioners in carrying out supervisory duties and responsibilities in risk management, including identifying issues that require the attention of the Board of Commissioners and supporting other tasks related to the duties of the Board of Commissioners, such as:

1. Evaluate the risk management policy proposed by the Board of Directors to obtain approval from the Board of Commissioners.
2. Evaluate the accountability of the Board of Directors to the Board of Commissioners for the implementation of the Risk Management Policy.
3. Monitor and evaluate the conformity between risk management policies and the implementation of these policies.
4. Monitor and evaluate the implementation of duties of the Risk Management Committee and Risk Management Division, and other relevant divisions.
5. Review the Bank's compliance with laws and regulations in risk management and other legislation related to the Bank's activities.
6. Provide inputs and recommendations to the Board of Commissioners to advise the Board of Directors on information and/or events identified as potentially risky or risk-bearing.
7. Conduct review and research deemed necessary for the implementation of the functions of the Board of Directors in organizing risk management.
8. Evaluate and decide on the proposal from the Board of Directors relating to transactions that require the approval of the Board of Commissioners.
9. Monitor and evaluate adequacy of the process of identification, measurement, monitoring, control and risk management information system.
10. Monitor and evaluate the Risk Profile Report and management of 8 types of risk, namely Credit Risk, Market Risk, Operational Risk, Liquidity Risk, Legal Risk, Compliance Risk, Reputation Risk and Strategic Risk.
11. Monitor and evaluate the Bank's Soundness Level Reports based on Risks.
12. Ensure continuous improvements of risk management policies and implementation of risk management procedures and practices at all levels to ensure healthy risk management and control.



## Kebijakan dan Pelaksanaan Rapat Komite Pemantau Risiko

1. Rapat Komite Pemantau Risiko diselenggarakan sesuai dengan kebutuhan.
2. Rapat Komite Pemantau Risiko melibatkan Divisi Manajemen Risiko dan divisi-divisi lainnya sekurang-kurangnya 1 (satu) kali dalam 1 (satu) bulan.
3. Rapat Komite Pemantau Risiko dengan Dewan Komisaris dilakukan sesuai dengan kebutuhan.
4. Setiap rapat Komite Pemantau Risiko dipimpin oleh Ketua Komite Pemantau Risiko yang merupakan Komisaris Independen Bank atau oleh anggota Komisaris Independen lainnya yang ditunjuk untuk memimpin rapat saat terjadinya kekosongan pada posisi Ketua Komite Pemantau Risiko.
5. Rapat Komite Pemantau Risiko selalu dihadiri oleh lebih dari 51% dari jumlah anggota Komite Pemantau Risiko yang anggotanya terdiri dari Komisaris Independen serta pihak independen.
6. Keputusan Rapat Komite dilakukan berdasarkan musyawarah untuk mencapai mufakat. Jika tidak mencapai musyawarah untuk mufakat, maka pengambilan keputusan dilakukan berdasarkan pemungutan suara berdasarkan suara setuju 2/3 (dua per tiga) anggota Komite yang hadir dalam rapat.
7. Hasil rapat Komite Pemantau Risiko dituangkan dalam *minutes of meeting* atau risalah rapat dan didokumentasikan secara baik.
8. Perbedaan pendapat yang terjadi dalam rapat Komite wajib dicantumkan secara jelas dalam risalah rapat beserta alasan perbedaan pendapat tersebut.

Sepanjang tahun 2023, Komite Pemantau Risiko telah menyelenggarakan 43 kali rapat dengan melibatkan Satuan Kerja Manajemen Risiko, juga unit kerja lainnya yang terkait.

Frekuensi kehadiran dan tingkat kehadiran rapat rutin setiap anggota Komite Pemantau Risiko sebagai berikut:

Nama Name	Periode Jabatan Office Term	Jumlah Rapat Komite Pemantau Risiko Number of Risk Monitoring Committee	Frekuensi Kehadiran Attendance Frequency	Tingkat Kehadiran Attendance Rate
<b>Iwan Nataliputra</b> (Komisaris Independen, Ketua) (Independent Commissioner, Chairman)	1 Januari-31 Desember 2023 1 January – 31 December 2023	12	12	100%
<b>Benny Siswanto</b> (Komisaris Independen, Anggota) (Independent Commissioner, Member)	21 Juni -31 Desember 2023 21 June – 31 December 2023	12	12	100%

## Policy and Meeting Implementation of Risk Oversight Committee

1. Meetings of the Risk Oversight Committee are held as needed.
2. The Risk Oversight Committee's meetings involve the Risk Management Division and other divisions at least once in a month.
3. Meetings of the Risk Oversight Committee with the Board of Commissioners are held as needed.
4. Every meeting of the Risk Oversight Committee is chaired by the Chairman of the Risk Oversight Committee, who is an Independent Commissioner of the Bank, or by other Independent Commissioners that are appointed to lead the meeting when the Chairman of the Risk Monitoring Committee is absent.
5. Risk Oversight Committee Meetings are always attended by more than 51% of the Risk Oversight Committee members comprising Independent Commissioners, and independent parties.
6. Decisions of the Committee Meetings shall be based on deliberations to reach consensus. If no consensus is reached, the decision shall be made by voting agreed by 2/3 (two thirds) of the Committee members present at the meeting.
7. Results of the Risk Oversight Committee meetings shall be laid out in minutes of meetings and properly documented.
8. The dissenting opinions that occur in Committee meetings shall be clearly stated in minutes of the meeting, including the reasons for the disagreement.

Throughout 2023, the Risk Oversight Committee has conducted 43 meetings involving Risk Management Work Unit and other related work units.

The attendance frequency and attendance rate at regular meetings for each member of the Risk Oversight Committee are as follows:



Nama Name	Periode Jabatan Office Term	Jumlah Rapat Komite Pemantau Risiko Number of Risk Monitoring Committee	Frekuensi Kehadiran Attendance Frequency	Tingkat Kehadiran Attendance Rate
Bambang Setyoko (Pihak Independen, Anggota) (Independent Party, Member)	1 Januari - 31 Desember 2023 1 January - 31 December 2023	12	12	100%
I Gde Yadnya Kusuma (Pihak Independen, Anggota/Sekretaris) (Independent Party, Member/ Secretary)	1 Januari-31 Desember 2023 1 January - 31 December 2023	12	12	100%

Frekuensi kehadiran dan tingkat kehadiran rapat teknis setiap anggota Komite Pemantau Risiko sebagai berikut:

The attendance frequency and attendance rate at technical meetings for each member of the Risk Oversight Committee is as follows:

Nama Name	Periode Jabatan Office Term	Jumlah Rapat Komite Pemantau Risiko Number of Risk Monitoring Committee	Frekuensi Kehadiran Attendance Frequency	Tingkat Kehadiran Attendance Rate
Iwan Nataliputra (Komisaris Independen, Ketua) (Independent Commissioner, Chairman)	1 Januari-31 Desember 2023 1 January - 31 December 2023	31	31	100%
Benny Siswanto (Komisaris Independen, Anggota) (Independent Commissioner, Member)	1 Januari - 31 Desember 2023 1 January - 31 December 2023	31	31	100%
Bambang Setyoko (Pihak Independen, Anggota) (Independent Party, Member)	1 Januari - 31 Desember 2023 1 January - 31 December 2023	31	29	94%
I Gde Yadnya Kusuma (Pihak Independen, Anggota/Sekretaris) (Independent Party, Member/ Secretary)	1 Januari-31 Desember 2023 1 January - 31 December 2023	31	31	100%

#### Pelatihan dan/atau Peningkatan Kompetensi Anggota Komite Pemantau Risiko

Untuk menunjang pelaksanaan tugas dan tanggung jawab anggota Komite Pemantau Risiko PT Bank JTrust Indonesia Tbk selama tahun 2023, mereka telah mengikuti berbagai program pendidikan/pelatihan, workshop, konferensi, seminar, dan/atau peningkatan kompetensi antara lain:

#### Training and/or Competency Improvement of Risk Oversight Committee Members

To support the implementation of duties and responsibilities of members of the Risk Oversight Committee of PT Bank J Trust Indonesia in 2023, they have attended various education/training programs, workshops, conferences, seminars, among others:

Nama Name	Jabatan Position	Nama Pelatihan/Workshop/ Konferensi/ Seminar Name of Training/Workshop/ Conference/ Seminar	Penyelenggara Organizer	Waktu & Lokasi Time & Location
Iwan Nataliputra	Ketua Komite Pemantau Risiko Chairman of Risk Oversight Committee	Sustainable Finance	Cendekia Edukasi Citra Tritunggal	30 Nov 2023, Jakarta
		Perbankan Indonesia dalam mendukung Indonesia menuju Low Carbon Economy Indonesian banking in supporting Indonesia towards a Low Carbon Economy	BaRa	8 Des 2023, Jakarta 8 Dec 2023, Jakarta
I Gde Yadnya Kusuma	Sekretaris Komite Pemantau Risiko Secretary of Risk Oversight Committee	Mengawal Keberlanjutan dan Pertumbuhan Perseroan Melalui Pengawasan dan Pengendalian Risiko Overseeing the Company's Sustainability and Growth Through Supervision and Risk Control	IKAI	19 Okt 2023, Jakarta 19 Oct 2023, Jakarta
Benny Siswanto	Anggota Komite Pemantau Risiko Member of Risk Oversight Committee	Pemanfaatan Internet of Things (IoT) di Industri Jasa Keuangan Utilization of the Internet of Things (IoT) in the Financial Services Industry	OJK Institute	14 Sept 2023, Jakarta
		Mengawal Keberlanjutan dan Pertumbuhan Perseroan Melalui Pengawasan dan Pengendalian Risiko Overseeing the Company's Sustainability and Growth Through Supervision and Risk Control	IKAI	19 Okt 2023, Jakarta 19 Oct 2023, Jakarta
		Sustainable Finance	Cendekia Edukasi Citra Tritunggal	30 Nov 2023, Jakarta
		Perbankan Indonesia dalam mendukung Indonesia menuju Low Carbon Economy Indonesian banking in supporting Indonesia towards a Low Carbon Economy	BaRa	8 Des 2023, Jakarta 8 Dec 2023, Jakarta

### Realisasi Program Kerja Komite Pemantau Risiko Tahun 2023

Program kerja Komite Pemantau Risiko sepanjang tahun 2023 sebagai berikut:

1. Meformat profil risiko Bank yang disusun setiap triwulan sebelum disampaikan kepada OJK, dengan rincian realisasi sebagai berikut:
  - 1.1. Profil Risiko Bank Triwulan 4 Tahun 2022 pada tanggal 18 Januari 2023.
  - 1.2. Profil Risiko Bank Triwulan 1 Tahun 2023 pada tanggal 17 Mei 2023.
  - 1.3. Profil Risiko Bank Triwulan 2 Tahun 2023 pada tanggal 26 Juli 2023.
  - 1.4. Profil Risiko Bank Triwulan 3 Tahun 2023 pada tanggal 18 Oktober 2023.
2. Meformat Tingkat Kesehatan Bank yang disusun setiap semester sebelum disampaikan kepada OJK, dengan rincian realisasi sebagai berikut:
  - 2.1. Tingkat Kesehatan Bank Semester 2 Tahun 2022 pada tanggal 18 Januari 2023.
  - 2.2. Tingkat Kesehatan Bank Semester 1 Tahun 2023 pada tanggal 26 Juli 2023.
- 3) Mereview dan evaluasi kebijakan dan pelaksanaan kebijakan manajemen risiko, kebijakan perkreditan, kebijakan pendanaan, penyusunan *dashboard* profil

### The Work Program Realization of the Risk Oversight Committee in 2023

The work programs of the Risk Oversight Committee in 2023 were:

1. Review the Bank's risk profile, which was compiled every quarter before submission to the OJK with the following details:
  - 1.1. The Bank's Risk Profile for the Fourth Quarter of 2022 on 18 January 2023.
  - 1.2. The Bank's Risk Profile for the First Quarter of 2023 on 17 May 2023.
  - 1.3. The Bank's Risk Profile for the Second Quarter of 2023 on 26 July 2023.
  - 1.4. The Bank's Risk Profile for the Third Quarter of 2023 on 18 October 2023.
2. Review the Bank's Soundness Level, which was prepared every semester before submission to the OJK with the following details:
  - 2.1. The Bank's Soundness Level in the Second Half of 2022 on 18 January 2023.
  - 2.2. The Bank's Soundness Level in the First Half of 2023 on 26 July 2023.
3. Review and evaluate the policies and the implementation of risk management policy, credit policy, funding policy, formulation of risk profile

risiko, modal dan lain-lain serta implementasinya, melalui pelaksanaan rapat yang membahas hal-hal sebagai berikut:

- 3.1. *Credit Rating System*, pada tanggal 25 Januari 2023.
- 3.2. Risiko likuiditas, pada tanggal 1 Februari 2023.
- 3.3. Pendanaan pada tanggal 1 Februari 2023.
- 3.4. Penyusunan dashboard risiko, pada tanggal 8 Februari 2023.
- 3.5. *Loan recovery*, pada tanggal 8 Februari 2023.
- 3.6. Marketing & promotion, pada tanggal 15 Februari 2023.
- 3.7. Risiko kredit, pada tanggal 15 Februari 2023.
- 3.8. Risiko operasional, pada tanggal 1 Maret 2023.
- 3.9. *Human capital*, pada tanggal 8 Maret 2023.
- 3.10. *Dashboard* risiko pasar, pada tanggal 8 Maret 2023.
- 3.11. *Dashboard* risiko operasional, pada tanggal 15 Maret 2023
- 3.12. *Human capital*, pada tanggal 15 Maret 2023.
- 3.13. *Dashboard* risiko operasional, pada tanggal 29 Maret 2023
- 3.14. *Medium Term Notes* (MTN), pada tanggal 12 April 2023.
- 3.15. Kinerja kredit baru, pada tanggal 26 April 2023.
- 3.16. Pembaruan *IT*, pada tanggal 3 Mei 2023.
- 3.17. Risiko pasar, pada tanggal 3 Mei 2023.
- 3.18. Pendanaan, pada tanggal 3 Mei 2023.
- 3.19. Risiko reputasi, pada tanggal 10 Mei 2023.
- 3.20. Restrukturisasi kredit, pada tanggal 10 Mei 2023.
- 3.21. Pembaruan *IT*, pada tanggal 17 Mei 2023.
- 3.22. Risiko strategis, pada tanggal 24 Mei 2023
- 3.23. *Dashboard* risiko operasional, pada tanggal 7 Juni 2023.
- 3.24. *Loan recovery*, pada tanggal 5 Juli 2023.
- 3.25. Risiko kepatuhan, pada tanggal 5 Juli 2023.
- 3.26. *Dashboard* risiko operasional, pada tanggal 2 Agustus 2023
- 3.27. Tugas Credit Admin Division, pada tanggal 26 Agustus 2023.
- 3.28. Pembaruan *IT*, pada tanggal 6 September 2023.
- 3.29. Kinerja kredit, pada tanggal 13 September 2023
- 3.30. Operasional kantor cabang, pada tanggal 27 September 2023.
- 3.31. *Action plan* penerapan POJK 17/2023, pada tanggal 4 Oktober 2023.
- 3.32. Tindak lanjut hasil pemeriksaan BI, pada tanggal 11 Oktober 2023.
- 3.33. Persiapan pembahasan manajemen risiko dengan OJK, pada tanggal 25 Oktober 2023.
- 3.34. Tindak lanjut temuan OJK, pada tanggal 15 November 2023.

dashboards, capital and others, as well as their implementation through meetings that discussed the following agenda:

- 3.1. Credit Rating System on 25 January 2023.
- 3.2. Liquidity risk on 1 February 2023.
- 3.3. Funding on 1 February 2023.
- 3.4. Preparation of risk dashboard on 8 February 2023.
- 3.5. Loan Recovery on 8 February 2023.
- 3.6. Marketing and Promotion on 15 February 2023.
- 3.7. Credit risk on 15 February 2023.
- 3.8. Operational risk on 1 March 2023.
- 3.9. Human Capital on 8 March 2023.
- 3.10. Market risk dashboard on 8 March 2023.
- 3.11. Operational risk dashboard on 15 March 2023.
- 3.12. Human Capital on 15 March 2023.
- 3.13. Operational risk dashboard on 29 March 2023.
- 3.14. Medium Term Notes (MTN) on 12 April 2023.
- 3.15. New credit performance on 26 April 2023.
- 3.16. IT update on 3 May 2023.
- 3.17. Market risk on 3 May 2023.
- 3.18. Funding on 3 May 2023.
- 3.19. Reputation risk on 10 May 2023.
- 3.20. Credit restructuring on 10 May 2023.
- 3.21. IT update on 17 May 2023.
- 3.22. Strategic risk on 24 May 2023.
- 3.23. Operational risk dashboard on 7 June 2023.
- 3.24. Loan recovery on 5 July 2023.
- 3.25. Compliance risk on 5 July 2023.
- 3.26. Operational risk dashboard on 2 August 2023.
- 3.27. Duties of Credit Admin Division on 26 August 2023.
- 3.28. IT update on 6 September 2023.
- 3.29. Loan performance on 13 September 2023.
- 3.30. Branch office operations on 27 September 2023.
- 3.31. Action plan on the implementation of POJK No. 17 of 2023, on 4 October 2023.
- 3.32. Follow up on BI audit findings on 11 October 2023.
- 3.33. Preparation for risk management discussion with OJK on 25 October 2023.
- 3.34. Follow up on OJK findings on 15 November 2023.



- 3.35. Risiko likuiditas, pada tanggal 15 November 2023.
- 3.36. Penilaian penerbit obligasi korporasi, pada tanggal 22 November 2023
- 3.37. Selera risiko dan toleransi risiko, pada tanggal 6 Desember 2023.
- 3.38. Pelaksanaan QC cabang, pada tanggal 13 Desember 2023.
- 3.39. Risiko likuiditas, 20 Desember 2023

#### Rencana Kerja Komite Pemantau Risiko Tahun 2024

Komite Pemantau Risiko berkomitmen untuk melaksanakan tugas dan tanggung jawabnya yaitu mendukung efektivitas pelaksanaan tugas dan tanggung jawab Dewan Komisaris yang berkaitan dengan manajemen risiko.

Rencana kerja Komite Pemantau Risiko pada tahun 2024 adalah sebagai berikut:

1. *Monitoring* laporan profil risiko Bank yang dilakukan setiap triwulan.
2. *Monitoring* laporan RBBR yang dilakukan setiap semester.
3. Monitoring implementasi GCG yang dilakukan setiap semester.
4. Monitoring pelaksanaan Anti Pencucian Uang (APU) dan Pencegahan Pendanaan Terorisme (PPT) yang dilakukan minimal satu kali setahun.
5. Monitoring pelaksanaan tindak lanjut Bank atas temuan OJK yang signifikan terkait kebijakan perkreditan dan penerapannya yang berpengaruh terhadap RBBR dilakukan per dua bulan.
6. *Monitoring* penyelesaian dashboard profil risiko.
7. *Monitoring* pelaksanaan penggantian *Core Banking System*.
8. Monitoring pengelolaan 8 (delapan) jenis risiko.

- 3.35. Liquidity risk on 15 November 2023.

- 3.36. Assessment of corporate bond issuer on 22 November 2023.

- 3.37. Risk appetite and risk tolerance on 6 December 2023.

- 3.38. Quality control of branch offices on 13 December 2023.

- 3.39. Liquidity risk on 20 December 2023.

#### Risk Oversight Committee Work Plan 2024

The Risk Oversight Committee is committed to carrying out its duties and responsibilities, namely to support the effectiveness of the implementation of duties and responsibilities of the Board of Commissioners related to risk management.

The work plan of the Risk Oversight Committee in 2024 is as follows:

1. Monitoring the Bank's risk profile report, which is carried out every quarter.
2. Monitoring the Risk-Based Bank Rating (RBBR) report every semester.
3. Monitoring the implementation of GCG every semester.
4. Monitoring the implementation of Anti-Money Laundering (AML) and Counter-Terrorism Financing (CTF), which is carried out at least once a year.
5. Monitoring the implementation of the Bank's follow-up on significant OJK findings related to credit policies and their implementation that affect the RBBR, which is carried out every two months.
6. Monitoring the completion of the risk profile dashboard.
7. Monitoring the implementation of the replacement of the Core Banking System.
8. Monitoring the management of 8 (eight) types of risk.

## Remunerasi Anggota Komite Pemantau Risiko

## Remuneration of Risk Oversight Committee Members

## Paket Remunerasi dan fasilitas lain yang diterima

## Remuneration Packages and other facilities

Jenis Remunerasi dan Fasilitas Lain	Jumlah Diterima dalam 1 Tahun oleh Anggota Komite Audit The Amount Received in 1 Year by Members of the Risk Oversight Committee				Type of Remuneration and Other Facilities
	2022		2023		
	Orang Person	Rp Juta Rp million	Orang Person	Rp Juta Rp million	
Remunerasi (gaji, tunjangan rutin, tantiem, dan fasilitas lain dalam bentuk non-natura)	6	5.808	4	4.130	Remuneration (salary, routine allowance, bonus, and other facilities in the form of non-kind)
Fasilitas lain dalam bentuk natura (perumahan, transportasi, asuransi kesehatan, dan lain lain) yang:					Other facilities in kind (housing, transportation, health insurance, etc.)
Dapat dimiliki	2	339	2	357	Can be owned
Tidak dapat dimiliki	-	-	4	38	Cannot be owned
<b>Total</b>	<b>6</b>	<b>6.147</b>	<b>4</b>	<b>4.525</b>	<b>Total</b>

\* Termasuk remunerasi anggota Komite yang telah berakhir masa jabatannya sebagai anggota Komite.

\* Including remuneration for members of the Committee whose term of office has ended as a member of the Committee.

Remunerasi per Orang	Jumlah Anggota Komite Pemantau Risiko Number of Members of the Risk Oversight Committee		Remuneration per Person
	2022	2023	
Di atas Rp5 miliar	-	-	Above Rp5 billion
Di atas Rp2 miliar s/d Rp5 miliar	1	-	Between Rp2 billion and Rp5 billion
Di atas Rp1 miliar s/d Rp2 miliar	2	2	Between Rp1 billion and Rp2 billion
Di atas Rp500 juta s/d Rp1 miliar	-	-	Between Rp500 million and Rp1 billion
Rp500 juta ke bawah	2	2	Below Rp500 million

## Remunerasi yang Bersifat Variabel bagi Anggota Komite Pemantau Risiko

Variable Remuneration for Risk Oversight Committee Members

Remunerasi yang Bersifat Variabel Variable Remuneration	Jumlah Diterima dalam 1 Tahun oleh Anggota Komite Pemantau Risiko The Amount Received in 1 Year by Members of the Risk Oversight Committee			
	2022		2023	
	Orang Person	Rp Juta Rp million	Orang Person	Rp Juta Rp million
<b>Total</b>	Nihil None	Nihil None	Nihil None	Nihil None

Seluruh anggota Komite Pemantau Risiko J Trust Bank tidak menerima remunerasi yang bersifat variabel (saham atau bonus, baik bonus kinerja, bonus non kinerja, maupun opsi saham).

All members of the Risk Oversight Committee of J Trust Bank do not receive variable remuneration (shares or bonuses, whether performance bonuses, non-performance bonuses or stock options).

**Iwan Nataliputra**

Komisaris Independen, Ketua  
Independent Commissioner, Chairman

**Benny Siswanto**

Komisaris Independen, Anggota  
Independent Commissioner, Member

**Bambang Setyoko**

Pihak Independen, Anggota  
Independent Party, Member

**I Gde Yadnya Kusuma**

Pihak Independen, Anggota/Sekretaris  
Independent Party, Member/Secretary

## KOMITE NOMINASI DAN REMUNERASI

Komite Nominasi dan Remunerasi merupakan komite yang dibentuk untuk membantu Dewan Komisaris melaksanakan pengawasan terkait kebijakan nominasi dan remunerasi anggota Direksi, anggota Dewan Komisaris dan anggota Komite di bawah Dewan Komisaris serta kerangka remunerasi bagi pegawai Bank. Selain itu, tujuan pembentukan Komite juga untuk memastikan hal-hal sebagai berikut:

- a. Memastikan kepatuhan terhadap ketentuan-ketentuan otoritas pengawas Bank, Menteri Tenaga Kerja dan Peraturan lainnya serta hal-hal yang telah ditetapkan dalam Rapat Umum Pemegang Saham ("RUPS").
- b. Memastikan pelaksanaan tugas penerapan tata kelola Dewan Komisaris serta memenuhi persyaratan yang ditetapkan oleh otoritas pengawas Bank.

### Dasar Hukum

Pembentukan Komite Nominasi dan Remunerasi berdasarkan Peraturan-peraturan sebagai berikut:

- Peraturan Otoritas Jasa Keuangan No.17 tanggal 14 September 2023 tentang Penerapan Tata Kelola Bagi Bank Umum.
- Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 tanggal 7 Desember 2016 tentang Penerapan Tata Kelola bagi Bank Umum.
- Surat Edaran Otoritas Jasa Keuangan No. 13/SEOJK.03/2017 tanggal 17 Maret 2017 tentang Penerapan Tata Kelola bagi Bank Umum.
- Peraturan Otoritas Jasa Keuangan No. 45/POJK.03/2015 tanggal 23 Desember 2015 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum.
- Surat Edaran Otoritas Jasa Keuangan No. 40/SEOJK.03/2016 tanggal 26 September 2016 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum.
- Peraturan Otoritas Jasa Keuangan No. 34/POJK.04/2014 tanggal 8 Desember 2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik.
- Anggaran Dasar Bank mengenai Tugas dan Wewenang Dewan Komisaris.

### Piagam Komite Nominasi dan Remunerasi

Komite Nominasi dan Remunerasi memiliki suatu Pedoman Kerja berupa Piagam Komite Nominasi dan Remunerasi yang mengatur mengenai:

## NOMINATION AND REMUNERATION COMMITTEE

The Nomination and Remuneration Committee was created to assist the Board of Commissioners in supervising the nomination and remuneration policies of members of the Board of Directors and members of the Board of Commissioners. In addition, the purpose of establishing the Committee is also to ensure the following:

- a. Ensure compliance with the requirements from the Bank's supervisory authority, the Minister of Manpower, other Regulations as well as matters specified in the General Meeting of Shareholders ("GMS").
- b. Ensure the implementation of governance duties of the Board of Commissioners and meet the requirements stipulated by the Bank's supervisory authority.

### Legal Basis

The establishment of the Nomination and Remuneration Committee refers to the following regulations:

- Financial Services Authority (OJK) Regulation No.17 dated 14 September 2023 concerning the Implementation of Governance for Commercial Banks.
- OJK Regulation No. 55/POJK.03/2016 dated 7 December 2016 on the Implementation of Good Corporate Governance for Commercial Banks.
- OJK Circular Letter No. 13/SEOJK.03/2017 dated 17 March 2017 on the Implementation of Good Corporate Governance for Commercial Banks.
- OJK Regulation No. 45/POJK.03/2015 dated 23 December 2015 on the Implementation of Good Corporate Governance in the Provision of Remuneration for Commercial Banks.
- OJK Circular Letter No. 40/SEOJK.03/2016 dated 26 September 2016 on the Implementation of Good Corporate Governance in the Provision of Remuneration for Commercial Banks.
- OJK Regulation No. 34/POJK.04/2014 dated 8 December 2014 on the Nomination and Remuneration Committee of the issuer or Public Company.
- The Bank's Articles of Association concerning the Duties and Authorities of the Board of Commissioners.

### Nomination and Remuneration Committee Charter

The Nomination and Remuneration Committee has work guidelines under the Nomination and Remuneration Committee Charter, which stipulates the following:

- I. Akuntabilitas, Komposisi, Struktur dan Persyaratan Keanggotaan;
- II. Penetapan/ Penggantian Anggota;
- III. Tugas dan Tanggung Jawab;
- IV. Wewenang;
- V. Rapat, Kuorum & Pengambilan Keputusan;
- VI. Pelaporan;
- VII. Mekanisme Evaluasi Kinerja;
- VIII. Larangan.

Piagam Komite Nominasi dan Remunerasi dilakukan evaluasi secara berkala atau akan dilakukan pengkinian jika diperlukan agar fungsi Komite Nominasi dan Remunerasi dapat dilaksanakan pada tingkat yang optimal sesuai dengan ketentuan perundangan terkait yang berlaku.

### **Jumlah, Susunan, dan Komposisi Keanggotaan Komite Nominasi dan Remunerasi**

1. Komite dibentuk untuk mendukung pelaksanaan tugas dan fungsi Dewan Komisaris terkait dengan nominasi dan remunerasi anggota Direksi dan anggota Dewan Komisaris. Komite bertanggung jawab kepada Dewan Komisaris dan dalam menjalankan tugasnya, Komite harus bertindak secara independen.
2. Anggota Komite diangkat dan diberhentikan berdasarkan keputusan Rapat Dewan Komisaris dan diformalkan dengan surat keputusan Direksi.
3. Komite diketuai oleh seorang Komisaris Independen dan salah satu anggota Komite ditunjuk sebagai Sekretaris Komite.
4. Anggota Komite terdiri dari 4 (empat) anggota, yaitu:
  - a. 2 (dua) Komisaris Independen di mana satu Komisaris Independen merangkap sebagai Ketua;
  - b. 1 (satu) orang Komisaris; dan,
  - c. 1 (satu) pejabat eksekutif yang membawahkan Sumber Daya Manusia.
5. Anggota Direksi dilarang menjadi anggota Komite.
6. Anggota lain dari Komite dapat berasal dari luar J Trust Bank dan harus memenuhi persyaratan sebagai berikut:
  - a. Tidak memiliki afiliasi dengan J Trust Bank, anggota Direksi, anggota Dewan Komisaris atau pemegang saham utama J Trust Bank;
  - b. Memiliki pengalaman terkait dengan nominasi & remunerasi; dan tidak merangkap sebagai anggota komite lain di J Trust Bank.

- I. Accountability, Composition, Structure and Membership Requirements;
- II. Determination/Replacement of Members;
- III. Duties and responsibilities;
- IV. Authority;
- V. Meetings, Quorum & Decision Making;
- VI. Reporting;
- VII. Performance Evaluation Mechanism;
- VIII. Prohibition.

The Nomination and Remuneration Committee Charter will be reviewed periodically or if it is deemed necessary to review and evaluate its adequacy in order that the Nomination and Remuneration Committee functions can be performed at an optimal level in accordance with prevailing laws and regulations.

### **Number, Composition, and Composition of Nomination and Remuneration Committee Membership**

1. The committee is created to support the implementation of duties and functions of the Board of Commissioners on nomination and remuneration of members of the Board of Directors and the Board of Commissioners. In carrying out its duties, the Committee must be independent.
2. Committee members are appointed and dismissed based on the Board of Commissioners' meeting resolution and formalized by a decision letter of the Board of Directors.
3. The Committee is chaired by an Independent Commissioner and one of the Committee members is appointed as Committee Secretary.
4. The Committee consists of 4 (four) members, namely:
  - a. 2 (two) Independent Commissioner, of which one of them also serves as Chairman;
  - b. 1 (one) Commissioner; and,
  - c. 1 (one) executive officer in charge of Human Resources.
5. Members of the Board of Directors are prohibited from becoming members of the Committee.
6. Other members of the Committee may come from outside J Trust Bank and must meet the following requirements:
  - a. Has no affiliation with J Trust Bank, members of the Board of Directors, members of the Board of Commissioners or major shareholders of J Trust Bank;
  - b. Has experiences related to nomination & remuneration; and does not have a concurrent position as a member of another committee at J Trust Bank.



7. Dalam hal terdapat lebih dari 3 (tiga) anggota Komite, maka anggota Komisaris Independen berjumlah paling sedikit 2 (dua) orang.
8. Ketua Komite hanya dapat memegang rangkap jabatan sebagai ketua satu komite lainnya.

Berdasarkan Rekomendasi Komite Nominasi dan Remunerasi tanggal 5 April 2023 yang disetujui dengan Keputusan Sirkuler Dewan Komisaris tanggal 6 April 2023, dan Surat Keputusan Direksi tertanggal 5 Juni 2023, maka struktur dan keanggotaan Komite Nominasi dan Remunerasi adalah sebagai berikut:

No	Nama Name	Jabatan di Bank Position at the Bank	Jabatan di Komite Position at the Committee
1	Benny Siswanto	Komisaris Independen   Independent Commissioner	Ketua /Anggota   Chairman/Member
2	Iwan Nataliputra	Komisaris Independen   Independent Commissioner	Anggota   Member
3	Nobuiku Chiba	Komisaris   Commissioner	Anggota   Member
4	Ong Pey Fang	EVP HC & Corporate Secretary	Sekretaris/Anggota   Secretary/Member

Setiap Komisaris yang menjadi Ketua dan anggota Komite Nominasi dan Remunerasi telah efektif dinyatakan lulus uji kemampuan dan kepatutan oleh OJK. Pengangkatan nama-nama Ketua dan anggota Komite Nominasi dan Remunerasi sebagaimana dimaksud di atas telah memenuhi kriteria yang ditetapkan dalam Peraturan OJK.

#### Masa Tugas/Jabatan Anggota Komite Nominasi dan Remunerasi

- Anggota Komite diangkat untuk masa jabatan tertentu dan dapat diangkat kembali.
- Masa jabatan anggota Komite tidak lebih dari masa jabatan Dewan Komisaris sebagaimana diatur dalam Anggaran Dasar.
- Penggantian anggota Komite yang tidak berasal dari Dewan Komisaris dilakukan paling lambat 60 (enam puluh) hari setelah anggota Komite tersebut tidak lagi dapat menjalankan fungsinya.

#### Kualifikasi dan Profil Anggota Komite Nominasi dan Remunerasi

Kualifikasi dan Profil anggota Komite Nominasi dan Remunerasi Perseroan per 31 Desember 2023 adalah sebagai berikut:

- **Benny Siswanto, Ketua Komite Nominasi dan Remunerasi.**  
Profil lengkap tercantum dalam Profil Dewan Komisaris/Direksi/Pejabat Eksekutif.

7. If there are more than 3 (three) members of the Committee, there must be at least 2 (two) Independent Commissioners.
8. The Committee Chairman may only hold concurrent positions as chairman of one other committee.

Based on the Recommendation from the Nomination and Remuneration Committee dated 5 April 2023, with approval from the Circular Decision of the Board of Commissioners on 6 April 2023 and Decree of the Board of Directors on 5 June 2023, structure and membership of the Nomination and Remuneration Committee are as follows:

Each Commissioner who becomes the Chairman and member of the Nomination and Remuneration Committee have passed the fit and proper test by OJK. Appointment of the Chairman and members of the Nomination and Remuneration Committee as mentioned above meets the criteria set forth in the OJK Rules.

#### Office Term of Members of Nomination and Remuneration Committee

- Committee members are appointed for a certain period and may be reappointed.
- Committee members' term of office must not be more than the office term of Board of Commissioners as stipulated in the Articles of Association.
- Replacement of Committee members who are not in the Board of Commissioners is conducted 60 (sixty) days at the latest after the Committee member is no longer able to carry out their function.

#### Qualification and Profile of Nomination and Remuneration Committee Members

Qualifications and profiles of members of the Company's Nomination and Remuneration Committee as of 31 December 2023 are as follows:

- **Benny Siswanto, Chairman of Nomination and Remuneration Committee.**  
The complete profile is available on the Profile of the Board of Commissioners/Directors/Executive Officers.



- **Iwan Nataliputra, Anggota Komite Nominasi dan Remunerasi**  
Profil lengkap tercantum dalam Profil Dewan Komisaris/Direksi/Pejabat Eksekutif.
- **Nobuiku Chiba, Anggota Komite Nominasi dan Remunerasi.**  
Profil lengkap tercantum dalam Profil Dewan Komisaris/Direksi/Pejabat Eksekutif.
- **Ong Pey Fang, Anggota merangkap Sekretaris Komite Nominasi dan Remunerasi.**  
Profil lengkap tercantum dalam Profil Dewan Komisaris/Direksi/Pejabat Eksekutif.

### Independensi Anggota Komite Nominasi dan Remunerasi

Selama tahun 2023, seluruh anggota komisaris independen pada Komite Nominasi dan Remunerasi (KNR) tidak memiliki hubungan keuangan, hubungan kepengurusan, kepemilikan saham, dan/atau hubungan keluarga dengan anggota Dewan Komisaris, Direksi dan/atau Pemegang Saham Pengendali atau hubungan dengan Bank, yang dapat mempengaruhi kemampuan untuk bertindak independen. Anggota Komisaris dalam Komite Nominasi dan Remunerasi mayoritas adalah Komisaris Independen. KNR telah melaksanakan tugas dan tanggung jawabnya secara profesional dan independen.

### Tugas dan Tanggung Jawab Komite Nominasi dan Remunerasi

Komite Nominasi dan Remunerasi bertugas dan bertanggung jawab untuk memberikan rekomendasi kepada Dewan Komisaris, termasuk namun tidak terbatas pada hal-hal sebagai berikut:

- Terkait dengan Kebijakan Nominasi:
  - Komite menyusun dan memberikan rekomendasi mengenai sistem serta prosedur pemilihan dan/atau penggantian anggota Direksi dan anggota Dewan Komisaris kepada Dewan Komisaris untuk disampaikan kepada RUPS.
  - Komite memberikan rekomendasi kepada Dewan Komisaris mengenai:
    - Komposisi anggota Direksi dan/atau anggota Dewan Komisaris;
    - Kebijakan dan kriteria yang diperlukan dalam proses pencalonan;
    - Kebijakan untuk evaluasi kinerja bagi anggota Direksi, anggota Dewan Komisaris dan/atau Pihak Independen.

- **Iwan Nataliputra, Member of the Nomination and Remuneration Committee.**  
The complete profile is available on the Profile of the Board of Commissioners/Directors/Executive Officers.
- **Nobuiku Chiba, Member of the Nomination and Remuneration Committee.**  
The complete profile is available on the Profile of the Board of Commissioners/Directors/Executive Officers.
- **Ong Pey Fang, Member and Secretary of the Nomination and Remuneration Committee.**  
The complete profile is available on the Profile of the Board of Commissioners/Directors/Executive Officers.

### Independence of Members of Nomination and Remuneration Committee

Throughout 2023, all members of the independent commissioners on the Nomination and Remuneration Committee (KNR) have no financial relations, management relations, share ownership, and/or family relations with members of the Board of Commissioners, Board of Directors and/or Controlling Shareholder or relationship with the Bank, which may affect the ability to act independently. The majority of the members of the Nomination and Remuneration Committee are Independent Commissioners. The Committee has carried out its duties and responsibilities professionally and independently.

### Roles and Responsibilities of Nomination and Remuneration Committee

The Nomination and Remuneration Committee is responsible for providing recommendations to the Board of Commissioners, including but not limited to the following:

- Related to Nomination Policy:
  - The Committee prepares and provides recommendations regarding the system and procedures for selecting and/or replacing members of the Board of Directors and members of the Board of Commissioners to the Board of Commissioners to be submitted to the GMS.
  - The Committee gives recommendations to the Board of Commissioners on:
    - Composition of members of the Board of Directors and/or members of the Board of Commissioners;
    - Policies and criteria required in the Nomination process;
    - Policy for performance evaluation of members of the Board of Directors, members of the Board of Commissioners and/or Independent Party.

3. Komite mengidentifikasi, meninjau dan memberikan rekomendasi kandidat untuk anggota Direksi, anggota Dewan Komisaris dan/atau Pihak Independen kepada Dewan Komisaris untuk diusulkan ke Rapat Umum Pemegang Saham dan memperoleh persetujuan Rapat Umum Pemegang Saham.
  4. Komite mengevaluasi kandidat berdasarkan kesempatan yang sama tanpa memperhatikan jenis kelamin, ras, agama atau sumber rekomendasi.
  5. Komite mendukung Dewan Komisaris dalam evaluasi kinerja anggota Direksi, Dewan Komisaris berdasarkan tolok ukur yang ditetapkan untuk tujuan evaluasi.
  6. Komite memberikan rekomendasi kepada Dewan Komisaris mengenai program pengembangan kompetensi untuk anggota Direksi dan/atau anggota Dewan Komisaris.
- b. Terkait dengan Kebijakan Remunerasi:
1. Komite mengevaluasi dan memberikan rekomendasi kepada Dewan Komisaris mengenai:
    - Struktur remunerasi
    - Kebijakan tentang remunerasi
    - Paket remunerasi termasuk gaji, tunjangan, bonus dan insentif lainnya (jika berlaku) untuk Direksi, Dewan Komisaris dan Pihak Independen, untuk disampaikan kepada Rapat Umum Pemegang Saham.
  2. Komite mengevaluasi dan memberikan rekomendasi kepada Dewan Komisaris mengenai kebijakan remunerasi untuk karyawan, untuk kemudian disampaikan kepada Direksi.
  3. Komite mendukung Dewan Komisaris dalam menilai kinerja dengan kesesuaian remunerasi yang diterima oleh anggota Direksi dan/atau anggota Dewan Komisaris.
  4. Komite memastikan bahwa evaluasi terhadap kebijakan remunerasi, struktur dan paket remunerasi mempertimbangkan antara lain hal-hal sebagai berikut:
    - Remunerasi dalam industri sesuai dengan skala dan aktivitas bisnis Bank;
    - Tugas, peran dan tanggung jawab anggota Direksi, anggota Dewan Komisaris dan/atau karyawan sejalan dengan pencapaian tujuan dan kinerja Bank;
    - Kinerja kerja individu;
    - Keadilan/kewajaran terhadap "peer group";

3. The Committee identifies, reviews, and recommends candidates for members of the Board of Directors, members of the Board of Commissioners and/or Independent Party to the Board of Commissioners to be proposed and approved at the General Meeting Shareholders.
4. The Committee evaluates candidates based on equal opportunity, regardless of their gender, race, religion, or the source of recommendation.
5. The Committee supports the Board of Commissioners in evaluating the performance of members of the Board of Directors, members of the Board of Commissioners, and/or Independent Party, based on benchmarks set for evaluation purposes.
6. The Committee gives recommendations to the Board of Commissioners regarding the competency development program for members of the Board of Directors and/or members of the Board of Commissioners.

b. Related to Remuneration Policy

1. The Committee evaluates and provides recommendation to the Board of Commissioners on:
  - Remuneration structure
  - Remuneration policy
  - Remuneration package including salary, allowance, bonus, and other incentives (if applicable) for Board of Director, Board of Commissioner, and Independent Parties, to be submitted to the General Meeting of Shareholders.
2. The Committee evaluates and provides recommendations to the Board of Commissioners regarding remuneration policies for employees, for onwards submission to the Board of Directors
3. Support the Board of Commissioners to conduct performance evaluation against the remuneration received by members of the Board of Directors and/or members of the Board of Commissioners.
4. The Committee ensures that the evaluation of remuneration policies, structure and package have considered the following factors:
  - Remuneration in the industry in line with the Bank's business scale and activities;
  - Duties, role and responsibilities of members of the Board of Directors, Board of Commissioners and/or employees are in line with the Bank's objectives and performances;
  - Individual performance;
  - Justice/Fairness to the "peer group";

- Risiko;
  - Keseimbangan antara tunjangan tetap dan tunjangan variabel lainnya;
  - Pertimbangan sasaran/tujuan dan strategi jangka panjang Bank, stabilitas keuangan Bank, kecukupan modal bank dan kebutuhan likuiditas jangka pendek dan jangka panjang/pemenuhan cadangan Bank dan potensi pendapatan Bank di masa yang akan datang.
5. Komite mengevaluasi dan memastikan bahwa kebijakan Remunerasi mematuhi peraturan yang berlaku.
  6. Komite secara berkala meninjau dan memperbaharui kebijakan, struktur dan paket remunerasi.

### **Kebijakan dan Pelaksanaan Rapat Komite Nominasi dan Remunerasi**

1. Rapat Komite dilakukan secara berkala minimal 1 (satu) kali dalam setiap 3 (tiga) bulan.
2. Rapat Komite hanya dapat diselenggarakan jika dihadiri oleh minimal 51% dari total anggota, termasuk kehadiran:
  - a. 1 (satu) orang Komisaris Independen;
  - b. 1 (satu) orang Pejabat Eksekutif yang membawahkan fungsi sumber daya manusia atau 1 orang perwakilan pegawai Bank.
3. Keputusan rapat Komite hanya dapat dilakukan berdasarkan konsensus.
4. Dalam hal tidak ada konsensus tercapai, maka pengambilan keputusan dibuat berdasarkan 2/3 (dua per tiga) suara mayoritas anggota Komite yang hadir.
5. Hasil rapat Komite ditetapkan dalam risalah rapat dan didokumentasikan dengan baik.
6. Perbedaan pendapat yang terjadi dalam rapat Komite dinyatakan secara jelas dalam Risalah Rapat dan alasan perbedaan pendapat tersebut.

Sepanjang tahun 2023, Komite Nominasi dan Remunerasi telah menyelenggarakan 8 kali rapat. Frekuensi Kehadiran dan tingkat kehadiran rapat setiap anggota Komite Nominasi dan Remunerasi sebagai berikut:

### **Policy and Conduct of Nomination and Remuneration Committee Meeting**

- Risks;
  - Balance between fixed allowance and other variables allowance;
  - Consideration of the Bank's long-term targets/objectives and strategies, the Bank's financial stability, the bank's capital adequacy and short-term and long-term liquidity needs/fulfillment of the Bank's reserves and the Bank's potential income in the future.
5. The Committee evaluates and ensures that the Remuneration policy is heeding the prevailing regulations.
  6. The Committee periodically reviews and updates remuneration policy, structure, and package.

Throughout 2023, the Nomination and Remuneration Committee has held 8 meetings. The frequency of attendance and attendance rate of each member of the Nomination and Remuneration Committee is as follows:

Nama Name	Periode Jabatan Office Term	Jumlah Rapat Komite Nominasi dan Remunerasi Number of Nomination and Remuneration Committee Meetings	Frekuensi Kehadiran Attendance Frequency	Tingkat Kehadiran Attendance Rate
<b>Benny Siswanto</b> (Komisaris Independen, Ketua) (Independent Commissioner, Chairman)	1 Januari-31 Desember 2023 1 January – 31 December 2023	8	8	100%
<b>Iwan Nataliputra</b> (Komisaris Independen, Anggota) (Independent Commissioner, Member)	1 Januari - 31 Desember 2023 1 January – 31 December 2023	8	8	100%
<b>Nobuiku Chiba</b> (Komisaris/Anggota) (Commissioner, Member)	1 Januari - 31 Desember 2023 1 January – 31 December 2023	8	8	100%
<b>Ong Pey Fang</b> (EVP HC & Corsec, Sekretaris/Anggota) (EVP HC & Corsec, Secretary/Member)	1 Januari-31 Desember 2023 1 January – 31 December 2023	8	8	100%

No	Tanggal Rapat Date	Agenda Rapat	Meeting Agenda
1	11 Januari 2023 11 January 2023	<ol style="list-style-type: none"> <li>Pencalonan anggota Direksi</li> <li>Pencalonan EVP Risk management dan calon SEVP IT &amp; Operation</li> </ol>	<ol style="list-style-type: none"> <li>Nomination of members of the Board of Directors</li> <li>Nomination of EVP Risk management and SEVP IT &amp; Operations candidates</li> </ol>
2	2 Februari 2023 2 February 2023	<ol style="list-style-type: none"> <li>Pencalonan anggota Direksi</li> <li>Perubahan komposisi anggota Pemantau Risiko</li> </ol>	<ol style="list-style-type: none"> <li>Nomination of members of the Board of Directors</li> <li>Changes in the composition of Risk Monitoring members</li> </ol>
3	5 April 2023	<ol style="list-style-type: none"> <li>Peninjauan dan rekomendasi untuk pengangkatan/pengangkatan kembali Dewan Komisaris dan anggota Direksi pada Rapat Umum Pemegang Saham Tahunan (RUPST) berikutnya</li> <li>Rekomendasi penggantian dan penugasan kembali Anggota Komite di bawah Dewan Komisaris untuk 1 periode berikutnya</li> </ol>	<ol style="list-style-type: none"> <li>Review and recommendations for appointment/reappointment of the Board of Commissioners and members of the Board of Directors at the next Annual General Meeting of Shareholders (AGMS)</li> <li>Recommendations for replacement and reassignment of Committee Members under the Board of Commissioners for the next 1 period</li> </ol>
4	13 April 2023	<ol style="list-style-type: none"> <li>Pembahasan tugas dan tanggung jawab Wakil Presiden Direktur terkait adanya perubahan struktur organisasi Bank</li> <li>Penilaian calon Direksi sesuai dengan perubahan Struktur Organisasi Bank</li> </ol>	<ol style="list-style-type: none"> <li>Discussion of duties and responsibilities of the Vice President Director regarding changes to the Bank's organizational structure</li> <li>Assessment of prospective Directors in accordance with changes in the Bank's Organizational Structure</li> </ol>
5	4 Mei 2023 4 May 2023	<ol style="list-style-type: none"> <li>Rekomendasi gaji, honorarium dan tunjangan SEVP/EVP kepada Dewan Komisaris</li> <li>Rekomendasi kepada Dewan Komisaris untuk disetujui lebih lanjut oleh Rapat Umum Pemegang Saham Tahun 2023 mengenai total gaji, honorarium dan tunjangan (gross) Dewan Komisaris dan Direksi</li> </ol>	<ol style="list-style-type: none"> <li>Recommendations for SEVP/EVP salaries, honorarium and allowances to the Board of Commissioners</li> <li>Recommendations to the Board of Commissioners for further approval by the 2023 General Meeting of Shareholders regarding the total salary, honorarium and allowances (gross) of the Board of Commissioners and Directors</li> </ol>
6	12 Juni 2023 12 June 2023	<ol style="list-style-type: none"> <li>Rekomendasi pihak Independen sebagai Sekretaris /Anggota Komite Audit yang baru</li> </ol>	<ol style="list-style-type: none"> <li>Recommendation of an Independent party as the new Secretary / Member of the Audit Committee</li> </ol>
7	27 September 2023	<ol style="list-style-type: none"> <li>Usulan perubahan remunerasi karyawan, TKA dan pengurus Bank</li> </ol>	<ol style="list-style-type: none"> <li>Proposed changes to the remuneration of employees, TKA and the Bank's management</li> </ol>
8	6 Desember 2023 6 December 2023	<ol style="list-style-type: none"> <li>Penilaian Kinerja Dewan Komisaris &amp; Direksi</li> <li>Survei Karyawan 2023</li> </ol>	<ol style="list-style-type: none"> <li>BOC &amp; BOD Assessment</li> <li>Employee Survey 2023</li> </ol>

## 7. PELAPORAN

Komite harus melaporkan pelaksanaan tugas, tanggung jawab, dan prosedurnya kepada Dewan Komisaris. Komite Nominasi Remunerasi juga membuat laporan tahunan pelaksanaan kegiatan Komite yang dituangkan dalam Laporan Tahunan.

## 8. MEKANISME EVALUASI KINERJA

Penilaian kinerja Komite Nominasi & Remunerasi dilakukan minimum 1 (satu) kali setahun. Penilaian kinerja Komite Nominasi dan Remunerasi dilakukan oleh seluruh anggota Dewan Komisaris yang meliputi realisasi atas rencana kerja dan efektifitas pelaksanaan tugas dan tanggung jawab Komite.

### Pelatihan dan/atau Peningkatan Kompetensi Anggota Komite Nominasi dan Remunerasi

Untuk meningkatkan kompetensi dan pemahaman dalam menunjang pelaksanaan tugas dan tanggung jawabnya, selama tahun 2023 anggota Komite Nominasi dan Remunerasi PT Bank JTrust Indonesia Tbk telah mengikuti berbagai program pendidikan/pelatihan, workshop, konferensi, seminar, antara lain:

## 7. REPORTING

The Committee shall report the implementation of its duties, responsibilities, and procedures to the Board of Commissioners. The Nomination and Remuneration Committee also prepares an annual report on the implementation of Committee activities which is included in the Annual Report.

## 8. PERFORMANCE EVALUATION MECHANISM

The performance assessment of the Nomination & Remuneration Committee is conducted at least once a year. The performance assessment of the Nomination and Remuneration Committee is carried out by all members of the Board of Commissioners, which includes the realization of work plans and the effectiveness in implementing its duties and responsibilities.

### Training and/or Competency Improvement of Nomination and Remuneration Committee Members

To improve the competence and understanding in supporting the conduct of its duties and responsibilities in 2023, the Nomination and Remuneration Committee members of PT Bank J Trust Indonesia Tbk have attended various education/training programs, workshops, conferences, seminars, among others:

Nama Name	Jabatan Position	Nama Pelatihan/Workshop/ Konferensi/ Seminar Name of Training/Workshop/ Conference/ Seminar	Penyelenggara Organizer	Waktu & Lokasi Time & Location
Benny Siswanto	Ketua Komite Nominasi dan Remunerasi Chairman of Nomination and Remuneration Committee	Pemanfaatan Internet of Things (IoT) di Industri Jasa Keuangan Utilization of the Internet of Things (IoT) in the Financial Services Industry	OJK Institute	14 Sept 2023, Jakarta
		Mengawal Keberlanjutan dan Pertumbuhan Perseroan Melalui Pengawasan dan Pengendalian Risiko Overseeing the Company's Sustainability and Growth Through Supervision and Risk Control	IKAI	19 Okt 2023, Jakarta 19 Oct 2023, Jakarta
		Sustainable Finance	Cendekia Edukasi Citra Tritunggal	30 Nov 2023, Jakarta
		Perbankan Indonesia dalam mendukung Indonesia menuju Low Carbon Economy Indonesian banking in supporting Indonesia towards a Low Carbon Economy	BaRa	8 Des 2023, Jakarta 8 Dec 2023, Jakarta
Ong Pey Fang	Sekretaris Komite Nominasi & Remunerasi Secretary of Nomination & Remuneration Committee	Managing Operational Risk in The Digital Banking Era	Lentera Mulia Persada	24 Jan 2023, Jakarta
		Created Shared Value: Maximizing Your Business Impact to Stakeholder	Social Investment Indonesia	8 – 9 Mar 2023, Jakarta
		Sustainable Finance	Cendekia Edukasi Citra Tritunggal	30 Nov 2023, Jakarta
		Perbankan Indonesia dalam mendukung Indonesia menuju Low Carbon Economy Indonesian banking in supporting Indonesia towards a Low Carbon Economy	BaRa	7 Des 2023, Jakarta 7 Dec 2023, Jakarta

Nama Name	Jabatan Position	Nama Pelatihan/Workshop/ Konferensi/ Seminar Name of Training/Workshop/ Conference/ Seminar	Penyelenggara Organizer	Waktu & Lokasi Time & Location
Nobuiku Chiba	Anggota Komite Nominasi dan Remunerasi Member of Nomination and Remuneration Committee	Sustainable Finance	Cendekia Edukasi Citra Tritunggal	30 Nov 2023, Jakarta
		Perbankan Indonesia dalam mendukung Indonesia menuju Low Carbon Economy Indonesian banking in supporting Indonesia towards a Low Carbon Economy	BaRa	8 Des 2023, Jakarta 8 Dec 2023, Jakarta
Iwan Nataliputra	Anggota Komite Nominasi dan Remunerasi Member of Nomination and Remuneration Committee	Sustainable Finance	Cendekia Edukasi Citra Tritunggal	30 Nov 2023, Jakarta
		Perbankan Indonesia dalam mendukung Indonesia menuju Low Carbon Economy Indonesian banking in supporting Indonesia towards a Low Carbon Economy	BaRa	8 Des 2023, Jakarta 8 Dec 2023, Jakarta

### Realiasi Program Kerja Komite Nominasi dan Remunerasi Tahun 2023

Realization of the Nomination and Remuneration Committee Work Program in 2023

No.	Realisasi Program Kerja	Work Program Realization
1	Penilaian dan rekomendasi kandidat calon Direksi dan Dewan Komisaris	Assessment and recommendation for candidates of Directors and Commissioners
2	Evaluasi masa jabatan Anggota Komite	Evaluation of the Committee Members' Office Term
3	Meninjau dan menyesuaikan total gaji, honorarium dan tunjangan Dewan Komisaris, Direksi, serta fasilitas & benefit Pejabat Eksekutif	Review and adjust total salaries, honorarium and allowances for the Board of Commissioners, Directors, as well as facilities & benefits for Executive Officers
4	Rekomendasi dan melaksanakan Board Assessment Direksi dan Dewan Komisaris, sebagai upaya Bank untuk terus meningkatkan praktik Tata Kelola Perusahaan di Bank	Give recommendations and carry out Board Assessment of the Board of Directors and the Board of Commissioners, as part of the Bank's efforts to continuously improve the practices of Corporate Governance
5	Evaluasi dan perubahan susunan anggota Komite Audit, Komite Pemantau Risiko dan Komite Remunerasi dan Nominasi	Evaluation and changes in the composition of members of the Audit Committee, the Risk Oversight Committee, and the Remuneration and Nomination Committee
6	Penilaian dan rekomendasi kandidat calon Pihak Independen	Assessment and recommendation of Independent Party candidates

### Rencana Kerja Komite Nominasi dan Remunerasi Tahun 2024

Pada 2024, Komite Nominasi dan Remunerasi telah menetapkan rencana kerja dengan memberikan prioritas strategis sebagai berikut:

1. Komite mengidentifikasi, meninjau dan mengusulkan kandidat untuk anggota Direksi dan anggota Dewan Komisaris kepada Dewan Komisaris untuk dapat dipertimbangkan dan direkomendasikan kepada Pemegang Saham.
2. Komite secara berkala meninjau, dan memberikan rekomendasi terhadap kebijakan dan penerapan kebijakan sumber daya manusia terkait remunerasi dan nominasi khususnya atas Dewan Komisaris, Direksi dan Pejabat Eksekutif.
3. Komite meninjau dan memberikan rekomendasi penunjukan dan perubahan susunan anggota komite.

### Work Plan of the Remuneration and Nomination Committee in 2024

In 2024, the Remuneration and Nomination Committee has set out work plans with several strategic priorities as follows:

1. Identify, review, and propose candidates for members of the Board of Directors and the Board of Commissioners to be considered and recommended by the Board of Commissioners to Shareholders.
2. Periodically review and give recommendations on human resources policies and their implementation related to remuneration and nomination, especially for the Board of Commissioners, Directors, and Executive Officers.
3. Review and give recommendations on the appointment and changes in the composition of the Committee's members.

Remunerasi yang telah dibayarkan kepada anggota Komite Remunerasi dan Nominasi selama 1 (satu) tahun yaitu:

The remuneration that has been paid to members of the Remuneration and Nomination Committee for 1 (one) year are:

Jenis Remunerasi dan Fasilitas Lain	Jumlah Diterima dalam 1 Tahun*) Amount Received in 1 Year				Type of Remuneration and Other Facilities
	2023		2022		
	Orang Person	Rupiah Rupiah	Orang Person	Rupiah Rupiah	
Remunerasi (gaji, bonus, tunjangan rutin, dan fasilitas lainnya dalam bentuk non-natura)	4	7.939.328.669	4	7.506.181.163	Remuneration (salary, bonus, routine allowance, and other facilities in non-kind form)
Fasilitas lain dalam bentuk natura (perumahan, transportasi, asuransi kesehatan dan sebagainya)					Other facilities in kind (housing, transportation, health insurance and so on)
Dapat dimiliki	3	557.385.518	3	536.009.817	Can be owned
Tidak dapat dimiliki	4	656.701.048	-	-	Cannot be owned
<b>Total</b>	<b>4</b>	<b>9.153.415.235</b>	<b>4</b>	<b>8.042.190.980</b>	<b>Total</b>

\* Remunerasi yang diterima sudah termasuk pajak.

\* Remunerasi yang diterima sudah termasuk pajak.

**Benny Siswanto**

Komisaris Independen, Ketua  
Independent Commissioner, Chairman

**Iwan Nataliputra**

Komisaris Independen, Anggota  
Independent Commissioner, Member

**Nobuiku Chiba**

Komisaris, Anggota  
Commissioner, Member

**Ong Pey Fang**

EVP HC & Corsec, Sekretaris/Anggota  
EVP HC & Corsec, Secretary/Member



## KOMITE-KOMITE DI BAWAH DIREKSI

Untuk mendukung pelaksanaan tugas dan tanggung jawab Direksi, maka Direksi PT Bank JTrust Indonesia Tbk telah membentuk dan menetapkan Komite-Komite di bawah Direksi berdasarkan Surat Keputusan Direksi yang bertugas dan bertanggung jawab secara kolektif untuk membantu Direksi dalam melakukan fungsi tertentu yang membutuhkan keahlian khusus dengan memberikan bimbingan/saran/rekomendasi mengenai kebijakan dan melakukan pengawasan terhadap pengelolaan risiko Bank. Rekomendasi dari setiap komite menjadi acuan Direksi dalam proses pengambilan keputusan. Komposisi keanggotaan komite-komite di bawah Direksi PT Bank JTrust Indonesia Tbk disusun sesuai dengan kompleksitas tugas dan tanggung jawab komite.

Komite-Komite di bawah Direksi antara lain:

### KOMITE MANAJEMEN RISIKO

#### Struktur dan Keanggotaan

Komite Manajemen Risiko adalah Komite dalam Sistem Manajemen Risiko Bank yang bersifat non-struktural, berkedudukan di Kantor Pusat yang merumuskan kebijakan, strategi dan pedoman penerapan manajemen risiko, mengawasi pelaksanaan kebijakan, memantau perkembangan dan kondisi profil risiko serta memberikan saran dan langkah perbaikan dalam forum rapat minimal diselenggarakan 1 (satu) kali sebulan. Pembentukan Komite ini berdasarkan pada Peraturan Otoritas Jasa Keuangan Nomor 18/POJK.03/2016 Tentang Penerapan Manajemen Risiko Bagi Bank Umum.

Berdasarkan Surat Keputusan (SK) Direksi No. 11.02/S.Kep.Dir-RMD/Jtrust/X/2023 tanggal 11 Oktober 2023 tentang Komite Manajemen Risiko, maka susunan anggota Komite Manajemen Risiko (KMR) per 31 Desember 2023 adalah sebagai berikut:

#### Susunan Komite Manajemen Risiko

The Composition of Risk Management Committee

Ketua Chairman	Wakil Direktur Utama   Vice President Director
Wakil Ketua Deputy Chairman	MD Compliance & Corporate Legal
Sekretaris Secretary	EVP Risk Management

## COMMITTEES UNDER THE BOARD OF DIRECTORS

To support the implementation of duties and responsibilities of the Board of Directors, the Board of Directors of PT Bank JTrust Indonesia Tbk has formed and established Committees under the Board of Directors based on a Director's Decree whose duties and responsibilities are to assist the Board of Directors in carrying out certain functions that require special expertise by providing guidance/suggestions/recommendations regarding policies and supervising the Bank's risk management. Recommendations from each committee become a reference for the Board of Directors in the decision making process. The composition of the membership of committees under the Board of Directors of PT Bank JTrust Indonesia Tbk is arranged in accordance with the complexity of the committee's duties and responsibilities.

Committees under the Board of Directors include:

### RISK MANAGEMENT COMMITTEE

#### Structure and Membership

The Risk Management Committee is a non-structural Committee in the Bank's Risk Management System and based in the Head Office, which formulates policies, strategies, and guidelines for risk management implementation, oversees the implementation of policies, monitors the development and condition of the risk profile, and provides suggestions and directions for improvement at a meeting forum, which is held at least 1 (once) a month. The establishment of this Committee is based on the OJK Regulation Number 18/POJK.03/2016 concerning the Implementation of Risk Management for Commercial Banks.

Based on the Board of Directors Decree (SK) No. 11.02/S.Kep.Dir-RMD/Jtrust/X/2023 dated 11 October 2023 regarding the Risk Management Committee, the composition of members of the Risk Management Committee as of 31 December 2023 is as follows:

## Susunan Komite Manajemen Risiko

The Composition of Risk Management Committee

<p><b>Anggota Tetap Dengan Hak Suara</b> Permanent Members with Voting Rights</p>	<ol style="list-style-type: none"> <li>1. Wakil Direktur Utama/Vice President Director</li> <li>2. MD Compliance &amp; Corporate Legal</li> <li>3. MD Finance &amp; Planning</li> <li>4. MD Business</li> <li>5. MD Credit Risk &amp; Management All Delinquencies</li> <li>6. MD Information Technology</li> <li>7. SEVP Business Banking</li> <li>8. SEVP Information Technology &amp; Operation</li> <li>9. EVP Risk Management</li> <li>10. EVP Treasury &amp; FI</li> <li>11. EVP Business Linkage &amp; Commercial</li> <li>12. EVP Human Capital &amp; Corporate Secretary</li> <li>13. EVP Credit Risk Reviewer</li> <li>14. EVP Branch Management</li> </ol>
<p><b>Anggota Tetap Pemberi Kontribusi Tanpa Hak Suara</b> Contributing Permanent Members with No Voting Rights</p>	<ol style="list-style-type: none"> <li>1. Risk Management Division (RMD)</li> <li>2. Compliance Division (CPD)</li> <li>3. Internal Audit Division (IAD)</li> </ol> <p>Diwakili oleh Kepala Divisi/Deputi Kepala Divisi. Apabila berhalangan hadir, dapat menunjuk/diwakilkkan 2 (dua) orang level Kepala Departemen. <i>Represented by the Head of Division/Deputy Head of Division. If they are unable to attend, they can appoint/ be replaced by 2 (two) people, whose position tantamount to Head of Department.</i></p>
<p><b>Anggota Tidak Tetap</b> Non-Permanent Members</p>	<ol style="list-style-type: none"> <li>1. Financial Control Division</li> <li>2. Planning &amp; Performance Division</li> <li>3. Head Office &amp; Branch Operation Division</li> <li>4. Credit Administration Division</li> <li>5. General Service Division</li> <li>6. Branch Management Division</li> <li>7. Treasury Capital Markets &amp; FI Division</li> <li>8. Business Linkage &amp; Consumer Division</li> <li>9. Commercial &amp; SME Banking Division</li> <li>10. Corporate Banking Division</li> <li>11. Japan &amp; Korea Desk Division</li> <li>12. Business Strategy &amp; Development</li> <li>13. Corporate Funding &amp; Business Product</li> <li>14. Human Capital Division</li> <li>15. Corporate Secretary Division</li> <li>16. Corporate Legal &amp; Litigation Division</li> <li>17. Credit Risk Reviewer Division</li> <li>18. Management All Delinquencies</li> <li>19. Information Technology Division</li> <li>20. President Office Division</li> <li>21. Marketing &amp; Promotion Division</li> </ol> <p>Diwakili oleh Kepala Divisi/Deputy Kepala Divisi. Apabila berhalangan hadir, dapat menunjuk/diwakilkkan 1 (satu) orang level Kepala Departemen. <i>Represented by the Head of Division/Deputy Head of Division. If they are unable to attend, they can appoint/ be replaced by 1 (one) person, whose position tantamount to Head of Department.</i></p>

## Wewenang dan Tanggung Jawab

Wewenang dan tanggung jawab Komite Manajemen Risiko adalah melakukan evaluasi dan memberikan rekomendasi kepada Presiden Direktur terkait Manajemen Risiko, yang paling sedikit meliputi:

1. Penyusunan kebijakan Manajemen Risiko serta perubahannya, termasuk strategi Manajemen Risiko, tingkat risiko yang diambil (*Risk Appetite*) dan toleransi risiko (*Risk Tolerance*), kerangka Manajemen Risiko serta rencana kontijensi untuk mengantisipasi terjadinya kondisi tidak normal,

## Authority and Responsibility

The authority and responsibility of the Risk Management Committee is to evaluate and provide recommendations to the President Director regarding Risk Management, which at least include:

1. Formulation of Risk Management policies and their amendments, including Risk Management strategy, Risk Appetite, Risk Tolerance, Risk Management framework, as well as contingency plans to anticipate the occurrence of irregular conditions,

2. Penyempurnaan proses Manajemen Risiko yang meliputi identifikasi, pengukuran, pemantauan dan pengendalian secara berkala maupun bersifat insidental sebagai akibat dari suatu perubahan kondisi eksternal serta internal Bank yang mempengaruhi kecukupan permodalan, profil risiko bank dan tidak efektifnya penerapan Manajemen Risiko berdasarkan hasil evaluasi,
3. Penetapan (*Justification*) dan/atau keputusan bisnis yang menyimpang dari prosedur normal (*Irregularities*), seperti pelampauan ekspansi usaha yang signifikan dibandingkan dengan Rencana Bisnis Bank yang telah ditetapkan sebelumnya atau pengambilan posisi atau eksposur risiko yang melampaui limit yang telah ditetapkan.
4. Tugas Sekretaris Komite Manajemen Risiko yaitu: menyusun jadwal dan agenda pertemuan, mempersiapkan materi, data dan mendistribusikan materi rapat Komite Manajemen Risiko 1 hari kerja sebelum dilaksanakannya pertemuan serta menyusun risalah rapat (notulen) hasil pertemuan Komite Manajemen Risiko dan mendistribusikan risalah rapat kepada anggota Tetap Komite (walaupun tidak hadir dalam forum Komite Manajemen Risiko).
5. Dalam menjalankan tugas dan tanggung jawab Komite Manajemen Risiko wajib untuk:
  - a. Bekerja dengan penuh komitmen dan berdedikasi serta bersedia setiap waktu dalam hal diperlukan.
  - b. Menjaga kerahasiaan data dan/atau informasi Bank yang diketahui sehubungan dengan keanggotaannya dalam tim.

#### Rapat dan Mekanisme Pengambilan Keputusan

1. Rapat Komite Manajemen Risiko diadakan minimal 1 (satu) kali pertemuan per bulan dalam forum secara daring atau luring.
2. Rapat Komite dipimpin oleh Ketua, dalam hal Ketua berhalangan hadir, maka rapat dipimpin oleh Wakil Ketua. Dalam hal Wakil Ketua berhalangan hadir, maka rapat dipimpin oleh anggota Tetap dengan Hak Suara dengan urutan sebagai berikut:
  - a. MD Finance & Planning
  - b. MD Business
  - c. MD Credit Risk & Management All Delinquencies
  - d. MD Information Technology
3. Rapat Komite Manajemen Risiko dinyatakan kuorum apabila sekurang-kurangnya telah dihadiri antara lain:
  - a. Sebanyak 51% dari anggota Tetap dengan Hak Suara dan minimum dihadiri 2 (dua) Direksi; dan
  - b. Sebanyak 2 (tiga) dari anggota Tetap pemberi kontribusi Tanpa Hak Suara.

2. Improvements on the Risk Management process, which include identification, measurement, monitoring, and control, which are conducted periodically or occasionally following changes in the Bank's external and internal conditions that affect the Bank's capital adequacy and risk profile, as well as the ineffectiveness of Risk Management based on evaluation results.
3. The justification and/or deviant business decisions (irregularities), such as a significant achievement of business expansions compared to the Bank's initial Business Plan or taking a position or risk exposure that exceeds a predetermined limit.
4. Duties of the Secretary of Risk Management Committee are to prepare meeting schedules, agendas, materials and data, then distribute Risk Management Committee meeting materials at least 1 working day prior to the meeting and prepare the meeting minutes and distribute them to the Permanent members of the Committee (even if they are not present at the Risk Management Committee forum).
5. In carrying out duties and responsibilities, the Risk Management Committee is obliged to:
  - a. Work with full commitment and dedication, and be available at any time when needed.
  - b. Maintain the confidentiality of the Bank's data and/or any known information about the Bank following their membership in the team.

#### Meetings and Mechanisms of Decision Making

1. Risk Management Committee meetings are held at least 1 (one) per month in online or offline forums.
2. The Committee meeting is led by the Chairman, and in the event that the Chairman is unable to attend, the meeting is chaired by the Deputy Chair. If the Deputy Chair is unable to attend, the meeting is chaired by one of the Permanent Members with Voting Rights in the following order:
  - a. MD Finance & Planning
  - b. MD Business
  - c. MD Credit Risk & Management All Delinquencies
  - d. MD Information Technology
3. The Risk Management Committee meeting is declared as a quorum if attended by:
  - a. at least 51% of the Permanent members with Voting Rights and minimum 2 (two) Directors; and
  - b. at least 2 (two) contributing Permanent Members with No Voting Rights.

4. Keputusan Komite dianggap sah apabila rapat dinyatakan kuorum.
  5. Apabila terdapat perbedaan pendapat (*dissenting opinion*) dalam rapat, maka putusan diambil dengan menggunakan *voting* suara terbanyak dan dicantumkan dalam notulen rapat.
  6. Hasil rapat wajib dituangkan dalam risalah rapat dan didokumentasikan secara memadai.
4. Committee decisions are deemed to be valid if the meeting is declared a quorum.
  5. If there is a dissenting opinion at the meeting, the decision is made by using majority votes and included in the minutes of the meeting.
  6. The results of the meeting shall be set out in the minutes of the meeting and adequately documented.

#### Pelaksanaan Kegiatan dan Frekuensi Rapat

Selama tahun 2023, Komite Manajemen Risiko telah menyelenggarakan 16 kali rapat yang membahas agenda sebagai berikut:

#### Implementation of Activities and Meeting Frequency

Throughout 2023, the Risk Management Committee has held 16 meetings, which discussed the following agendas:

No	Tanggal Date	Agenda Rapat Meeting Agenda	Quorum	
			Minimum	Realisasi Realization
1	12 Januari 2023 12 January 2023	Laporan Tingkat Kesehatan Bank (Risk Based Bank Rating) Semester II tahun 2022 Report on the Bank's Soundness Level (Risk-based Bank Rating) for the Second Half of 2022	51.0%	100%
2	25 Januari 2023 25 January 2023	Laporan Manajemen Risiko per Desember 2022 Risk Management Report as of December 2022	51.0%	100%
3	28 Februari 2023 28 February 2023	Laporan Manajemen Risiko per Januari 2023 Risk Management Report as of January 2023	51.0%	100%
4	29 Maret 2023 29 March 2023	Laporan Manajemen Risiko per Februari 2023 Risk Management Report as of February 2023	51.0%	100%
5	17 April 2023	Profil Risiko Triwulan I tahun 2023 Risk Profile in the First Quarter of 2023	51.0%	100%
6	17 April 2023	Laporan Manajemen Risiko per Maret 2023 Risk Management Report as of March 2023	51.0%	100%
7	30 Mei 2023 30 May 2023	Laporan Manajemen Risiko per April 2023 Risk Management Report as of April 2023	51.0%	100%
8	27 Juni 2023 27 June 2023	Laporan Manajemen Risiko per Mei 2023 Risk Management Report as of May 2023	51.0%	100%
9	20 Juli 2023 20 July 2023	Laporan Tingkat Kesehatan Bank (Risk Based Bank Rating) Semester I tahun 2023 Report on the Bank's Soundness Level (Risk-based Bank Rating) for the First Half of 2023	51.0%	83%
10	20 Juli 2023 20 July 2023	Laporan Manajemen Risiko per Juni 2023 Risk Management Report as of June 2023	51.0%	83%
11	31 Agustus 2023 31 August 2023	Laporan Manajemen Risiko per Juli 2023 Risk Management Report as of July 2023	51.0%	75%
12	29 September 2023	Laporan Manajemen Risiko per Agustus 2023 Risk Management Report as of August 2023	51.0%	100%
13	25 Oktober 2023 25 October 2023	Profil Risiko Triwulan III tahun 2023 Risk Profile for the Third Quarter of 2023	51.0%	100%
14	25 Oktober 2023 25 October 2023	Laporan Manajemen Risiko per September 2023 Risk Management Report as of September 2023	51.0%	100%
15	21 November 2023	Laporan Manajemen Risiko per Oktober 2023 Risk Management Report as of October 2023	51.0%	100%
16	27 Desember 2023 27 December 2023	Laporan Manajemen Risiko per November 2023 Risk Management Report as of November 2023	51.0%	92%

## Penilaian Kinerja Komite Manajemen Risiko

1. Prosedur penilaian kinerja  
Penilaian kinerja Komite Manajemen Risiko dilakukan setiap tahun (minimum satu kali setahun). Evaluasi efektivitas kinerja dilakukan oleh masing-masing anggota komite melalui metode *self-assessment*.
2. Kriteria penilaian kinerja  
Kriteria dan dasar pertimbangan penilaian kinerja Komite Manajemen Risiko berdasarkan masing-masing *Term of Reference* (TOR) sebagai berikut:
  - a) Jumlah rapat yang diadakan
  - b) Kehadiran anggota komite dalam rapat
  - c) Tindakan atas masalah yang timbul

## REALISASI RENCANA KERJA TAHUN 2023

Komite Manajemen Risiko secara rutin dan aktif telah melaksanakan tugas dan tanggung jawabnya serta pembahasan rapat komite untuk memastikan bahwa pengelolaan risiko di Bank dinilai berjalan dengan baik dan efektif, sehingga Bank dapat mengantisipasi setiap perubahan sebagai akibat dari perkembangan usaha maupun adanya perubahan kondisi eksternal. Partisipasi kehadiran anggota komite dalam rapat, termasuk keputusan yang diambil saat pembahasan rapat juga dapat digunakan menjadi acuan. Selama tahun 2023, Komite Manajemen Risiko telah melakukan antara lain:

- Menyetujui Laporan Profil Risiko Bank yang dilakukan secara berkala.
- Menyetujui Laporan Tingkat Kesehatan Bank yang dilakukan secara berkala.

## RENCANA KERJA TAHUN 2024

Rencana Kerja Komite Manajemen Risiko untuk tahun 2024 antara lain sebagai berikut:

1. Melaksanakan rapat Komite Manajemen Risiko minimal 1 (satu) kali pertemuan per bulan.

Kajian berkala terhadap strategi Manajemen Risiko, tingkat risiko yang diambil (*Risk Appetite*) dan toleransi risiko (*Risk Tolerance*) serta kerangka Manajemen Risiko.

2. Melaksanakan pembahasan dan evaluasi terhadap Laporan Manajemen Risiko per bulan, Laporan Profil Risiko per Triwulan dan Laporan Tingkat Kesehatan Bank per Semester.

## Performance Assessment of Risk Management Committee

1. Performance appraisal procedures  
The Risk Management Committee performance assessment is carried out annually (at least once a year). Evaluation of performance effectiveness is carried out by each committee member through a self-assessment method.
2. Performance assessment criteria  
The criteria and basis for assessing the performance of the Risk Management Committee based on each Term of Reference (TOR) are as follows:
  - a) Number of meetings held
  - b) Attendance of committee members at the meeting
  - c) Action on problems that arise

## REALIZATION OF THE 2023 WORK PLAN

The Risk Management Committee regularly and actively carries out its duties and responsibilities, as well as committee meetings' discussion to ensure that the Bank's risk management is implemented accordingly and effectively, so the Bank can anticipate any changes resulting from business developments and changes in external conditions. Attendance participation of members of the Committee in meetings, including decisions made during the meeting discussions, can also be used as a reference. Throughout 2023, the Risk Management Committee has, among others, carried out the following:

- Approved the Bank's Risk Profile Report, which was carried out periodically.
- Approved the Bank Soundness Level Report, which was conducted periodically.

## THE 2024 WORK PLAN

The Risk Management Committee has the following work plans for 2024:

1. Hold Risk Management Committee meetings, at least 1 (once) per month.

Periodic review of the Risk Management strategy, risk appetite, and risk tolerance, as well as the Risk Management framework.

2. Carry out discussion and evaluation of the monthly Risk Management Report, Quarterly Risk Profile Report, and the Bank's Soundness Reports per 6 (six) months.

## THE ASSET & LIABILITY COMMITTEE (ALCO)

Sesuai dengan Ketentuan Bank Indonesia, di mana Bank membentuk *Asset & Liability Committee* (ALCO) yang besaran organisasinya disesuaikan dengan kompleksitas Bank. *Asset & Liability Committee* (ALCO) adalah suatu komite yang bertanggung jawab menetapkan kebijakan tingkat suku bunga dan strategi pengelolaan aktiva dan pasiva Bank berdasarkan prinsip kehati-hatian dan sesuai dengan ketentuan yang berlaku, untuk melaksanakan fungsi pengendalian terhadap risiko suku bunga, risiko nilai tukar dan risiko likuiditas.

### Struktur dan Keanggotaan

*Asset & Liability Committee* (ALCO) bertanggung jawab kepada Direksi.

Sesuai Surat Keputusan Direksi tanggal 3 Oktober 2023, Struktur dan Keanggotaan *Asset & Liability Committee* (ALCO) sebagai berikut:

#### Susunan Asset & Liability Committee (ALCO)

Structure of Asset & Liability Committee (ALCO)

Ketua Chairman	Direktur Utama President Director
Wakil Ketua Deputy Chairman	EVP Treasury, Capital Markets & Financial Institution
Sekretaris Secretary	Treasury, Capital Market & Financial Institution Division Head
A. Anggota Tetap Dengan Hak Suara Permanent Members with Voting Rights	<ol style="list-style-type: none"> <li>1. Direktur Utama/President Director</li> <li>2. MD/SEVP/EVP Business</li> <li>3. EVP Treasury, Capital Markets &amp; Financial Institution</li> <li>4. MD Finance &amp; Planning</li> </ol>
<b>Anggota Pemberi Kontribusi Tanpa Hak Suara</b> Contributing Members with No Voting Rights	
B. Anggota Tetap Pemberi Kontribusi Tanpa Hak Suara Contributing Permanent Members with No Voting Rights	<ol style="list-style-type: none"> <li>1. Wakil Direktur Utama/ Vice President Director</li> <li>2. MD Compliance &amp; Corp Legal</li> <li>3. SEVP Business Banking</li> <li>4. EVP Branch Management</li> <li>5. Head of President Office Division</li> <li>6. Head of Business Strategy &amp; Development Division</li> <li>7. Head of Compliance Division</li> <li>8. Head of Planning Performance Division</li> </ol>
B. Anggota Tidak Tetap Pemberi Kontribusi Tanpa Hak Suara yang hadir sesuai dengan keterkaitan dengan agenda/topik. Contributing Non-Permanent Members with No Voting Rights, whose presence related to meeting agendas/ topics.	<ol style="list-style-type: none"> <li>1. Kepala Kantor Wilayah yang terkait dengan materi yang menjadi materi pembahasan Rapat ALCO (jika ada). Head of Regional Office related to the material being discussed at ALCO meeting (if any).</li> <li>2. Head of Head Office &amp; Branch Operation Division.</li> </ol>

### Tugas dan Tanggung Jawab

#### Tugas Pokok Komite ALCO

Dalam menjalankan fungsinya, Komite ALCO memiliki beberapa tugas pokok yang harus dijalankan agar berjalan dengan semestinya antara lain:

## THE ASSET & LIABILITY COMMITTEE (ALCO)

In accordance with Bank Indonesia Regulations, the Bank can create an *Asset & Liability Committee* (ALCO) and the size of the committee is adjusted to the Bank's complexity. The *Asset & Liability Committee* (ALCO) is a committee responsible for establishing interest rate policies and strategies for managing the Bank's assets and liabilities, based on prudential principles and in accordance with applicable regulations, in order to carry out its function to manage interest rate risks, exchange rate risks, and liquidity risks.

### Structure and Membership

The *Asset & Liability Committee* (ALCO) is responsible to the Board of Directors.

According to the Board of Directors Decree dated 3 October 2023, the Structure and Membership of the *Asset & Liability Committee* (ALCO) are as follows:

### Duties and responsibilities

#### Main Duties of the ALCO Committee

In carrying out its functions, the ALCO Committee must carry out several main duties properly, which include:

1. Melakukan pengembangan, kajian dan simulasi strategi *Asset* dan *Liabilities Management* (ALMA).
  2. Melakukan kaji ulang *pricing* aktiva dan pasiva dalam rangka mengoptimalkan pendapatan dari aktiva dan mengurangi beban (biaya) dari pasiva, termasuk mekanisme penetapan Suku Bunga Dasar Kredit (SBDK).
  3. Melakukan kaji ulang antara realisasi dan rencana bisnis bank yang berpengaruh signifikan terhadap strategi ALMA, terutama yang berhubungan dengan:
    - Risiko likuiditas;
      - a) Mengalokasikan likuiditas di saat langka maupun berlebih, yang didasarkan pada tingkat risiko dan keuntungan terbaik bagi Bank.
      - b) Mendukung usulan limit likuiditas tahunan atau usulan pembaharuannya.
      - c) Mendukung dan menyetujui atas pengukuran dan hasil mekanisme *fund transfer* (FTP), termasuk di antaranya menyetujui *benchmark yield curve* untuk FTP.
      - d) Mengalokasikan biaya pemenuhan kewajiban likuiditas Bank termasuk kepada regulator.
      - e) Menyetujui kebijakan dan action plan terkait *short-term liquidity*, *structural liquidity* dan *capital*.
    - Risiko pasar
      - i. Risiko Suku Bunga (proses *Fund Transfer Pricing*), dan
      - ii. Risiko Valuta Asing (strategi *hedging*)
    - Aspek Permodalan
  4. Menyampaikan informasi setiap perkembangan ketentuan dan peraturan yang mempengaruhi strategi dan kebijakan ALMA kepada Direksi.
1. Conduct a development, review, and simulation of *Asset* and *Liabilities Management* (ALMA) strategies.
  2. Review the pricing of assets and liabilities in order to optimize income from assets and lower expenses (costs) from liabilities, including the mechanism for determining the basic lending rate.
  3. Conduct a review between the realization and the Bank's business plans that have a significant impact on ALMA strategies, especially those related to:
    - Liquidity risk;
      - a) Set aside liquidity when it is scarce or excessive, based on risk profile and the best return for the Bank.
      - b) Support the proposed annual liquidity limit or its proposed renewal.
      - c) Support and approve the measurement and fund transfer (FTP) mechanism result, such as approving the benchmark yield curve for FTP.
      - d) Allocate costs for fulfilling the Bank's liquidity obligations, including to regulators.
      - e) Approve policies and action plans related to short-term liquidity, structural liquidity and capital.
    - Market risk
      - i. Interest Rate Risk (Fund Transfer Pricing process), and
      - ii. Foreign Exchange Risk (hedging strategy)
    - Capital Aspect
  4. Deliver information to the Board of Directors on any updates in provisions and regulations that affect ALMA's strategies and policies.

### Tata Tertib Rapat ALCO

Rapat ALCO dipimpin oleh Ketua dan apabila Ketua berhalangan hadir, maka Rapat dipimpin oleh Wakil Ketua dan apabila Wakil Ketua berhalangan, maka Rapat dipimpin oleh anggota *Non-Permanent Voting Members* dengan urutan prioritas sebagai berikut:

- a. MD *Business*.
- b. MD *Finance & Planning*.

### Prosedur Percepatan

- a. Dalam hal terdapat keadaan mendesak/ urgensi sehingga perlunya keputusan yang tidak dapat dimasukkan dalam frekuensi pertemuan bulanan standar, Prosedur Percepatan dapat dilakukan.
- b. Prosedur Percepatan dilakukan dengan ditetapkannya jadwal rapat ALCO oleh Ketua atau Wakil Ketua. Mekanisme dan ketentuan lain tidak berbeda dengan rapat ALCO biasa.

### ALCO Meeting Rules

ALCO meetings are led by the Chair and if the Chair is unable to attend, the Meeting is led by the Deputy Chair, and if the Deputy Chair is unable to attend, the Meeting is chaired by *Non-Permanent Voting Members* in the following order:

- a. MD *Business*.
- b. MD *Finance & Planning*.

### Acceleration Procedure

- a. If there is something urgent/ an urgent situation that requires quick decisions that cannot be included in the regular monthly meeting frequency, the Committee can carry out Acceleration Procedure.
- b. The Acceleration Procedure is carried out with the Chair or Deputy Chair setting up an ALCO meeting schedule. Other mechanisms and provisions are the same with regular ALCO meetings.

### Working Group

- a. Jika dianggap diperlukan, komite dapat membentuk Kelompok Kerja ALCO. Ini merupakan kelompok kerja yang beranggotakan perwakilan masing-masing Divisi dari anggota ALCO, minimal diwakili oleh Kepala Departemen dari Anggota Tetap Pemberi Kontribusi Tanpa Hak Suara dan Anggota Tidak Tetap Pemberi Kontribusi Tanpa Hak Suara. Kelompok Kerja bertanggung jawab untuk mendukung ALCO dalam merumuskan usulan dari unit kerja hingga menjadi rekomendasi yang akan diputus di dalam Rapat ALCO. Peserta Kelompok Kerja dapat disesuaikan dengan materi yang akan diusulkan atau dibahas dalam rapat ALCO.
- b. Dalam mendukung persiapan rapat ALCO, Kelompok Kerja akan melakukan pembahasan atas usulan yang terkait dengan Agenda Rapat ALCO.
- c. Pertemuan Kelompok Kerja diselenggarakan selambat-lambatnya 2 (dua) hari kerja sebelum penyelenggaraan rapat ALCO dan membahas materi yang akan diputuskan pada rapat ALCO.
- d. Rapat Kelompok Kerja dipimpin oleh Sekretaris ALCO sesuai topik yang dibahas. Dalam hal Sekretaris ALCO berhalangan, maka sekretaris pengganti ditetapkan oleh Sekretaris ALCO yang bertindak sebagai pimpinan rapat Kelompok Kerja yaitu dipimpin oleh pejabat struktural yang ditunjuk oleh Sekretaris ALCO.
- e. Risalah rapat Kelompok Kerja dibuat oleh Sekretaris ALCO dan disampaikan pada peserta rapat dengan tembusan kepada Anggota Tetap dengan Hak Suara.
- f. Kelompok Kerja bertanggung jawab dalam pembahasan bahan rapat serta rekomendasi yang akan disampaikan dalam rapat ALCO.
- g. Jika usulan materi yang dibahas telah menghasilkan rekomendasi yang tetap dalam rapat Kelompok Kerja, maka proses pengesahan dan/atau persetujuannya dari Anggota Tetap dengan Hak Suara dapat dilaksanakan secara sirkuler.

### Pengambilan Keputusan

- a. Quorum (minimum kehadiran) rapat ALCO adalah 3/4 dari Anggota Tetap Dengan Hak Suara.
- b. Sekurang-kurangnya keputusan rapat ALCO diputuskan oleh 3/4 dari Anggota Tetap Dengan Hak Suara.
- c. Keputusan rapat ALCO dianggap sah bila rapat dinyatakan quorum.

### Working Group

- a. If deemed necessary, the committee can form an ALCO Working Group. It is a working group whose members are representatives of each Division from ALCO members and at least represented by the Department Head of Contributing Permanent Members with No Voting Rights and Contributing Non-Permanent Members with No Voting Rights. The Working Group is responsible for supporting ALCO in formulating proposals from work units into recommendations that will be decided at the ALCO Meeting. Working Group participants depend on the materials that will be proposed or discussed at the ALCO meeting.
- b. In supporting the preparation for the ALCO meeting, the Working Group will discuss proposals related to the ALCO Meeting Agenda.
- c. The Working Group meeting is held no later than 2 (two) working days prior to the ALCO meeting and discusses the materials that will be decided at the ALCO meeting.
- d. Working Group meetings are chaired by the ALCO Secretary, according to the topic of discussion. If the ALCO Secretary is unable to attend, a substitute secretary is appointed by the ALCO Secretary, who acts as the leader of the Working Group meeting. The ALCO Secretary will appoint a structural officer.
- e. Minutes of the Working Group meeting were drafted by the ALCO Secretary and delivered to meeting participants with a copy to Permanent Members with Voting Rights.
- f. The Working Group is responsible for discussing meeting materials and providing recommendations to be presented at the ALCO meeting.
- g. If the discussion of a proposed material has resulted in a permanent recommendation at the Working Group meeting, then the validation and/or approval process from Permanent Members with Voting Rights can be carried out in a circular manner.

### Decision-making

- a. The quorum (minimum attendance) for ALCO meetings is  $\frac{3}{4}$  of Permanent Members with Voting Rights.
- b. ALCO meeting decisions are approved by at least  $\frac{3}{4}$  of Permanent Members with Voting Rights.
- c. ALCO meeting decisions are considered valid if the meeting is declared as quorum.



### Tim Support ALCO

Tim Support ALCO adalah *staff* dari *Treasury, Capital Markets and Fixed Income Division (TCMFID)* selaku koordinator. Lainnya termasuk *Planning & Performance Division (PPD), Financial Control Division (FCD), Corporate Funding & Business Product Division (CFBPD), Branch Management Division (BMD), Business Linkage & Consumer Division (BLCD), Commercial & SME Banking Division (CSBD), President Office Division (POD), dan Risk Management Division (RMD).*

Tugas dari Tim Support ALCO tersebut adalah:

- Menyiapkan data-data yang diperlukan untuk bahan presentasi rapat ALCO.
- Membuat undangan rapat ALCO.
- Sebagai Notulis dalam rapat ALCO.
- Menindaklanjuti hasil rapat ALCO.

### Pelaksanaan Kegiatan dan Frekuensi Rapat

Selama tahun 2023, *Asset & Liability Committee (ALCO)* telah melaksanakan 12 kali rapat dan melakukan berbagai program kerja yang membahas agenda rapat sehingga menetapkan Memo untuk diedarkan. Rapat yang dilakukan adalah sebagai berikut:

No	Tanggal Date	Agenda Rapat Meeting Agenda	Kehadiran Anggota Komite Attendance of Committee Members
1	30 Januari 2023 30 January 2023	<ul style="list-style-type: none"> <li>Perubahan Suku Bunga Kredit IDR &amp; Valas (Kecuali KPR)</li> <li>Produk baru Tabungan Valas</li> <li>Pembahasan Suku Bunga Dasar Kredit (SDBK), <i>Risk Acceptance Criteria (RAC)</i></li> <li>Changes to Lending Rate in rupiah and foreign currency (except housing loans)</li> <li>New product Foreign-currency savings</li> <li>Discussions of basic lending rate (SBDK) and Risk Acceptance Criteria (RAC)</li> </ul>	Memenuhi syarat minimum kehadiran (Quorum) Meet the minimum attendance (Quorum) <ol style="list-style-type: none"> <li>Direktur Utama/President Director</li> <li>MD Finance &amp; Planning</li> <li>MD Business</li> <li>SEVP Business Banking</li> <li>EVP Risk Management</li> <li>MD Compliance &amp; Corp Legal</li> <li>MD Credit Risk &amp; Management All Delinquencies</li> <li>EVP Treasury &amp; Capital Market Division</li> <li>SVP Planning &amp; Performance</li> <li>Staff Financial Control</li> <li>Staff Treasury &amp; Capital Market</li> </ol>
2	22 Februari 2023 22 February 2023	<ul style="list-style-type: none"> <li>Pembahasan SBDK</li> <li>Pembahasan RAC</li> <li>Discussion of basic lending rate</li> <li>Discussion of RAC</li> </ul>	Memenuhi syarat minimum kehadiran (Quorum) Meet the minimum attendance (Quorum) <ol style="list-style-type: none"> <li>Direktur Utama/President Director</li> <li>MD Finance &amp; Planning</li> <li>MD Compliance &amp; Corp Legal</li> <li>MD Credit Risk &amp; All Management Delinquencies</li> <li>MD Business</li> <li>SEVP Business Banking</li> <li>EVP Treasury &amp; Capital Market</li> <li>EVP Risk Management</li> <li>EVP Business Linkage &amp; Commercial</li> <li>Head of Treasury &amp; Capital Market Division</li> <li>Staff Treasury &amp; Capital Market Division</li> <li>SVP Planning &amp; Performance</li> <li>Staff Financial Controller</li> <li>Head of Business Strategy &amp; Dev. Division</li> </ol>

### ALCO Support Team

The ALCO Support Team is staff from Treasury, Capital Markets, and Fixed Income Division (TCMFID) as coordinator. The rest are Planning & Performance Division (PPD), Financial Control Division (FCD), Corporate Funding & Business Product Division (CFBPD), Branch Management Division (BMD), Business Linkage & Consumer Division (BLCD), Commercial & SME Banking Division (CSBD), President Office Division (POD), and Risk Management Division (RMD).

Duties of the ALCO Support Team are:

- Prepare the necessary data for ALCO meeting presentation materials.
- Create ALCO meeting invitation.
- Become a note taker at ALCO meetings.
- Follow up ALCO meeting results.

### The Implementation of Activities and Meeting Frequency

In 2023, the Asset & Liability Committee (ALCO) held 12 meetings and carried out various work programs that discussed meeting agendas in order to determine the Memo for circulation. Following are ALCO meetings throughout the year:

No	Tanggal Date	Agenda Rapat Meeting Agenda	Kehadiran Anggota Komite Attendance of Committee Members
3	27 Maret 2023 27 March 2023	<ul style="list-style-type: none"> <li>Tidak ada usulan perubahan dari hasil rapat ALCO sebelumnya pada Februari 2023</li> <li>Pembahasan SBDK</li> <li>Pembahasan RAC</li> <li>No proposed changes to the previous ALCO meeting results in February 2023</li> <li>Discussion of basic lending rate</li> <li>Discussion of RAC</li> </ul>	<p>Memenuhi syarat minimum kehadiran (Quorum) Meet the minimum attendance (Quorum)</p> <ol style="list-style-type: none"> <li>Direktur Utama/President Director</li> <li>MD Finance &amp; Planning</li> <li>MD Compliance &amp; Corp Legal</li> <li>MD Credit Risk &amp; All Management Delinquencies</li> <li>MD Business</li> <li>SEVP Business Banking</li> <li>EVP Treasury &amp; Capital Market</li> <li>EVP Risk Management</li> <li>EVP Business Linkage &amp; Commercial</li> <li>Head SVP Treasury &amp; Capital Market Division</li> <li>staff Treasury &amp; Capital Market Division</li> <li>SVP Planning &amp; Performance</li> <li>Staff Financial Controller</li> <li>Head Business Strategy &amp; Dev. Division</li> <li>Staff Business Strategy &amp; Dev. Division</li> </ol>
4	27 April 2023	<ul style="list-style-type: none"> <li>Tidak ada usulan perubahan dari hasil rapat ALCO sebelumnya pada Maret 2023</li> <li>Pembahasan SBDK</li> <li>Pembahasan RAC</li> <li>No proposed changes to the previous ALCO meeting results in March 2023</li> <li>Discussion of basic lending rate</li> <li>Discussion of RAC</li> </ul>	<p>Memenuhi syarat minimum kehadiran (Quorum) Meet the minimum attendance (Quorum)</p> <ol style="list-style-type: none"> <li>Direktur Utama/President Director</li> <li>MD Finance &amp; Planning</li> <li>MD Compliance &amp; Corp Legal</li> <li>MD Credit Risk &amp; All Management Delinquencies</li> <li>MD Business</li> <li>SEVP Business Banking</li> <li>EVP Treasury &amp; Capital Market</li> <li>EVP Risk Management</li> <li>EVP Business Linkage &amp; Commercial</li> <li>EVP Branch Banking Management</li> <li>Head of SVP Treasury &amp; Capital Market Division</li> <li>Head of SVP Risk Management Division</li> <li>Staff Branch Management Division.</li> </ol>
5	31 Mei 2023 31 May 2023	<ul style="list-style-type: none"> <li>Tidak ada usulan perubahan dari hasil rapat ALCO sebelumnya pada April 2023</li> <li>Fund Transfer Pricing Rupiah</li> <li>Pembahasan Suku Bunga Kredit</li> <li>Pembahasan Suku Bunga Simpanan</li> <li>Pembahasan RAC</li> <li>No proposed changes to previous ALCO meeting results in April 2023.</li> <li>Fund Transfer Pricing IDR</li> <li>Discussion of Lending Rate</li> <li>Discussion of Deposit Rate</li> <li>Discussion of RAC</li> </ul>	<p>Memenuhi syarat minimum kehadiran (Quorum) Meet the minimum attendance (Quorum)</p> <ol style="list-style-type: none"> <li>Direktur Utama/President Director</li> <li>MD Finance &amp; Planning</li> <li>MD Compliance &amp; Corp Legal</li> <li>MD Credit Risk &amp; All Management Delinquencies</li> <li>MD Business</li> <li>SEVP Business Banking</li> <li>EVP Treasury &amp; Capital Market</li> <li>EVP Business Linkage &amp; Commercial</li> <li>Head of SVP Treasury &amp; Capital Market Division</li> <li>Staff Treasury &amp; Capital Market Division</li> </ol>
6	27 Juni 2023 27 June 2023	<ul style="list-style-type: none"> <li>Fund Transfer Pricing Rupiah</li> <li>Pembahasan Suku Bunga Kredit</li> <li>Pembahasan Suku Bunga Simpanan</li> <li>Pembahasan RAC</li> <li>Fund Transfer Pricing IDR</li> <li>Discussion of Lending Rate</li> <li>Discussion of Deposit Rate</li> <li>Discussion of RAC</li> </ul>	<p>Memenuhi syarat minimum kehadiran (Quorum) Meet the minimum attendance (Quorum)</p> <ol style="list-style-type: none"> <li>Direktur Utama/President Director</li> <li>MD Finance &amp; Planning</li> <li>MD Compliance &amp; Corp Legal</li> <li>MD Business</li> <li>SEVP Business Banking</li> <li>EVP Treasury &amp; Capital Market</li> <li>EVP Branch Management Division</li> <li>EVP Business Linkage &amp; Commercial</li> <li>Head of SVP Treasury &amp; Capital Market Division</li> <li>Staff Treasury &amp; Capital Market Division</li> </ol>

No	Tanggal Date	Agenda Rapat Meeting Agenda	Kehadiran Anggota Komite Attendance of Committee Members
7	20 Juli 2023 20 July 2023	<ul style="list-style-type: none"> <li>• <i>Fund Transfer Pricing</i> Rupiah</li> <li>• Pembahasan Suku Bunga Kredit</li> <li>• Pembahasan Suku Bunga Simpanan</li> <li>• Pembahasan RAC</li> <li>• <i>Fund Transfer Pricing IDR</i></li> <li>• <i>Discussion of Lending Rate</i></li> <li>• <i>Discussion of Deposit Rate</i></li> <li>• <i>Discussion of RAC</i></li> </ul>	<p>Memenuhi syarat minimum kehadiran (Quorum) <b>Meet the minimum attendance (Quorum)</b></p> <ol style="list-style-type: none"> <li>1. Direktur Utama/President Director</li> <li>2. MD Finance &amp; Planning</li> <li>3. MD Compliance &amp; Corp Legal</li> <li>4. MD Business</li> <li>5. SEVP Business Banking</li> <li>6. EVP Business Linkage &amp; Commercial</li> <li>7. Head of SVP Treasury &amp; Capital Market Division</li> <li>8. Staff Treasury &amp; Capital Market Division</li> </ol>
8	25 Agustus 2023 25 August 2023	<ul style="list-style-type: none"> <li>• <i>Fund Transfer Pricing</i> Rupiah</li> <li>• Pembahasan Suku Bunga Kredit</li> <li>• Pembahasan Suku Bunga Simpanan</li> <li>• Pembahasan RAC</li> <li>• <i>Fund Transfer Pricing IDR</i></li> <li>• <i>Discussion of Lending Rate</i></li> <li>• <i>Discussion of Deposit Rate</i></li> <li>• <i>Discussion of RAC</i></li> </ul>	<p>Memenuhi syarat minimum kehadiran (Quorum) <b>Meet the minimum attendance (Quorum)</b></p> <ol style="list-style-type: none"> <li>1. Direktur Utama/President Director</li> <li>2. MD Finance &amp; Planning</li> <li>3. MD Compliance &amp; Corp Legal</li> <li>4. MD Credit Risk &amp; All Management Delinquencies</li> <li>5. SEVP Business Banking</li> <li>6. EVP Treasury &amp; Capital Market</li> <li>7. EVP Business Linkage &amp; Commercial</li> <li>8. EVP Branch Banking Management</li> <li>9. SVP President Office Division Head</li> <li>10. Head of SVP Treasury &amp; Capital Market Division</li> <li>11. Staff Treasury &amp; Capital Market Division</li> </ol>
9	22 September 2023	<ul style="list-style-type: none"> <li>• Menetapkan suku bunga Giro dan Tabungan USD dan Rupiah</li> <li>• Menetapkan suku bunga tabungan TORA</li> <li>• Menurunkan suku bunga Tabungan JTrust One</li> <li>• Untuk hal lainnya Tidak ada usulan perubahan dari hasil rapat ALCO sebelumnya pada Agustus 2023</li> <li>• <i>Determine interest rates for Current Accounts and Savings Account in USD and Rupiah</i></li> <li>• <i>Determine interest rate for TORA savings</i></li> <li>• <i>Lower interest rate for JTrust One savings</i></li> <li>• <i>For other matters, there were no proposed changes to the results of previous ALCO meeting in August 2023.</i></li> </ul>	<p>Memenuhi syarat minimum kehadiran (Quorum) <b>Meet the minimum attendance (Quorum)</b></p> <ol style="list-style-type: none"> <li>1. Direktur Utama/President Director</li> <li>2. VP Director</li> <li>3. MD Finance &amp; Planning</li> <li>4. MD Compliance &amp; Corp Legal</li> <li>5. EVP Treasury &amp; Capital Market</li> <li>6. Head of SVP Treasury &amp; Capital Market Division</li> <li>7. Head of SVP Risk Management Division</li> <li>8. Head of SVP President Office Division</li> <li>9. Staff Treasury Capital Market 7 Financial Institution Division</li> <li>10. Staff Branch Management Division</li> </ol>
10	24 Oktober 2023 24 October 2023	<ul style="list-style-type: none"> <li>• <i>Fund Transfer Pricing</i> Rupiah</li> <li>• <i>Fund Transfer Pricing</i> USD</li> <li>• Suku Bunga Deposito</li> <li>• Tidak ada usulan perubahan dari hasil rapat ALCO sebelumnya pada September 2023</li> <li>• <i>Fund Transfer Pricing in Rupiah</i></li> <li>• <i>Fund Transfer Pricing in USD</i></li> <li>• <i>Deposit interest rates</i></li> <li>• <i>No proposed changes to the results of previous ALCO meeting in September 2023.</i></li> </ul>	<p>Memenuhi syarat minimum kehadiran (Quorum) <b>Meet the minimum attendance (Quorum)</b></p> <ol style="list-style-type: none"> <li>1. Direktur Utama/President Director</li> <li>2. MD Business</li> <li>3. MD Finance &amp; Planning</li> <li>4. MD Compliance &amp; Corp Legal</li> <li>5. EVP Treasury &amp; Capital Market</li> <li>6. EVP Business Linkage &amp; Commercial</li> <li>6. Head of SVP Treasury &amp; Capital Market Division</li> <li>7. Head of SVP President Office Division</li> <li>9. Head of SVP Planning &amp; Performance Division</li> <li>10. Head of SVP President Office Division</li> <li>11. Head of SVP Business Strategy &amp; Development Division</li> <li>12. Staff Treasury Capital Market 7 Financial Institution Division</li> <li>13. Staff Risk Management Division</li> <li>14. Staff Financial Control</li> </ol>

No	Tanggal Date	Agenda Rapat Meeting Agenda	Kehadiran Anggota Komite Attendance of Committee Members
11	27 November 2023	<ul style="list-style-type: none"> <li>Tidak ada usulan perubahan dari hasil rapat ALCO sebelumnya pada Oktober 2023</li> <li>Pembahasan SBDK</li> <li>Pembahasan RAC</li> <li>No proposed changes to the results of previous ALCO meeting in October 2023</li> <li>Discussion of basic lending rates</li> <li>Discussion of RAC</li> </ul>	Memenuhi syarat minimum kehadiran (Quorum) <b>Meet the minimum attendance (Quorum)</b> <ol style="list-style-type: none"> <li>Direktur Utama/President Director</li> <li>VP Director</li> <li>MD Business</li> <li>MD Finance &amp; Planning</li> <li>MD Compliance &amp; Corp Legal</li> <li>EVP Treasury Capital &amp; Financial Market Division</li> <li>Head of SVP Treasury &amp; Capital Market Division</li> <li>Head of SVP Risk Management Division</li> <li>Head of SVP Planning &amp; Performance Division</li> <li>Head of SVP Business Strategy &amp; Development Division</li> <li>Staff Treasury Capital Market 7 Financial Institution Division</li> </ol>
12	27 Desember 2023 27 December 2023	<ul style="list-style-type: none"> <li>Tidak ada usulan perubahan dari hasil rapat ALCO sebelumnya pada Oktober 2023</li> <li>Pembahasan SBDK</li> <li>Pembahasan RAC</li> <li>No proposed changes to the results of previous ALCO meeting in October 2023</li> <li>Discussion of basic lending rates</li> <li>Discussion of RAC</li> </ul>	Memenuhi syarat minimum kehadiran (Quorum) <b>Meet the minimum attendance (Quorum)</b> <ol style="list-style-type: none"> <li>Direktur Utama/President Director</li> <li>VP Director</li> <li>MD Business</li> <li>MD Finance &amp; Planning</li> <li>MD Compliance &amp; Corp Legal</li> <li>SEVP Business Banking</li> <li>EVP Treasury Capital &amp; Financial Market Division</li> <li>EVP Branch Management Division</li> <li>Head of SVP Treasury &amp; Capital Market Division</li> <li>Head of SVP Risk Management Division</li> <li>Staff Risk Management Division</li> <li>Staff Treasury Capital Market 7 Financial Institution Division</li> </ol>

Frekuensi kehadiran dan tingkat kehadiran rapat anggota Komite ALCO pada tahun 2023 adalah:

The attendance frequency and attendance rate of ALCO Committee members at meetings in 2023 were:

Struktur Keanggotaan Membership Structure	Jabatan Position	Frekuensi Kehadiran Attendance Frequency	Tingkat Kehadiran Attendance Rate
Anggota Tetap Dengan Hak Suara Permanent Members with Voting Rights	Presiden Direktur   President Director	12	100%
Anggota Tetap Dengan Hak Suara Permanent Members with Voting Rights	MD Business	10	83%
Anggota Tetap Dengan Hak Suara Permanent Members with Voting Rights	MD Finance & Planning	12	100%
Anggota Tetap Dengan Hak Suara Permanent Members with Voting Rights	EVP Treasury Capital Market & Financial Institution Division	11	92%
Anggota Tetap Tanpa Hak Suara Permanent Members with No Voting Rights	Vice President Director	4	100%
Anggota Tetap Tanpa Hak Suara Permanent Members with No Voting Rights	MD Compliance & Corporate Legal	12	100%
Anggota Tetap Tanpa Hak Suara Permanent Members with No Voting Rights	SEVP Business Banking	9	75%
Anggota Tetap Tanpa Hak Suara Permanent Members with No Voting Rights	EVP Branch Management	4	44%
Anggota Tetap Tanpa Hak Suara Permanent Members with No Voting Rights	Head of Risk Management Division	4	44%
Anggota Tetap Tanpa Hak Suara Permanent Members with No Voting Rights	Head of Planning & Performance Division	5	42%
Permanent Members Non- Voting Rights Permanent Members with No Voting Rights	Head of President Office Division	3	25%
Anggota Tetap Tanpa Hak Suara Permanent Members with No Voting Rights	Head of Business Strategy & Development Division	5	45%

## Penilaian Kinerja Komite ALCO

1. Prosedur penilaian kinerja  
Penilaian kinerja Komite ALCO dilakukan setiap tahun (minimum satu kali setahun). Evaluasi efektivitas kinerja dilakukan oleh masing-masing anggota komite melalui metode *self-assessment*.
2. Kriteria penilaian kinerja  
Komite ALCO melakukan rapat rutin bulanan untuk memantau risiko likuiditas dan *Interest Rate Risk in Banking Book* (IRRBB), selain peninjauan terbaru terhadap kondisi pasar secara global maupun domestik, juga dibahas mengenai strategi untuk mengoptimalkan komposisi *Balance Sheet* dan mengoptimalkan *Net Interest Margin* (NIM) Bank.

Kehadiran dalam rapat selalu memenuhi syarat minimum kehadiran sehingga dianggap Quorum dan bisa dianggap memenuhi syarat dalam pengambilan keputusan ALCO.

Terkait kompetensi anggota ALCO seperti telah diungkapkan, sekurang-kurangnya Keputusan Komite maupun Sub Komite diputuskan oleh 75% dari Anggota Tetap Dengan Hak Suara dan ditambah minimal oleh 1 (satu) orang dari Anggota Tidak Tetap Dengan Hak Suara.

## REALIASI PROGRAM KERJA TAHUN 2023

Selama tahun 2023, Komite ALCO secara rutin dan aktif telah melaksanakan tugas dan tanggung jawabnya serta pembahasan rapat komite untuk memastikan bahwa pengelolaan Asset dan Liability di Bank dinilai berjalan dengan baik dan efektif, sehingga Bank dapat mengantisipasi setiap perubahan sebagai akibat dari perkembangan usaha maupun adanya perubahan kondisi eksternal. Partisipasi kehadiran anggota komite dalam rapat, termasuk keputusan yang diambil saat pembahasan rapat juga dapat digunakan menjadi acuan.

Selama tahun 2023, Komite ALCO telah melakukan beberapa hal antara lain:

- Menyampaikan keadaan dan perkembangan terakhir dari market dan implikasinya bagi Bank dalam menentukan arah bisnis terkait suku bunga.
- Memberikan rekomendasi dan/atau persetujuan kebijakan, strategi dan pedoman penerapan kebijakan suku bunga Bank.
- Memantau keadaan asset dan liability Bank dan menyampaikannya secara berkala.

## Performance Assessment of ALCO Committee

1. Performance appraisal procedures  
The ALCO Committee performance assessment is carried out annually (at least once a year). Evaluation of performance effectiveness is carried out by each committee member through a self-assessment method.
2. Performance assessment criteria  
The ALCO Committee holds regular monthly meetings to monitor liquidity risk and Interest Rate Risk in Banking Book (IRRBB), apart from reviewing the latest market conditions globally and domestically, it also discusses strategies for optimizing the composition of the Balance Sheet and optimizing the Bank's Net Interest Margin (NIM).

Meeting attendance always meets the minimum attendance requirements so that it is considered Quorum and can be regarded as meeting the requirements for ALCO decision making.

Regarding the competency of ALCO members, as has been stated, at least Committee and Sub-Committee decisions are decided by 75% of the Permanent Members with Voting Rights and at least 1 (one) Non-Permanent Member with Voting Rights.

## REALIZATION OF WORK PROGRAMS IN 2023

Throughout 2023, the ALCO Committee has routinely and actively carried out its duties and responsibilities as well as held discussions at committee meetings to ensure that the Bank's Asset and Liability management is implemented properly and effectively, so that the Bank can anticipate any changes caused by business developments and changes in external conditions. The participation and presence of committee members in meetings, including decisions made during these meetings, can also be used as a reference.

In 2023, the ALCO Committee has carried out several things, including:

- Distributing the latest market conditions and developments and their implications for the Bank in determining the direction of business related to interest rates.
- Provided recommendations and/or approval of policies, strategies and guidelines for implementing the Bank's interest rate policy.
- Monitored the condition of the Bank's assets and liabilities and submit them periodically.



## RENCANA KERJA TAHUN 2024

1. Menetapkan dan mengevaluasi kebijakan dan strategi pengelolaan aset dan liabilitas Bank untuk memastikan risiko likuiditas, suku bunga, dan nilai tukar terkendali.
2. Menetapkan dan mengevaluasi kebijakan dan strategi harga untuk produk-produk dana, pinjaman, dan rekening antar kantor.
3. Menetapkan dan mengevaluasi kebijakan dan strategi dalam penataan portofolio investasi.
4. Menetapkan dan mengevaluasi kebijakan dan strategi penataan struktur neraca melalui antisipasi perubahan suku bunga untuk mencapai *net interest margin* yang optimal.

## KOMITE PENGARAH TEKNOLOGI INFORMASI

Komite Pengarah Teknologi Informasi berfungsi membantu Direksi dalam merumuskan Arsitektur Teknologi Informasi dan menetapkan rencana strategis dan kebijakan dalam setiap tahapan penggunaan teknologi informasi sejak proses perencanaan, pengadaan, pengembangan, operasional, pemeliharaan hingga penghentian dan penghapusan sumber daya teknologi informasi, untuk meningkatkan efektivitas dan efisiensi pengolahan data kegiatan usaha PT Bank JTrust Indonesia Tbk sehingga dapat memberikan hasil yang benar, akurat, tepat waktu, dan dapat menjamin kerahasiaan informasi.

### Struktur dan Keanggotaan

Struktur Keanggotaan Komite Pengarah Teknologi Informasi PT Bank JTrust Indonesia Tbk berdasarkan Surat Keputusan Direksi tanggal 15 Juni 2023 sebagai berikut:

#### Susunan Keanggotaan Komite Pengarah Teknologi Informasi

Membership Structure of Information Technology Steering Committee

<b>Ketua Chair</b>	<i>Director of Information Technology</i>
<b>Wakil Ketua Deputy Chair</b>	<i>SEVP IT &amp; Operation</i>
<b>Sekretaris/Anggota Secretary/Member</b>	<i>Head of Information Technology Division</i>
<b>Anggota Voting Members</b>	<ul style="list-style-type: none"> <li>• <i>VP Director</i></li> <li>• <i>Managing Director Finance &amp; Planning</i></li> <li>• <i>Managing Director Business</i></li> <li>• <i>Head of Head Office &amp; Branch Operation Division</i></li> <li>• <i>Head of Planning &amp; Performance Division</i></li> <li>• <i>Head Of General Service Division</i></li> </ul>
<b>Anggota Non Voting Members</b>	<ul style="list-style-type: none"> <li>• <i>Managing Director Compliance &amp; Corporate Legal</i></li> <li>• <i>EVP Risk Management</i></li> <li>• <i>Head of Internal Audit Division</i></li> <li>• <i>Head of Risk Management Division</i></li> <li>• <i>Head of Compliance Division</i></li> <li>• <i>Head Of Financial Control Division</i></li> </ul>

## WORK PLAN IN 2024

1. Establish and evaluate policies and strategies for managing the Bank's assets and liabilities to ensure that liquidity, interest rate, and exchange rate risks are under control.
2. Establish and evaluate pricing policies and strategies for products, such as funds, loans, and inter-office accounts.
3. Establish and evaluate policies and strategies for managing investment portfolios.
4. Establish and evaluate policies and strategies for managing the balance sheet structure by anticipating changes in interest rates, in order to achieve an optimal net interest margin.

## INFORMATION TECHNOLOGY STEERING COMMITTEE

The Information Technology Steering Committee is created to assist the Board of Directors in formulating Information Technology Architecture and establishing strategic plans and policies in every phase of the use of information technology from the process of planning, procurement, development, operation, and maintenance to termination and deletion of information technology resources, to increase the effectiveness and efficiency of data processing in PT Bank JTrust Indonesia Tbk business activity, so it can provide correct, accurate, and timely results, as well as guarantee the confidentiality of information.

### Structure and Membership

The Membership Structure of the Information Technology Steering Committee of PT Bank JTrust Indonesia Tbk based on the Decree of the Board of Directors dated 15 June 2023 is as follows:

### Wewenang dan Tanggung Jawab

1. Menentukan dan memberikan rekomendasi mengenai Arsitektur Teknologi Informasi kepada Direksi yang antara lain menggambarkan:
  - a. Visi dan misi Bank
  - b. Rencana korporasi Bank
  - c. Proses dan kapabilitas bisnis Bank
  - d. Tata kelola Teknologi Informasi
  - e. Prinsip pengelolaan data, aplikasi, dan teknologi Bank
  - f. Ukuran dan kompleksitas bisnis Bank
  - g. Kemampuan permodalan Bank
  - h. Standar yang berlaku secara nasional maupun internasional
  - i. Ketentuan peraturan perundang-undangan
2. Memberikan rekomendasi mengenai Rencana Strategis Teknologi Informasi kepada Direksi yang antara lain menggambarkan visi dan misi Teknologi Informasi, strategi yang mendukung visi dan misi Teknologi Informasi, dan prinsip utama yang menjadi acuan dalam penyelenggaraan Teknologi Informasi untuk memenuhi kebutuhan bisnis serta mendukung rencana korporasi 5 tahun.
3. Memberikan rekomendasi kepada Direksi atas kesesuaian antara Rencana Pengembangan Teknologi Informasi dan Rencana Strategis Teknologi Informasi yang telah disetujui dan sejalan dengan rencana strategis PT Bank JTrust Bank Indonesia Tbk, serta menetapkan skala prioritas berdasarkan tingkat kritikal (berdampak signifikan) terhadap kegiatan operasional bank.
4. Memberikan rekomendasi kepada Direksi agar pelaksanaan aktivitas atau proyek sesuai dengan rencana Teknologi Informasi yang telah disepakati, dan mengevaluasi atas efektivitas biaya Teknologi Informasi terhadap pencapaian manfaat yang direncanakan.
5. Memberikan rekomendasi kepada Direksi mengenai hal-hal yang berhubungan dengan efektivitas langkah-langkah meminimalkan risiko atas investasi Bank pada sektor teknologi informasi agar investasi tersebut memberikan kontribusi maksimal terhadap tercapainya tujuan bisnis bank.
6. Memberikan rekomendasi kepada Direksi berdasarkan aktivitas pengawasan dan pemantauan atas kinerja Teknologi Informasi dan upaya peningkatannya.
7. Memberikan rekomendasi kepada Direksi sebagai salah satu bentuk upaya penyelesaian berbagai masalah terkait Teknologi Informasi, yang tidak dapat diselesaikan oleh satuan kerja pengguna atau penyelenggara secara efektif, efisien dan tepat waktu.

### Authority and Responsibility

1. Determine and provide recommendations regarding the Information Technology Architecture to the Board of Directors, which describes:
  - a. The Bank's Vision and mission
  - b. The Bank's corporate plan
  - c. The Bank's business processes and capabilities
  - d. Information Technology governance
  - e. The Bank's principles of managing data, applications, and technology
  - f. The size and complexity of the Bank's business
  - g. The Bank's capital capability
  - h. National and international standards
  - i. The provisions of laws and regulations
2. Provide recommendations to the Board of Directors regarding strategic plans in Information Technology, which among other things describe Information Technology's vision and mission, strategies to support the vision and mission, and the main principles as benchmark in the implementation of Information Technology, in order to meet business needs and support the five-year corporate plan.
3. Provide recommendations to the Board of Directors on the conformity between the Development Plan and Strategic Plans in Information Technology, which have been approved and are in line with the strategic plans of PT Bank JTrust Indonesia Tbk, as well as set up priorities based on the critical level (significant impact) on the Bank's operational activities.
4. Provide recommendations to the Board of Directors so the implementation of activities or projects is in accordance with the agreed plans in Information Technology, and evaluate the cost effectiveness of Information Technology in achieving the targeted advantages.
5. Provide recommendations to the Board of Directors on matters related to the effectiveness of measures to minimize risks on the Bank's investment in the information technology sector so that these investments give maximum contribution in achieving the Bank's business objectives.
6. Provide recommendations to the Board of Directors based on supervision and monitoring on Information Technology performance and efforts made to improve the performance.
7. Provide recommendations to the Board of Directors as a form of effort to resolve various problems related to Information Technology, which cannot be resolved by work units (users) or administrators in an effective, efficient, and timely manner.

8. Memberikan rekomendasi kepada Direksi terkait kesiapan Pusat Pemulihan Data, di mana tersedianya fasilitas pengganti pada saat Pusat Data mengalami gangguan atau tidak dapat berfungsi dan merekomendasikan diperlukannya pengujian secara berkala sebagai jaminan dalam mendukung rencana keberlangsungan kegiatan usaha. Dalam hal ini termasuk kesiapan Pusat Data dan Pusat Pemulihan Data jika terjadi relokasi antara keduanya.
  9. Memberikan rekomendasi kepada Direksi dalam pemilihan vendor terkait penyelenggaraan aktivitas Teknologi Informasi yang diserahkan kepada pihak ketiga, atas dasar uji kelayakan dengan melakukan evaluasi dan penilaian yang terkait dengan profil, produk, keahlian dan pengalaman penyedia jasa antara lain meliputi:
    - a. Eksistensi dan sejarah perusahaan (profil perusahaan).
    - b. Kualifikasi, latar belakang dan reputasi pemilik perusahaan.
    - c. Perusahaan lain yang telah menggunakan jasa yang sama dari penyedia jasa sebagai referensi.
    - d. Kondisi keuangan termasuk peninjauan terhadap laporan keuangan yang telah diaudit.
    - e. Kemampuan dan efektivitas pemberian jasa termasuk jaminan dan dukungan purna jual.
    - f. Teknologi dan arsitektur sistem.
    - g. Area pengendalian internal, sejarah pengamanan dan cakupan audit.
    - h. Kepatuhan terhadap hukum dan ketentuan yang berlaku.
    - i. Terpercaya dan berhasil dalam berhubungan dengan klien dan sub kontraktor.
    - j. Jaminan asuransi.
    - k. Kemampuan untuk menyediakan pusat pemulihan data dan rencana keberlangsungan bisnis atau kegiatan usaha.
    - l. Menerapkan Manajemen Risiko.
    - m. Menyediakan laporan hasil pemeriksaan pihak independen.
  10. Memberikan rekomendasi atas kecukupan dan alokasi sumber daya yang dimiliki Bank. Dalam hal sumber daya yang dimiliki tidak memadai dan Bank akan menggunakan jasa pihak lain dalam penyelenggaraan Teknologi Informasi guna mendukung kegiatan operasional bank.
  11. Memberikan rekomendasi kepada Direksi dalam pengendalian manajemen yang meliputi perencanaan, penetapan kebijakan, standar dan prosedur, serta unit kerja (departemen/divisi) yang berkaitan dengan penggunaan Teknologi Informasi dalam PT Bank JTrust Indonesia Tbk.
8. Provide recommendations to the Board of Directors regarding the readiness of the Data Recovery Center, in this case, the availability of replacement facilities when the Data Center experiences troubles or unable to function, and recommend the need for periodic testing as a safeguard in supporting business continuity plans. This includes the readiness of Data Center and Data Recovery Center in case of relocation between the two.
  9. Provide recommendations to the Board of Directors in the selection of vendors (third party) for the implementation of Information Technology activities, by having due diligence through evaluations and assessments of the profiles, products, expertise, and experiences of service providers, which include:
    - a. The Bank's existence and history (the company profile).
    - b. Qualifications, backgrounds, and reputation of the company's owner.
    - c. Other companies that have used the same services from the service provider, as a reference.
    - d. Financial conditions, including review of audited financial statements.
    - e. Service delivery capability and effectiveness, including warranty and after-sales support.
    - f. Technology and system architecture.
    - g. Areas of internal control, history of safeguards, and scope of audits.
    - h. Compliance with applicable laws and regulations.
    - i. Trusted and successful in dealing with clients and subcontractors.
    - j. Insurance guarantee.
    - k. Ability to provide data recovery center, business continuity plans, and business activities.
    - l. Risk management implementation.
    - m. Make reports of the evaluation results carried out by an independent party.
  10. Provide recommendations on the adequacy and allocation of resources owned by the Bank. If the resources are inadequate, then the Bank will use other parties' services in the implementation of Information Technology to support the Bank's operational activities.
  11. Provide recommendations to the Board of Directors regarding management control, which includes planning, policy establishment, standards and procedures, as well as work units (departments/divisions) that are related to the use of Information Technology in PT Bank JTrust Indonesia Tbk.



12. Melakukan peninjauan dan evaluasi secara berkala setiap 6 (enam) bulan atas implementasi semua proyek Teknologi Informasi yang dilakukan untuk memastikan keselarasan dengan rencana semula.

### Rapat dan Mekanisme Pengambilan Keputusan

1. Terdapat 9 (sembilan) anggota dengan hak suara dan 6 (enam) anggota tanpa hak suara. Anggota dengan hak suara memiliki 1 (satu) hak suara.
2. Rapat Komite Pengarah Teknologi Informasi diadakan minimum 4 (empat) kali pertemuan per tahun atas undangan Ketua atau yang diwakilkan yang sekaligus bertindak sebagai pemimpin rapat.
3. Rapat tersebut harus dihadiri minimal 2/3 dari anggota. Setiap notulen rapat harus didokumentasikan dan diarsip oleh Sekretaris Komite Pengarah Teknologi Informasi.
4. Pelaksanaan pengambilan keputusan dalam rapat dilakukan berdasarkan "musyawarah untuk mufakat". Jika tidak ada kesepakatan antar anggota, maka akan dilakukan pengambilan suara terbanyak.
5. Semua pendapat, pertanyaan dan pernyataan dalam rapat harus dicatat dalam risalah rapat. Termasuk dokumen yang dipresentasikan dalam rapat tersebut.
6. Setiap risalah rapat harus dibuat dalam bentuk softcopy dan dikirimkan ke seluruh anggota Komite Pengarah Teknologi Informasi dan peserta rapat yang lain yang telah mengikuti rapat tersebut paling lambat 2 (dua) hari kerja setelah rapat diadakan untuk ditinjau oleh para peserta rapat. Setelah semua peserta rapat setuju dengan isi risalah rapat, maka risalah tersebut harus dicetak dan ditandatangani oleh Ketua, Sekretaris dan seluruh anggota Komite serta seluruh peserta rapat.
7. Risalah Rapat berisi keputusan yang dibuat oleh Komite Pengarah Teknologi Informasi dan akan disosialisasikan atau diedarkan kepada Unit Kerja yang terkait. Hasil Komite Pengarah Teknologi Informasi tersebut akan diajukan ke Rapat Direksi sebagai bentuk pengajuan saran atau rekomendasi untuk mendapatkan persetujuan dari Direksi.
8. Anggota Komite Pengarah Teknologi Informasi di luar Direksi adalah para Kepala Divisi. Apabila yang bersangkutan berhalangan hadir maka divisi yang bersangkutan bisa menugaskan orang yang bertanggung jawab untuk hal ini dengan jumlah hak suara 1 (satu).
9. Jika dianggap perlu Ketua dan atau pemimpin rapat diperbolehkan untuk mengundang pihak lain dari internal bank maupun eksternal untuk memberikan bantuan pada topik/subyek terkait yang akan dibawakan dalam Komite Pengarah Teknologi Informasi tanpa memiliki hak suara.

12. Conduct reviews and evaluations periodically every 6 (six) months on the implementation of all Information Technology projects that are carried out to ensure alignment with the original plan.

### Meetings and Decision-Making Mechanisms

1. There are 9 (nine) voting members and 6 (six) non-voting members. A voting member has 1 (one) voting right.
2. Information Technology Steering Committee meetings are held at least 4 (four) times a year on the invitation of the Chair or a representative, who also acts as a meeting leader.
3. The meeting must be attended by at least 2/3 of the members. The meeting minutes must be documented and archived by the Secretary of the Information Technology Steering Committee.
4. The decision-making in meetings is carried out based on "deliberation for consensus". If there is no agreement among members, decisions will be made based on a majority vote.
5. All opinions, questions, and statements at the meeting must be recorded in the minutes of meeting. Including documents presented at the meeting.
6. All meeting minutes must be saved in softcopy and distributed to all members of the Information Technology Steering Committee and other meeting participants, who have attended the meeting, no later than 2 (two) working days after the meeting was held, to be reviewed by meeting participants. After all meeting participants agree with the minutes of meeting, it must be printed and signed by the Chair, Secretary, and all members of the Committee, as well as all meeting participants.
7. The Minutes of Meeting contain decisions made by the Information Technology Steering Committee and will be disseminated or circulated to relevant Work Units. The results of the Information Technology Steering Committee meetings will be submitted to the Board of Directors Meeting in a form of suggestions or recommendations to obtain approval from the Board of Directors.
8. Other than the Board of Directors, members of the Information Technology Steering Committee are Heads of Division. If the person concerned is unable to attend, the respective division can assign a person, who is responsible for this matter, with 1 (one) voting rights.
9. If deemed necessary, the chair and/or chair of the meeting is allowed to invite other parties, from both internal and external, to assist on related topics/ subjects that will be brought up in the meeting of the Information Technology Steering Committee, without having voting rights.

10. Komite Pengarah Teknologi Informasi menyampaikan Laporan Kerja kepada Direksi secara berkala minimal 2 (dua) kali per tahun, di antaranya:
  - a. Ringkasan hasil rapat Komite Pengarah Teknologi Informasi.
  - b. Pemetaan detail antara rencana strategis kegiatan usaha Bank dengan Rencana Strategis Teknologi Informasi.
  - c. Peninjauan dan evaluasi atas implementasi proyek Teknologi Informasi.
  - d. Progress pengembangan Teknologi Informasi apabila terdapat pelaksanaan project dengan kondisi lagging.
  - e. Kesesuaian hasil pengujian Data Center dan DRC.
  - f. Laporan Insiden dan semua hal yang terkait aktivitas Teknologi Informasi.
  - g. Dokumen Kriteria Penilaian Tender.
11. Selain dalam rapat, Komite Pengarah Teknologi Informasi juga dapat memberikan rekomendasi kepada Direksi dalam bentuk Memo Sirkuler (ditandatangani oleh seluruh anggota Komite Pengarah Teknologi Informasi) atau Memo Persetujuan Direksi (ditandatangani oleh Direktur Utama dan Direktur Teknologi Informasi).

10. The Information Technology Steering Committee submits Work Reports to the Board of Directors periodically, at least 2 (two) times a year, such as:
  - a. Summary of the results of the Information Technology Steering Committee meetings.
  - b. Detailed mapping between the Bank's strategic plans for business activities and the Information Technology Strategic Plans.
  - c. Review and evaluation of the implementation of Information Technology projects.
  - d. Information Technology development progress if there is a lagging in the implementation of a project.
  - e. Conformity of Data Center and DRC test results.
  - f. Reports on incidents and all matters related to Information Technology activities.
  - g. Tender Assessment Criteria Document.
11. Other than meetings, the Information Technology Steering Committee can also provide recommendations to the Board of Directors in the form of Circular Memo (signed by all members of the Information Technology Steering Committee) or the Board of Directors' Approval Memo (signed by the President Director and the Director of Information Technology).

### Pelaksanaan Kegiatan dan Frekuensi Rapat

Selama tahun 2023, Komite Pengarah Teknologi Informasi telah melaksanakan 7 kali rapat yang membahas agenda sebagai berikut:

### Implementation of Activities and Meeting Frequency

In 2023, the Information Technology Steering Committee has held 7 meetings discussing the following agenda:

No	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants
1	10 Januari 2023 10 January 2023	<ol style="list-style-type: none"> <li>1. Project Application Reporting for Regulatory</li> <li>2. IT Architecture</li> </ol>	<ol style="list-style-type: none"> <li>1. IT Director</li> <li>2. Managing Director Business</li> <li>3. EVP Risk Management</li> <li>3. Head of ITD</li> <li>4. Head of IAD</li> <li>5. Head of HOBD</li> <li>6. Head of RMD</li> <li>7. Head of CPD</li> </ol>
2	3 Februari 2023 3 February 2023	Human Resources Information System (HRIS) Application	<ol style="list-style-type: none"> <li>1. IT Director</li> <li>2. Managing Director Operation &amp; Credit Administration</li> <li>3. Managing Director Finance &amp; Planning</li> <li>4. Managing Director Business</li> <li>5. Managing Director Compliance &amp; Corporate Legal</li> <li>6. EVP Risk Management</li> <li>7. Head of ITD</li> <li>8. Head of HOBD</li> <li>9. Head of PPD</li> <li>10. Head of IAD</li> <li>11. Head of RMD</li> </ol>
3	23 Februari 2023 23 February 2023	<ol style="list-style-type: none"> <li>1. Email Exchange &amp; Active Directory</li> <li>2. Hard token Replacement</li> </ol>	<ol style="list-style-type: none"> <li>1. IT Director</li> <li>2. SEVP IT &amp; Operation</li> <li>3. Managing Director Operation &amp; Credit Administration</li> <li>4. Managing Director Business</li> <li>5. Managing Director Compliance &amp; Corporate Legal</li> <li>6. EVP Risk Management</li> <li>7. Head of ITD</li> <li>8. Head of RMD</li> </ol>

No	Tanggal Date	Agenda Rapat Meeting Agenda	Peserta Rapat Meeting Participants
4	3 Maret 2023 3 March 2023	Email Exchange & Active Directory	<ol style="list-style-type: none"> <li>IT Director</li> <li>SEVP IT &amp; Operation</li> <li>Managing Director Operation &amp; Credit Administration</li> <li>Managing Director Finance &amp; Planning</li> <li>Planning &amp; Performance Division</li> <li>Managing Director Compliance &amp; Corporate Legal</li> <li>Head of ITD</li> <li>Head of IAD</li> <li>Head of RMD</li> </ol>
5	4 Mei 2023 4 May 2023	Laku Pandai & Fraud Detection System	<ol style="list-style-type: none"> <li>IT Director</li> <li>SEVP IT &amp; Operation</li> <li>Managing Director Operation &amp; Credit Administration</li> <li>Managing Director Finance &amp; Planning</li> <li>Managing Director Business</li> <li>Managing Director Compliance &amp; Corporate Legal</li> <li>Head of ITD</li> <li>Head of GSD</li> <li>Head of IAD</li> <li>Head of RMD</li> </ol>
6	12 Mei 2023 12 May 2023	Laku Pandai & Fraud Detection System	<ol style="list-style-type: none"> <li>IT Director</li> <li>SEVP IT &amp; Operation</li> <li>Managing Director Operation &amp; Credit Administration</li> <li>Managing Director Finance &amp; Planning</li> <li>Managing Director Business</li> <li>Head of HOBD</li> <li>Head of ITD</li> <li>Head of GSD</li> <li>Head of IAD</li> <li>Head of CPD</li> <li>Head of RMD</li> <li>Head of FCD</li> </ol>
7	29 Mei 2023 29 May 2023	IT Steering Committee PMO and SOP Vendor Project CBS	<ol style="list-style-type: none"> <li>IT Director</li> <li>Managing Director Operation &amp; Credit Administration</li> <li>Managing Director Finance &amp; Planning</li> <li>Managing Director Business</li> <li>Managing Director Compliance &amp; Corporate Legal</li> <li>Head of ITD</li> <li>Head of HOBD</li> <li>Head of GSD</li> <li>Head of IAD</li> <li>Head of RMD</li> </ol>

Frekuensi kehadiran dan tingkat kehadiran rapat anggota Komite Pengarah Teknologi Informasi pada tahun 2023 adalah:

### Penilaian Kinerja Komite Pengarah TI

Seluruh meeting yang dilakukan di tahun 2023 telah memenuhi quorum. Komite Pengarah Teknologi Informasi telah memberikan kontribusi dalam pelaksanaan seluruh kegiatan terkait Teknologi Informasi, di antaranya melakukan *review* terhadap strategi Teknologi Informasi, *review* anggaran Teknologi Informasi, melaksanakan evaluasi proyek Teknologi Informasi yang dikembangkan sesuai dengan kebutuhan dari *business user* dengan mengacu ke IT *Road Map* dan/atau Rencana Bisnis Bank serta memastikan investasi proyek Teknologi Informasi yang akan dijalankan memberikan hasil optimal.

The attendance frequency and the attendance rate of members of the Information Technology Steering Committee meetings in 2023:

### IT Steering Committee Performance Assessment

All meetings held in 2023 have met a quorum. The Information Technology Steering Committee has contributed to the implementation of all activities related to Information Technology, including reviewing Information Technology strategies, reviewing Information Technology budgets, carrying out evaluations of Information Technology projects in accordance with the needs of business users by referring to the IT Road Map and/or Bank Business Plan and ensuring that investments in Information Technology projects that will be implemented provide optimal results.



## REALISASI PROGRAM KERJA TAHUN 2023

Selama tahun 2023, Komite Pengarah Teknologi Informasi telah memberikan kontribusi dalam pelaksanaan seluruh kegiatan terkait Teknologi Informasi, di antaranya:

1. Melakukan *review* terhadap strategi Teknologi Informasi
2. Mereview anggaran Teknologi Informasi.
3. Melaksanakan evaluasi proyek Teknologi Informasi yang dikembangkan sesuai dengan kebutuhan dari *business user* dengan mengacu ke IT Road Map dan/ atau Rencana Bisnis Bank.
4. Memastikan investasi proyek Teknologi Informasi yang akan dijalankan memberikan hasil optimal.

## RENCANA KERJA TAHUN 2024

Komite IT dalam fungsinya untuk mendukung operasional dan bisnis bank dari segi Teknologi dan digital, memiliki rencana kerja untuk tahun 2024 sebagai berikut:

1. Selling System for Mutual Fund, Sistem pengelolaan dan pemasaran Reksa Dana.
2. Integrasi CRS - LOS, aplikasi untuk LOS.
3. Integrasi Smart AML - CBS, aplikasi untuk AML.
4. Enhancement API Smart AML - Dukcapil, aplikasi untuk AML.
5. Peningkatan Smart AML to GoAML, aplikasi untuk AML.
6. Virtual Account Enhancement, aplikasi VA.
7. Antasena, Aplikasi pelaporan ke Bank Indonesia.
8. OBOX, Aplikasi pelaporan debitur dan kreditur terbesar ke OJK.
9. Apolo, aplikasi pelaporan manajemen risiko dan modal ke OJK.
10. LLD (Migration), Aplikasi Pelaporan transaksi Devisa ke Bank Indonesia.
11. SLIK (Migration), Aplikasi pelaporan Loan ke OJK.
12. LPS Application, Aplikasi pelaporan LPS ke OJK.
13. QRIS enhancement & Debit online, pengembangan layanan pembayaran non tunai (Quick Response Indonesian Standard) dan Debit Online.
14. Finacle Core dan E-Channel, Pengembangan di Core Banking & E-Channel.
15. EDC Machine Payment, mengembangkan kapasitas Mesin EDC, untuk transaksional.
16. HRIS, Human Resource Information System.
17. Core Banking Replacement, Replace Core Banking system.
18. Data Center Relokasi, pemindahan DC dan DRC ke Cibitung dan Ariobimo.

## REALIZATION OF WORK PROGRAMS IN 2023

In 2023, the Information Technology Steering Committee has contributed to the implementation of all activities related to Information Technology, including:

1. Reviewed the Information Technology strategy
2. Reviewed the Information Technology budget.
3. Evaluated Information Technology projects that are developed according to the needs of business users with reference to the IT Road Map and/or Bank Business Plan.
4. Ensured investment in Information Technology projects will provide optimal results.

## THE 2024 WORK PLAN

The IT Committee, in its function to support the Bank's operations and business in terms of technology and digital, has set up the following work plan for 2024:

1. Selling System for Mutual Fund, Mutual Fund management and marketing system.
2. CRS - LOS integration, applications for LOS.
3. Smart AML - CBS integration, application for AML.
4. Enhancement API Smart AML - Dukcapil (the Department of Population and Civil Registry), application for AML.
5. Enhancement of Smart AML to GoAML, application for AML.
6. Virtual Account Enhancement, application for VA.
7. Antasena, application for reporting to Bank Indonesia.
8. OBOX, application for the largest debtor and creditor reporting to OJK.
9. Apolo, application for risk and capital management reporting to OJK.
10. LLD (Migration), application for reporting foreign exchange transactions to Bank Indonesia.
11. SLIK (Migration), Loan reporting application to OJK.
12. LPS Application, LPS reporting application to OJK.
13. QRIS enhancement & Debit online, development of non-cash payment services (Quick Response Indonesian Standard) and Debit online.
14. Finacle Core and E-Channel Enhancement, Core Banking & E-Channel development.
15. EDC Machine enhancement, developing EDC Machine capacity for transactional activities.
16. HRIS, Human Resource Information System.
17. Core Banking New Generation, Core banking system replacement.
18. Data Center Relocation, the relocation of DC and DRC to Cibitung and Ariobimo.

19. Fraud Detection System, aplikasi Fraud Detection System.
20. Budgeting Application System, Sistem pengelolaan budget.
21. Upgrade OPICS 4.9 & Module SWIFT MX termasuk peningkatan perangkat lunak, aplikasi pelaporan.
22. LOS, aplikasi LOS.
23. Vulnerability Management Tools, aplikasi IT security.
24. Source Code Review, aplikasi IT security.
25. Mastercard International, Kerjasama dengan Jaringan Internasional menggunakan Mastercard Internasional.
26. Aplikasi Laku Pandai, rencana Jtrust untuk mengembangkan layanan keuangan tanpa kantor dalam rangka keuangan inklusif Jtrust.
27. Proyek Laku Pandai - Customer on Boarding, Rencana Jtrust untuk membuka network di Kawasan Indonesia Bagian Timur.
28. Sistem SmartFX, transaksi FX dengan Nasabah.
29. Optimalisasi jaringan, memaksimalkan kinerja jaringan.
30. Sistem baru IPC Voice recording, dengan fitur touchscreen dan wireless untuk menjangkau BCP Site.
31. New smart AML 2024 - translator MX SWIFT, fungsi translator data di aplikasi SWIFT.
32. Implementasi DLP (Data Loss Prevention), Untuk mencegah kebocoran informasi dan data-data bank.
33. Expand monitoring SOC terhadap server core banking dan peralatan jaringan, memonitor server S1 dan switch device kedalam SOC monitoring.
34. Endpoint management (Ivanti), Kebutuhan inventori, software distribution & hardware monitoring.
35. Add license Sophos server, license.
36. Refreshment NAC appliance, Hardware refreshment.
37. Data analytics (ACL), Aplikasi untuk data analisis.
38. RBA, upgrade license.
39. DWH/MIS system advance, system advancement.
40. Application Performance Management, software management.

## KOMITE KREDIT

Proposal atau inisiasi kredit dibuat secara lengkap oleh *Business Unit* sesuai dengan Kebijakan Perkreditan Bank, Pedoman Pelaksanaan Kredit Bank dan ketentuan-ketentuan lain termasuk namun tidak terbatas pada Manual Produk/Standar Operasional Prosedur (SOP) terkait pemberian kredit. Proses Persetujuan Kredit secara *four-eyes* dilakukan oleh Komite Kredit sesuai

19. Fraud Detection System, Fraud Detection System application.
20. Budgeting Application System, a budget management system.
21. Upgraded OPICS 4.9 & SWIFT MX Module, including software enhancement, application for reporting.
22. LOS, LOS Application.
23. Vulnerability Management Tools, application for IT security.
24. Source Code Review, IT security application.
25. MasterCard International, Collaboration with International Networks using Mastercard International.
26. Laku Pandai Application, a plan by J Trust Bank to develop remote financial services within J Trust's financial inclusion framework.
27. Laku Pandai Project - Customer On Boarding, a plan by J Trust Bank to open a network in Eastern part of Indonesia.
28. SmartFX system, FX transaction system with customers.
29. New system Network optimization, maximizing network performance.
30. IPC Voice recording, touchscreen and wireless features to reach BCP Site.
31. New smart AML 2024 - translator MX SWIFT, data translator function for SWIFT application.
32. DLP implementation (Data Loss Prevention), to prevent leaks of information and bank data.
33. Expand SOC monitoring of core banking servers and network devices, Monitor S1 servers and switch devices into SOC monitoring.
34. Endpoint management (Ivanti), inventori, software distribution & hardware monitoring.
35. Add license Sophos server, license.
36. Refreshment of NAC appliance, Hardware refreshment.
37. Data analytics (ACL), Data analytics application.
38. RBA, upgrade license.
39. DWH/MIS system advance, system advancement.
40. Application Performance Management, software management.

## THE CREDIT COMMITTEE

Credit proposals or initiations are entirely written by the Business Unit, in accordance with the Bank's Credit Policy, Guidelines for Credit Implementation, and other provisions including, but not limited to, Product Manuals/ Standard Operating Procedures (SOP) related to lending. The four-eyes process of Credit Approval is carried out by the Credit Committee according to its limits of authority

limit kewenangannya, di mana setiap keputusan kredit minimal dilakukan oleh 2 (dua) orang pemegang kewenangan yang independen dan mewakili fungsi *Business Unit* di satu pihak, dan *Credit Risk Reviewer* (CRR) pada pihak lainnya. Komite Kredit tersebut telah memiliki kemampuan, kompetensi dan Integritas sehingga setiap pemberian keputusan kredit telah mempertimbangkan prinsip kehati-hatian dan manajemen risiko yang baik.

### Struktur dan Keanggotaan

Keputusan kredit diambil oleh pemegang kewenangan melalui Rapat Komite Kredit atau sirkular sesuai dengan limit kredit yang diajukan.

Rapat Komite Kredit (RKK) dihadiri oleh pejabat pemegang kewenangan memutus kredit sesuai limit yang ditetapkan (*voting member*), pejabat non-voting members sebagai perwakilan Divisi Compliance dan Corporate Legal, rekomendasi, dan pengusul kredit.

Pejabat pemutus kredit adalah pejabat yang karena kemampuan, kompetensi dan integritasnya diberi wewenang untuk memutus kredit yang mewakili fungsi *Business Unit* dan *Credit Risk Reviewer* sesuai dengan *Four Eyes principle*.

### Susunan Anggota Komite Kredit

Sesuai dengan limit kredit yang ditetapkan dalam Pedoman Pelaksanaan Kredit tanggal 26 Juli 2023 diketahui bahwa susunan anggota Komite Kredit atau pemegang kewenangan adalah terdiri atas:

#### Kategori A1 (> Rp20 milyar)

Category A1 (> Rp20 billion)

<b>Voting Member</b>	<ol style="list-style-type: none"> <li>1. President Director</li> <li>2. Managing Director (MD) Business</li> <li>3. Managing Director (MD) Credit Risk &amp; Management All Delinquencies</li> <li>4. SEVP Business Banking</li> <li>5. EVP Credit Risk Reviewer</li> </ol>
<b>Non-Voting Member</b>	MD Compliance & Corporate Legal

#### Kategori A2 (≤ Rp20 milyar)

Category A2 (≤ Rp20 billion)

<b>Voting Member</b>	<ol style="list-style-type: none"> <li>1. Managing Director (MD) Business</li> <li>2. Managing Director (MD) Credit Risk &amp; Management All Delinquencies</li> <li>3. SEVP Business Banking</li> <li>4. EVP Credit Risk Reviewer</li> </ol>
<b>Non-Voting Member</b>	MD Compliance & Corporate Legal

### Tugas dan Tanggung Jawab

Komite Kredit bertanggung jawab untuk menelaah dan memberikan keputusan atas aplikasi/permohonan

where every decisions on credit must be at least approved by a minimum 2 (two) independent parties, who own the authority and represent the Business Unit function on one hand, and Credit Risk Reviewer (CRR) on the other. The Credit Committee must have the ability, competence, and integrity so that each credit decision is made by considering the principles of prudence and good risk management.

### Structure and Membership

Credit decisions are made by the authority holder through a Credit Committee Meeting or circular, in accordance with the proposed credit limit.

The Credit Committee Meeting (RKK) is attended by authorized officials to approve credit proposals based on established limits (voting members), while officials with non-voting members represent the Compliance Division and Corporate Legal Division, as well as people who provide recommendations and proposals.

Decision makers in credit approval are officials, who because of their ability, competence, and integrity, are authorized to make decisions on credit and represent functions of the Business Unit and Credit Risk Reviewer based on the Four Eyes principle.

### The Composition of Credit Committee Members

In accordance with the credit limit stipulated in the Credit Implementation Guidelines dated 26 July 2023, the structure of members of the Credit Committee or the authority holder consists of:

### Duties and responsibilities

The Credit Committee is responsible for reviewing and making decisions on applications/credit facility

fasilitas kredit sesuai Batas Wewenang Memutus Kredit (BWMK)-nya dalam rangka pemenuhan prinsip kehati-hatian pemberian kredit yang sehat baik untuk permohonan fasilitas kredit baru, penambahan, perpanjangan, perubahan (penggantian agunan, perubahan jangka waktu/*rescheduling*, restrukturisasi, dan sebagainya).

application based on the Limits of Credit Approval Authority (BWMK), in order to comply with the prudence principles of sound credit, both for application of new credit facility, credit top-up, credit extensions, and modifications (such as collateral replacement, changes in time period or *rescheduling*, restructuring, and so on).

No	Tugas dan Tanggung Jawab dan Wewenang Komite Kredit Duties, Responsibilities, and Authority of the Credit Committee	Anggota Pengusul Proponent Member	Anggota Pemutus Kredit Authorized Member	Anggota Independen Independent Member
1.	Menyediakan informasi dan hasil analisa yang lengkap untuk mendukung pengajuan kredit. <i>Provide complete information and analysis results to support credit applications.</i>	√		
2.	Memastikan setiap kredit yang diberikan telah memenuhi atau sesuai dengan ketentuan perbankan dan asas-asas perkreditan yang sehat. <i>Ensure that every approval on credit has met or complied with banking regulations and sound credit principles.</i>	√	√	√
3.	Memastikan setiap pelaksanaan pemberian kredit telah sesuai dengan Kebijakan Perkreditan Bank (KPB). <i>Ensure that each credit disbursement is in accordance with the Bank's Credit Policy (KPB).</i>	√	√	√
4.	Memastikan bahwa pemberian kredit telah didasarkan pada penilaian/evaluasi yang jujur, objektif, cermat dan seksama, serta independen. <i>Ensure that the credit approval is based on an honest, objective, careful, thorough, and independent assessment/evaluation.</i>			√
5.	Memberikan opini/komentar independen menyangkut risiko kredit dan kepatuhannya. <i>Provide independent opinion/comment regarding credit risk and compliance.</i>			√
6.	Memutuskan usulan kredit yang sesuai dengan ketentuan perbankan dan asas-asas perkreditan yang sehat serta sesuai dengan KPB. <i>Make decisions on credit proposals based on banking regulations and sound credit principles, as well as in accordance with the Bank's Credit Policy.</i>		√	
7.	Memutus/menolak usulan kredit sesuai dengan batas wewenang yang telah ditentukan. <i>Approve/reject credit proposals, in accordance with the established limits of authority.</i>		√	
8.	Menetapkan jangka waktu kredit, suku bunga, biaya administrasi dan provisi. <i>Determine terms of credit, interest rates, administration fees, and provision fees.</i>		√	

### Rapat dan mekanisme Pengambilan Keputusan Rapat

1. Komite Kredit dapat menghadiri rapat secara tatap muka/menggunakan media komunikasi daring untuk memutus permohonan usulan kredit yang agenda pelaksanaannya diinisiasi oleh *Credit Risk Reviewer* Unit dan hanya dapat dilaksanakan apabila NAK dan ARR telah ditandatangani lengkap oleh *Division head/Deputy Division Head* atau Pejabat setingkat pada *Business Unit* dan *Credit Risk Reviewer*

### Meetings and Decision-Making Mechanisms at Meetings

1. The Credit Committee can attend meetings face-to-face/using online communication to make decisions on credit proposals, in which the meeting agenda is initiated by the Credit Risk Reviewer Unit and can only be held if the Credit Analysis Note (NAK) and Risk Analysis and Recommendations (ARR) have been signed by the Head/Deputy Head of Division, or an equivalent official in the Business Unit and Credit

*Division.* Dalam kondisi tertentu, anggota Komite Kredit dianggap hadir apabila diikutsertakan dalam Rapat Komite Kredit secara *teleconference* dan turut menandatangani daftar hadir yang dikirim melalui sarana e-mail.

2. Rapat Komite Kredit dianggap kuorum apabila dihadiri lebih dari 50% dari *Voting Member* dan keputusan kredit diambil berdasarkan suara terbanyak diatas 50% dari keputusan *Voting Member* yang menghadiri RKK.
3. Kelengkapan dokumen dalam Komite Kredit:
  - Notulen Rapat teknis dan Lembar Opini,
  - Nota Analisa Kredit (NAK),
  - Analisis Risiko & Rekomendasi (ARR), dan
  - Kelengkapan dokumen pendukung yang relevan lainnya.
4. *Credit Risk Reviewer* Unit memfasilitasi distribusi dokumen yang menjadi materi pembahasan dalam Komite Kredit kepada Pejabat Pemutus Kredit dan harus disiapkan dua hari kerja sebelum pelaksanaan Komite Kredit.
5. Kredit yang belum dapat diputus pada saat Komite Kredit hanya dapat dipertimbangkan kembali bila terdapat data atau informasi yang mendasarinya. Peninjauan kembali hanya dapat dilakukan satu kali dan diproses sesuai ketentuan yang diterangkan dalam Pedoman Pelaksanaan Kredit.
6. Pengambilan keputusan kuorum diambil dengan menggunakan *voting* suara di atas 50% dari *Voting Member* dan dicantumkan dalam notulen rapat.
7. Apabila terdapat *voting member* yang berhalangan hadir dan jumlah *Voting Member* yang menghadiri Komite Kredit menjadi kurang dari 50%, maka keputusan kredit wajib diputuskan dan ditandatangani oleh alternate *Voting Member* yang ditunjuk President Director dan MD Compliance & Corporate Legal dan dituangkan dalam surat kuasa.
8. Keputusan kredit dituangkan dalam Lembar Keputusan Kredit (LKK) yang dibuat oleh Credit Risk Reviewer Unit. Apabila keputusan kredit dilakukan melalui mekanisme RKK, maka notulen RKK dituangkan dalam bentuk LKK dan dimintakan tanda tangan basah kepada Komite Kredit sesuai limit kewenangannya.
9. Notulen rapat termasuk jika ada perbedaan pendapat akan disirkulasikan ke semua anggota komite.

### Pelaksanaan Kegiatan dan Frekuensi Rapat

Selama tahun 2023, Komite Kredit telah melaksanakan rapat sesuai kebutuhan dan permohonan kredit yaitu setiap minggu rata-rata mengadakan rapat untuk

Risk Reviewer Division. Under certain conditions, members of the Credit Committee are considered present if they join the Credit Committee Meeting via teleconference and also sign the attendance list sent via email.

2. Credit Committee meeting is considered a quorum if attended by more than 50% of the voting members and credit decisions are made based on the majority vote, or above 50% of voting members, who attended the meeting.
3. Important documents in the Credit Committee meeting:
  - Minutes of technical meetings and Opinion Sheets,
  - Credit Analysis Note (NAK),
  - Risk Analysis & Recommendations (ARR), and
  - Other relevant supporting documents.
4. The Credit Risk Reviewer Unit facilitates the distribution of documents at least 2 (two) working days prior to the meeting to the Credit Approval Officers. These documents contain materials for the discussion on the Credit Committee.
5. Loans that have not been approved during the Credit Committee meeting can only be reconsidered if there is underlying data or information. A review can only be done once and is processed according to the provisions stated in the Credit Implementation Guidelines.
6. Decision making based on quorum is made through a vote by above 50% of the Voting Members and included in the minutes of the meeting.
7. If a voting member is unable to attend and the number of voting members attending the Credit Committee meeting is less than 50%, then credit decisions must be made and signed by an alternate voting member, who is appointed by the President Director and MD Compliance & Corporate Legal, and stated in a power of attorney.
8. Credit decisions are set forth in the Credit Decision Sheet (LKK) made by the Credit Risk Reviewer Unit. If the credit decision is made through the Credit Committee Meeting (RKK) mechanism, then the minutes of meeting are written in the LKK form and the Credit Committee signs the form directly, in accordance with the limits of its authority.
9. Minutes of meetings include that any disagreements will be circulated to all committee members.

### The Implementation of Activities and Meeting Frequency

In 2023, the Credit Committee held meetings as needed and based on credit applications. The meetings were held every week where on average, the Committee discussed



membahas setidaknya atau minimal 2-3 proposal/ permohonan kredit. Adapun beberapa tanggal pelaksanaan Rapat Komite Kredit adalah sebagai berikut:

at least 2-3 credit proposals or applications. Details of the Credit Committee Meetings are as follows:

No	Tanggal Date	Agenda	Peserta Participants
1	12 Januari 2023 12 January 2023	Pembahasan Proposal Kredit Discussion of Credit Proposals	Memenuhi kuorum 100% Meet 100% Quorum 1. President Director 2. MD Finance 3. MD Compliance & Corporate Legal 4. MD Credit Risk & Management All Delinquencies 5. MD Business 6. SEVP Business Banking 7. EVP Credit Risk Reviewer
2	17 Januari 2023 17 January 2023	Pembahasan Proposal Kredit Discussion of Credit Proposals	Memenuhi kuorum 100% Meet 100% Quorum 1. President Director 2. MD Finance 3. MD Compliance & Corporate Legal 4. MD Credit Risk & Management All Delinquencies 5. MD Business 6. SEVP Business Banking 7. EVP Credit Risk Reviewer
3	3 Februari 2023 3 February 2023	Pembahasan Proposal Kredit Discussion of Credit Proposals	Memenuhi kuorum 100% Meet 100% Quorum 1. President Director 2. MD Finance 3. MD Compliance & Corporate Legal 4. MD Credit Risk & Management All Delinquencies 5. MD Business 6. SEVP Business Banking 7. EVP Credit Risk Reviewer
4	22 Februari 2023 22 February 2023	Pembahasan Proposal Kredit Discussion of Credit Proposals	Memenuhi kuorum 100% Meet 100% Quorum 1. President Director 2. MD Finance 3. MD Compliance & Corporate Legal 4. MD Credit Risk & Management All Delinquencies 5. MD Business 6. SEVP Business Banking 7. EVP Credit Risk Reviewer
5	8 Maret 2023 8 March 2023	Pembahasan Proposal Kredit Discussion of Credit Proposals	Memenuhi kuorum 100% Meet 100% Quorum 1. President Director 2. MD Finance 3. MD Compliance & Corporate Legal 4. MD Credit Risk & Management All Delinquencies 5. MD Business 6. SEVP Business Banking 7. EVP Credit Risk Reviewer
6	20 Maret 2023 20 March 2023	Pembahasan Proposal Kredit Discussion of Credit Proposals	Memenuhi kuorum 100% Meet 100% Quorum 1. President Director 2. MD Finance 3. MD Compliance & Corporate Legal 4. MD Credit Risk & Management All Delinquencies 5. MD Business 6. SEVP Business Banking 7. EVP Credit Risk Reviewer

No	Tanggal Date	Agenda	Peserta Participants
7	5 April 2023	Pembahasan Proposal Kredit Discussion of Credit Proposals	Memenuhi kuorum 100% Meet 100% Quorum 1. President Director 2. MD Compliance & Corporate Legal 3. MD Credit Risk & Management All Delinquencies 4. MD Business 5. SEVP Business Banking 6. EVP Credit Risk Reviewer
8	12 April 2023	Pembahasan Proposal Kredit Discussion of Credit Proposals	Memenuhi kuorum 100% Meet 100% Quorum 1. President Director 2. MD Compliance & Corporate Legal 3. MD Credit Risk & Management All Delinquencies 4. MD Business 5. SEVP Business Banking 6. EVP Credit Risk Reviewer
9	8 Mei 2023 8 May 2023	Pembahasan Proposal Kredit Discussion of Credit Proposals	Memenuhi kuorum 100% Meet 100% Quorum 1. President Director 2. MD Compliance & Corporate Legal 3. MD Credit Risk & Management All Delinquencies 4. MD Business 5. SEVP Business Banking 6. EVP Credit Risk Reviewer
10	23 Mei 2023 23 May 2023	Pembahasan Proposal Kredit Discussion of Credit Proposals	Memenuhi kuorum 100% Meet 100% Quorum 1. President Director 2. MD Compliance & Corporate Legal 3. MD Credit Risk & Management All Delinquencies 4. MD Business 5. SEVP Business Banking 6. EVP Credit Risk Reviewer
11	8 Juni 2023 8 June 2023	Pembahasan Proposal Kredit Discussion of Credit Proposals	Memenuhi kuorum 100% Meet 100% Quorum 1. President Director 2. MD Compliance & Corporate Legal 3. MD Credit Risk & Management All Delinquencies 4. MD Business 5. SEVP Business Banking 6. EVP Credit Risk Reviewer
12	21 Juni 2023 21 June 2023	Pembahasan Proposal Kredit Discussion of Credit Proposals	Memenuhi kuorum 100% Meet 100% Quorum 1. President Director 2. MD Compliance & Corporate Legal 3. MD Credit Risk & Management All Delinquencies 4. MD Business 5. SEVP Business Banking 6. EVP Credit Risk Reviewer
13	5 Juli 2023 5 July 2023	Pembahasan Proposal Kredit Discussion of Credit Proposals	Memenuhi kuorum 100% Meet 100% Quorum 1. President Director 2. MD Compliance & Corporate Legal 3. MD Credit Risk & Management All Delinquencies 4. MD Business 5. SEVP Business Banking 6. EVP Credit Risk Reviewer
14	25 Juli 2023 25 July 2023	Pembahasan Proposal Kredit Discussion of Credit Proposals	Memenuhi kuorum 100% Meet 100% Quorum 1. President Director 2. MD Compliance & Corporate Legal 3. MD Credit Risk & Management All Delinquencies 4. MD Business 5. SEVP Business Banking 6. EVP Credit Risk Reviewer

No	Tanggal Date	Agenda	Peserta Participants
15	10 Agustus 2023 10 August 2023	Pembahasan Proposal Kredit Discussion of Credit Proposals	Memenuhi kuorum 100% Meet 100% Quorum 1. President Director 2. MD Compliance & Corporate Legal 3. MD Credit Risk & Management All Delinquencies 4. MD Business 5. SEVP Business Banking 6. EVP Credit Risk Reviewer
16	31 Agustus 2023 31 August 2023	Pembahasan Proposal Kredit Discussion of Credit Proposals	Memenuhi kuorum 100% Meet 100% Quorum 1. President Director 2. MD Compliance & Corporate Legal 3. MD Credit Risk & Management All Delinquencies 4. MD Business 5. SEVP Business Banking 6. EVP Credit Risk Reviewer
17	13 September 2023	Pembahasan Proposal Kredit Discussion of Credit Proposals	Memenuhi kuorum 100% Meet 100% Quorum 1. President Director 2. MD Compliance & Corporate Legal 3. MD Credit Risk & Management All Delinquencies 4. MD Business 5. SEVP Business Banking 6. EVP Credit Risk Reviewer
18	26 September 2023	Pembahasan Proposal Kredit Discussion of Credit Proposals	Memenuhi kuorum 100% Meet 100% Quorum 1. President Director 2. MD Compliance & Corporate Legal 3. MD Credit Risk & Management All Delinquencies 4. MD Business 5. SEVP Business Banking 6. EVP Credit Risk Reviewer
19	13 Oktober 2023 13 October 2023	Pembahasan Proposal Kredit Discussion of Credit Proposals	Memenuhi kuorum 100% Meet 100% Quorum 1. President Director 2. MD Compliance & Corporate Legal 3. MD Credit Risk & Management All Delinquencies 4. MD Business 5. SEVP Business Banking 6. EVP Credit Risk Reviewer
20	24 Oktober 2023 24 October 2023	Pembahasan Proposal Kredit Discussion of Credit Proposals	Memenuhi kuorum 100% Meet 100% Quorum 1. President Director 2. MD Compliance & Corporate Legal 3. MD Credit Risk & Management All Delinquencies 4. MD Business 5. SEVP Business Banking 6. EVP Credit Risk Reviewer
21	7 November 2023	Pembahasan Proposal Kredit Discussion of Credit Proposals	Memenuhi kuorum 100% Meet 100% Quorum 1. President Director 2. MD Compliance & Corporate Legal 3. MD Credit Risk & Management All Delinquencies 4. MD Business 5. SEVP Business Banking 6. EVP Credit Risk Reviewer
22	23 November 2023	Pembahasan Proposal Kredit Discussion of Credit Proposals	Memenuhi kuorum 100% Meet 100% Quorum 1. President Director 2. MD Compliance & Corporate Legal 3. MD Credit Risk & Management All Delinquencies 4. MD Business 5. SEVP Business Banking 6. EVP Credit Risk Reviewer

No	Tanggal Date	Agenda	Peserta Participants
23	7 Desember 2023 7 December 2023	Pembahasan Proposal Kredit Discussion of Credit Proposals	Memenuhi kuorum 100% Meet 100% Quorum 1. President Director 2. MD Compliance & Corporate Legal 3. MD Credit Risk & Management All Delinquencies 4. MD Business 5. SEVP Business Banking 6. EVP Credit Risk Reviewer
24	29 Desember 2023 29 December 2023	Pembahasan Proposal Kredit Discussion of Credit Proposals	Memenuhi kuorum 100% Meet 100% Quorum 1. President Director 2. MD Compliance & Corporate Legal 3. MD Credit Risk & Management All Delinquencies 4. MD Business 5. SEVP Business Banking 6. EVP Credit Risk Reviewer

Catatan | Note:  
MD Finance sudah tidak menjadi anggota Komite Kredit sejak 31 Maret 2023  
MD Finance is no longer a member of the Credit Committee since 31 March 2023

## Penilaian Kinerja Komite Kredit

### Prosedur penilaian kinerja

Penilaian kinerja Komite Kredit dilakukan setiap tahun (minimum satu kali setahun). Evaluasi efektivitas kinerja dilakukan oleh masing-masing anggota komite melalui metode *self-assessment*.

### Kriteria penilaian kinerja

- Kehadiran rapat anggota Komite Kredit telah memenuhi minimal 50% dari anggota.
- Komite Kredit telah memberikan kontribusi dalam pelaksanaan seluruh kegiatan terkait penerapan prinsip kehati-hatian dan *four eyes principle* sesuai limit kewenangannya dalam proses pemberian kredit.

## REALISASI PROGRAM KERJA TAHUN 2023

Selama tahun 2023, Komite Kredit telah memberikan keputusan atau rekomendasi atas pemberian kredit (baru, tambahan, penurunan dan/atau perpanjangan, restrukturisasi) sesuai limit kewenangan, termasuk penetapan/perubahan struktur kredit dan sesuai dengan Kebijakan Perkreditan Bank dan Pedoman Pelaksanaan Kredit Perseroan yang berlaku dengan memegang teguh prinsip kehati-hatian.

## RENCANA KERJA TAHUN 2024

Rencana Kerja Komite Kredit untuk tahun 2024 antara lain sebagai berikut:

- Menetapkan rencana kerja untuk tahun 2024 yaitu merekomendasikan dan/atau memutuskan pemberian kredit (baru, tambahan, penurunan dan/

## Credit Committee Performance Assessment

### Performance assessment procedures

Credit Committee performance assessment is carried out annually (at least once a year). Evaluation of performance effectiveness is conducted by each committee member through the self-assessment method.

### Performance assessment criteria

- The attendance of the Credit Committee meetings has met the minimum requirement of 50% of the members.
- The Credit Committee has contributed to the implementation of all activities related to the application of the prudence principle and the four eyes principle, according to the limits of its authority in the credit approval process.

## REALIZATION OF WORK PROGRAMS IN 2023

In 2023, the Credit Committee has made decisions or recommendations on lending (new, top-up, reduction and/or extension, as well as restructuring) based on the limits of authority, including determination or change of credit structure, and in accordance with the Bank's Credit Policy and the Company's Credit Implementation Guidelines by upholding the prudence principle.

## THE 2024 WORK PLAN

The Credit Committee Work Plan for 2024 is as follows:

- Establish a work plan for 2024, such as recommending and/or terminating credit approval (new, top-up, reduction, and/or extension, as well as restructuring)

- atau perpanjangan, restrukturisasi) sesuai limit kewenangan, termasuk penetapan atau perubahan struktur kredit.
- Melakukan evaluasi atas usulan kebijakan/strategi kredit dan/atau pengkiniannya agar tetap mengacu kepada kondisi dan peraturan terkini yang berlaku, termasuk penyesuaian atas keadaan makro ekonomi, peraturan regulator dan *risk appetite* bank, agar pertumbuhan kredit dengan kualitas baik dapat terjaga dengan tetap mempertimbangkan aspek kehati-hatian termasuk menyetujui usulan kebijakan kredit dan/atau perubahannya.
  - Memastikan bahwa pemberian kredit telah didasarkan pada penilaian/evaluasi yang jujur, objektif, cermat dan seksama, serta independen dan telah memenuhi atau sesuai dengan ketentuan perbankan dan azas-azas perkreditan yang sehat serta Kebijaksanaan Perkreditan Bank (KPB).

according to the limits of authority, as well as determine/change credit structure.

- Evaluate proposals on credit policies/strategies and/or update in order to remain in line with current conditions and applicable regulations, such as adjustments to macroeconomic conditions, regulatory regulations and the Bank's risk appetite, so that good quality credit growth can be maintained by taking into account prudential aspects, as well as approve credit policy proposals and/or amendments.
- Ensure that credit approval is independent and based on honest, objective, accurate, and thorough assessment/evaluation, as well as complied with banking regulations, sound credit principles, and the Bank's Credit Policy (KPB).

## KOMITE KEBIJAKAN PERKREDITAN

Komite Kebijakan Perkreditan J Trust Bank adalah komite yang membantu Direksi dalam merumuskan kebijakan, mengawasi pelaksanaan kebijakan, memantau perkembangan dan kondisi portofolio perkreditan serta memberikan saran saran untuk perbaikan.

### Struktur dan Keanggotaan

Berdasarkan Surat Keputusan (SK) Direksi No. 19.02/S.Kep.Dir-RMD/JTRUST/IX/2023 tanggal 19 Oktober 2023 tentang Komite Kebijakan Perkreditan, maka susunan Anggota Komite Kebijakan Perkreditan (KKP) per 31 Desember 2023 adalah sbb:

## CREDIT POLICY COMMITTEE

The Credit Policy Committee of J Trust Bank is a committee that assists the Board of Directors in formulating policies, supervising the implementation of policies, monitoring the development and conditions of credit portfolios, and providing suggestions for corrective measures.

### Structure and Membership

Based on the Decree (SK) of the Board of Directors No. 19.02/S.Kep.Dir-RMD/JTRUST/IX/2023 dated 19 October 2023 concerning the Credit Policy Committee, the composition of members of the Credit Policy Committee (KKP) as of 31 December 2023 is as follows:

### Susunan Keanggotaan Komite Kebijakan Perkreditan

#### Composition of the Credit Policy Committee Membership

<b>Ketua   Chairman</b>	Direktur Utama   <b>President Director</b>
<b>Sekretaris/Anggota   Secretary/Member</b>	EVP Risk Management
<b>Anggota Voting   Voting Member</b>	<ol style="list-style-type: none"> <li>Direktur Utama/President Director</li> <li>VP Director</li> <li>MD Business</li> <li>MD Credit Risk &amp; Management All Delinquencies</li> <li>MD Compliance &amp; Corporate Legal</li> <li>SEVP Business Banking</li> <li>EVP Risk Management</li> <li>EVP Business Linkage &amp; Commercial</li> <li>EVP Credit Risk Reviewer</li> <li>EVP Branch Management</li> </ol>
<b>Anggota Non-Voting   Non-Voting Member</b>	<ol style="list-style-type: none"> <li>Head of Business Linkage &amp; Consumer Division</li> <li>Head of Commercial &amp; SME Banking Division</li> <li>Head of Corporate Banking Division</li> <li>Head of Japan &amp; Korean Desk Division</li> <li>Head of Management All Delinquencies Division</li> <li>Head of Credit Risk Reviewer Division</li> <li>Head of Head Office &amp; Branch Operation Division</li> <li>Head Credit &amp; Administration Division</li> <li>Head of Internal Audit Division</li> <li>Head of Risk Management Division</li> <li>Head of Compliance Division</li> <li>Head of Corporate Legal &amp; Litigation Division</li> <li>Head of Business Strategy &amp; Development Division</li> </ol>



## Tugas dan Tanggung Jawab

Tugas dan Tanggung jawab KKP adalah:

1. Menyampaikan laporan tertulis secara berkala kepada Direksi dengan tembusan kepada Dewan Komisaris, mengenai:
  - a. Hasil pengawasan atas penerapan dan pelaksanaan Pedoman Pelaksanaan Perkreditan
  - b. Hasil pemantauan dan evaluasi mengenai:
    - Perkembangan dan kualitas portofolio perkreditan secara keseluruhan;
    - Kebenaran pelaksanaan kewenangan memutus kredit;
    - Kebenaran proses pemberian, perkembangan, dan kualitas kredit yang diberikan kepada pihak terkait dengan Bank dan Debitur-debitur besar tertentu;
    - Kebenaran pelaksanaan ketentuan Batas Maksimum Pemberian Kredit (BMPK);
    - Ketaatan terhadap ketentuan perundang-undangan dan peraturan lainnya dalam pelaksanaan pemberian kredit;
    - Penyelesaian kredit bermasalah sesuai dengan yang ditetapkan dalam KPB (Kebijakan Perkreditan Bank);
    - Upaya Bank dalam memenuhi kecukupan jumlah penyisihan penghapusan kredit (Cadangan Kerugian Penurunan Nilai/CKPN).
2. Memberikan saran langkah-langkah perbaikan kepada Direksi dengan tembusan kepada Dewan Komisaris mengenai laporan tertulis secara berkala yang disampaikan kepada Direksi pada poin pertama.
3. Menyampaikan Risalah Rapat KKP sebagai laporan tertulis yang akan disampaikan kepada Direksi dan ditembuskan kepada Dewan Komisaris dan *Risk Management Division*.

## Rapat dan Mekanisme Pengambilan Keputusan

1. Rapat Komite dipimpin oleh Ketua, dalam hal Ketua berhalangan hadir, maka rapat dipimpin oleh Anggota Voting yaitu VP Director atau MD *Business* atau anggota Direksi lainnya melalui penunjukkan oleh Ketua Komite.
2. Rapat komite dinyatakan kuorum apabila telah dihadiri oleh 2/3 (dua pertiga) dari total Anggota Voting termasuk minimal 3 (tiga) Anggota Voting yang merupakan bagian dari Direksi, di mana Ketua Komite termasuk salah satunya.
3. Apabila salah satu Anggota Voting yang merupakan bagian dan Direksi berhalangan hadir, maka

## Duties and responsibilities

The duties and responsibilities of the Credit Policy Committee are:

1. Submit written reports periodically to the Board of Directors, with a copy to the Board of Commissioners regarding:
  - a. Results of supervision on the implementation and commission of the Credit Implementation Guidelines
  - b. Results of monitoring and evaluation regarding:
    - Overall development and quality of the credit portfolio;
    - Correct implementation of authority for credit approval;
    - Correct process of granting, the development, and the quality of credit disbursed to parties related to the Bank and certain large debtors;
    - Correct implementation of the Legal Lending Limit (LLL) provisions;
    - Compliance with statutory provisions and other regulations in disbursing credit;
    - Settlement of non-performing loans, in accordance with the Bank's Credit Policy (KPB);
    - Efforts to meet the adequacy of allowance for credit write-offs (Allowance for Impairment Losses/CKPN).
2. Provide suggestions for corrective measures to the Board of Directors, with a copy to the Board of Commissioners, regarding the written reports mentioned in the first point.
3. Deliver the minutes of the Credit Policy Committee meeting as a written report, which will be submitted to the Board of Directors and copied to the Board of Commissioners and the Risk Management Division.

## Meetings and Decision-Making Mechanisms

1. The Committee meeting is led by the Chairman, and if the Chair is unable to attend, the meeting is led by a Voting Member, namely VP Director or MD *Business* or other members of the Board of Directors appointed by the Chairman of the Committee.
2. A committee meeting is declared a quorum if it is attended by 2/3 (two-thirds) of the total voting members, including at least 3 (three) voting members, who are also members of the Board of Directors including the one being the chair.
3. If one of the Voting Members, who is also members of the Board of Directors is unable to attend, then Credit

persetujuan Kebijakan Kredit dapat diperoleh melalui sirkulasi dengan proposal terlebih dahulu mendapat rekomendasi di dalam forum KKP.

4. Rapat KKP diadakan minimum 2 (dua) kali per tahun atau sewaktu-waktu diperlukan melalui forum secara tatap muka atau media komunikasi daring.
5. Notulen KKP akan diedarkan kepada seluruh Anggota Voting (walaupun tidak hadir dalam forum KKP) dan Anggota non-Voting yang hadir dalam KKP.

### Pelaksanaan Kegiatan dan Frekuensi Rapat

Selama tahun 2023, Komite Kebijakan Perkreditan telah melaksanakan 2 kali rapat yang membahas agenda serta tingkat kehadiran sebagai berikut:

No	Tanggal Date	Agenda Rapat Meeting Agenda	Quorum		Keterangan Description
			Minimum	Realisasi Realization	
1	25 Januari 2023 25 January 2023	<ol style="list-style-type: none"> <li>1. Kategori Komite Kredit</li> <li>2. Limit Industri</li> <li>3. Tinjauan Kebijakan Perkreditan Bank (KPB) berdasarkan temuan OJK</li> <li>4. Pelaksanaan fungsi Komite Kebijakan Kredit</li> </ol> <ol style="list-style-type: none"> <li>1. Credit Committee Category</li> <li>2. Industry Limit</li> <li>3. Review of the Bank Credit Policy based on OJK findings</li> <li>4. Implementation of Credit Policy Committee Function</li> </ol>	66.67%	76.19%	Rapat luring dan daring (hybrid) Online and offline meeting (hybrid)
2	06 September 2023	<ol style="list-style-type: none"> <li>1. Update perubahan Kebijakan Perkreditan Bank (KPB)</li> <li>2. Susunan Komite Kebijakan Kredit</li> <li>3. Industry Outlook Tengah Tahun 2023</li> <li>4. Dashboard Risiko Kredit Semester I tahun 2023.</li> </ol> <ol style="list-style-type: none"> <li>1. Update on the changes to the Bank Credit Policy (KPB)</li> <li>2. Composition of the Credit Policy Committee</li> <li>3. Mid-Year Industry Outlook 2023</li> <li>4. Credit Risk Dashboard in the First Half of 2023</li> </ol>	66.67%	71.43%	Rapat luring dan daring (hybrid) Online and offline meeting (hybrid)

### Penilaian Kinerja Komite Kebijakan Perkreditan

1. Prosedur penilaian kinerja  
Penilaian kinerja Komite Kredit dilakukan setiap tahun (minimum satu kali setahun). Evaluasi efektivitas kinerja dilakukan oleh masing-masing anggota komite melalui metode *self-assessment*.
2. Kriteria penilaian kinerja
  - a. Rapat Komite Kebijakan Perkreditan dilaksanakan minimal 2 (dua) kali per tahun.
  - b. Kehadiran rapat anggota Komite Kebijakan Perkreditan telah memenuhi minimal 2/3 dari anggota.

Policy approval can be obtained through a circular, but first, the proposal must receive recommendation in the Credit Policy Committee forum.

4. The Credit Policy Committee meetings are held at least 2 (two) times per year, or whenever necessary, through face-to-face forums or online communication.
5. Minutes of the meeting will be circulated to all Voting Members (even if they are not present at the meeting) and Non-Voting Members who are present at the meeting.

### The Implementation of Activities and Meeting Frequency

Throughout 2023, the Credit Policy Committee has held 2 meetings to discuss the following agenda, along with the attendance rate:

### Credit Policy Committee Performance Assessment

1. Performance assessment procedures  
The Credit Policy Committee performance assessment is conducted annually (minimum once a year). Evaluation of performance effectiveness is carried out by each committee member through self-assessment method.
2. Performance assessment criteria
  - a. The Credit Policy Committee Meetings are held at least 2 (twice) per year.
  - b. The attendance of the Credit Policy Committee members at these meetings has fulfilled the requirement of at least 2/3 of the members.



- c. Komite Kebijakan Perkreditan telah memberikan kontribusi dalam merumuskan kebijakan, mengawasi pelaksanaan kebijakan, memantau perkembangan portfolio perkreditan dan memberikan saran-saran langkah perbaikan.

### REALISASI PROGRAM KERJA TAHUN 2023

Selama tahun 2023, Komite Kebijakan Perkreditan telah melakukan program kerjanya terkait:

1. Memberikan masukan kepada Direksi dalam rangka penyusunan Kebijakan Perkreditan Bank, terutama yang berkaitan dengan perumusan prinsip kehati-hatian dalam perkreditan Bank.
2. Melakukan pengawasan pelaksanaan kebijakan.
3. Memantau perkembangan sektor ekonomi dan industri serta kondisi portofolio perkreditan.
4. Memberikan saran-saran langkah perbaikan.

### RENCANA KERJA TAHUN 2024

Rencana Kerja Kebijakan Perkreditan untuk tahun 2024 antara lain sebagai berikut:

1. Melaksanakan rapat Komite Kebijakan Perkreditan minimal 2 (dua) kali pertemuan per tahun.
2. Kajian berkala terhadap Kebijakan Perkreditan Bank (KPB) dan memberikan saran kepada Direksi apabila diperlukan perubahan atau perbaikan KPB.
3. Evaluasi perkembangan dan kualitas portofolio perkreditan secara keseluruhan.
4. Evaluasi penerapan tata kelola perusahaan untuk mewujudkan asas perkreditan yang sehat dengan menerapkan prinsip kehati-hatian.

- c. The Credit Policy Committee has contributed to formulating policies, supervising the implementation of policies, monitoring the development of the credit portfolios, and providing suggestions for corrective measures.

### REALIZATION OF WORK PROGRAMS IN 2023

During 2023, the Credit Policy Committee has carried out its work programs related to:

1. Provide inputs to the Board of Directors in the creation of the Bank's Credit Policy, especially policies related to the formulation of prudence principles in the Bank's credit disbursement.
2. Supervise the policy implementation.
3. Monitor developments in the economic and industrial sectors, as well as conditions of the credit portfolios.
4. Provide suggestions for corrective measures.

### THE 2024 WORK PLAN

The Credit Policy Work Plan for 2024 includes the following:

1. Hold the Credit Policy Committee meetings at least 2 (twice) per year.
2. Conduct periodic reviews of the Bank's Credit Policy (KPB) and provide advice to the Board of Directors if changes or improvements to the policies are required.
3. Evaluate the development and quality of the overall credit portfolios.
4. Evaluate the implementation of corporate governance to visualize sound credit principles by implementing the prudence principle.



## KOMITE KEBERLANJUTAN

Komite Keberlanjutan dibentuk atas dasar ketentuan dan pedoman Peraturan Otoritas Jasa Keuangan (“POJK”) Nomor 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik dan POJK Nomor 17/2023 tentang Penerapan Tata Kelola Bagi Bank Umum.

Komite ini memiliki fungsi dan tugas untuk membantu Direksi dalam menjalankan praktik usaha berkelanjutan yaitu berpegang teguh pada prinsip pengelolaan aspek lingkungan, sosial, ekonomi, dan tata kelola perusahaan yang baik.

### Struktur Keanggotaan

#### Susunan Keanggotaan Komite Kebijakan Perkreditan

Composition of the Credit Policy Committee Membership

<b>Ketua Komite   Chairman</b>	Business Director
<b>Wakil Ketua Komite   Deputy Chair of the Committee</b>	EVP Human Capital & Corporate Secretary
<b>Sekretaris Komite   Committee Secretary</b>	Business Strategy & Development Division Head
<b>Kepala Keberlanjutan   Head of Sustainability</b>	SEVP Business Banking
<b>Wakil Kepala Keberlanjutan   Deputy Head of Sustainability</b>	Corporate Communication Department Head
<b>Anggota Voting   Voting Member</b>	<ol style="list-style-type: none"> <li>1. EVP Commercial &amp; SME Banking, Business Linkage &amp; Consumer</li> <li>2. EVP Branch Management</li> <li>3. Corporate Funding &amp; Business Product Division Head</li> <li>4. Planning &amp; Performance Division Head</li> <li>5. Business Linkage &amp; Consumer Division Head</li> <li>6. Commercial &amp; SME Banking Division Head</li> <li>7. Corporate Banking Division Head</li> <li>8. Japan Korean Desk Division Head</li> <li>9. Human Capital Division Head</li> <li>10. Treasury Capital Markets &amp; FI Division Head</li> <li>11. Credit Risk Reviewer Division Head</li> <li>12. Information Technology Division Head</li> <li>13. Risk Management Division Head</li> <li>14. Compliance Division Head</li> <li>15. Corporate Secretary Division Head</li> <li>16. General Services Division Head</li> <li>17. Head Office and Branch Operation Division Head</li> <li>18. Branch Management Division Head</li> </ol>
<b>Anggota Non-Voting   Non-Voting Member</b>	<ol style="list-style-type: none"> <li>1. EVP Commercial &amp; SME Banking, Business Linkage &amp; Consumer</li> <li>2. EVP Branch Management</li> <li>3. Corporate Funding &amp; Business Product Division Head</li> <li>4. Planning &amp; Performance Division Head</li> <li>5. Business Linkage &amp; Consumer Division Head</li> <li>6. Commercial &amp; SME Banking Division Head</li> <li>7. Corporate Banking Division Head</li> <li>8. Japan Korean Desk Division Head</li> <li>9. Human Capital Division Head</li> <li>10. Treasury Capital Markets &amp; FI Division Head</li> <li>11. Credit Risk Reviewer Division Head</li> <li>12. Information Technology Division Head</li> <li>13. Risk Management Division Head</li> <li>14. Compliance Division Head</li> <li>15. Corporate Secretary Division Head</li> <li>16. General Services Division Head</li> <li>17. Head Office and Branch Operation Division Head</li> <li>18. Branch Management Division Head</li> </ol>

## SUSTAINABILITY COMMITTEE

The formation of the Sustainability Committee complied with the provisions and guidelines of the Financial Services Authority Regulation (“POJK”) Number 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers and Public Companies and POJK Number 17/2023 concerning the Implementation of Corporate Governance of Commercial Banks.

This committee is responsible for assisting the Board of Directors in upholding sustainable business practices, including managing environmental, social, and economic aspects and implementing good corporate governance principles.

### Membership Structure



## Wewenang dan Tanggung Jawab

Komite Keberlanjutan memiliki wewenang dan tanggung jawab sebagai berikut:

- a. Membantu Direksi menyiapkan rencana, strategi, inisiatif, program dan kebijakan berkelanjutan pada Perseroan.
- b. Meningkatkan kapasitas dan pengetahuan pada aspek keberlanjutan secara terus menerus agar mampu mengidentifikasi, mengukur, memonitor, dan mengelola risiko dan peluang yang berkaitan dengan perubahan iklim dan keberlanjutan.
- c. Memastikan bahwa Perseroan telah menjalankan program dan prinsip berkelanjutan pada sektor lingkungan, sosial, ekonomi, dan tata kelola sesuai dengan RAKB.
- d. Menerapkan langkah-langkah penerapan keuangan berkelanjutan sesuai dengan strategi penerapan dari Otoritas Jasa Keuangan.
- e. Membangun dan menerapkan budaya, prinsip, dan keuangan berkelanjutan.
- f. Memastikan publikasi Laporan Keberlanjutan setiap tahun.
- g. Mengikuti perkembangan isu yang berkaitan dengan keuangan berkelanjutan serta pada aspek lingkungan, sosial, ekonomi, dan tata kelola.
- h. Untuk implementasi di seluruh area kerja Komite Keberlanjutan dibentuk Gugus Tugas yang bertugas menyusun rencana kerja, target, penerapan, evaluasi dan pengembangan agar lebih terfokus serta penunjukan Divisi yang bertanggung jawab atas Gugus Tugas tersebut.

## Rapat dan Mekanisme Pengambilan Keputusan

- a. Rapat Komite dilaksanakan sesuai kebutuhan sekurang-kurangnya 1 (satu) kali dalam 3 bulanan.
- b. Rapat Komite hanya dapat diselenggarakan apabila dihadiri oleh mayoritas (lebih dari 50%) dari anggota Komite.
- c. Keputusan Rapat Komite dilakukan berdasarkan musyawarah. Dalam hal keputusan musyawarah tidak tercapai, pengambilan keputusan dilakukan berdasarkan suara terbanyak. Jika hasil pemungutan suara berimbang, maka keputusan ditetapkan oleh Ketua Komite.
- d. Komite dapat mengundang pihak lain untuk hadir dalam Rapat Komite jika diperlukan.
- e. Hasil Rapat Komite wajib dituangkan dalam risalah rapat yang ditandatangani oleh seluruh anggota Komite yang hadir dan didokumentasikan oleh Perseroan.
- f. Menyelenggarakan rapat untuk mengkaji atas Rencana Aksi Keuangan Berkelanjutan (RAKB) dan evaluasi dari implementasinya.

## Authorities and Responsibilities

The Committee has the following authority and responsibilities:

- a. Assisting the Board of Directors in preparing a sustainable plan, strategy, initiative, programs, and policy for the Company.
- b. To continuously enhance knowledge and capacity in sustainability to enable the Company to identify, measure, monitor, and manage risks and opportunities relating to climate change and sustainability.
- c. Ensuring that the Company has implemented sustainable environmental, social, economic, and governance programs.
- d. Implementing sustainable finance following the implementation strategy of the Financial Services Authority.
- e. Building and implementing culture, principles, and sustainable finance.
- f. Ensuring the publication of the Sustainability Report every year.
- g. Following the developments on issues relating to sustainable finance and environmental, social, economic, and governance aspects.
- h. To assist the Sustainability Committee in the implementation of its work activities/programs, a Task Force was formed with tasks including preparing work plans, targets, implementation, evaluation, and development as well as the appointment of the Division responsible for the Task Force

## Meetings and Decision-Making Mechanisms

- a. The Meeting of Committee shall be held where deemed necessary at least 1 (once) every 3 months or 4 (four) times a year.
- b. The Committee's Meeting may only be held if attended by a majority (more than 50%) of the Committee's members.
- c. Resolution by the Committee is conducted where consensus is not reached and the resolution is conducted based on majority votes. Furthermore, if the results of the vote are equal, the resolution shall be determined by the Chairman.
- d. The Committee may invite others to attend the Committee meeting, where deemed necessary.
- e. Minutes of Committee meetings will be documented and signed by all members of the Committee present
- f. Meetings will be held to review the Sustainable Financial Action Plan (RAKB) and evaluate its implementation.

## Pelaksanaan Kegiatan dan Frekuensi Rapat

Seusai dibentuk pada Desember 2023, Komite Keberlanjutan melaksanakan 1 (satu) kali rapat yang membahas agenda sebagai berikut:

## Implementation of Activities and Frequency of Meetings

After being formed in December 2023, the Sustainability Committee held one meeting to discuss the agenda, as follows:

No	Tanggal Date	Agenda Rapat Meeting Agenda	Quorum		Keterangan Description
			Minimum	Realisasi Realization	
1	22 Desember 2023 22 December 2023	1. Membentuk Gugus Tugas Keberlanjutan 2. Menyusun rencana kerja jangka pendek 1. Establish a Sustainability Task Force 2. Prepare a short-term work plan  Peserta Rapat 1. Business Director 2. EVP Human Capital & Corporate Secretary 3. Business Strategy & Development Division Head 4. SEVP Business Banking 5. Corporate Communication Department 6. Corporate Funding & Business Product Division Head 7. Planning & Performance Division Head 8. Business Linkage & Consumer Division Head 9. Corporate Banking Division Head 10. Human Capital Division Head 11. Risk Management Division Head 12. Compliance Division Head 13. Corporate Secretary Division Head 14. General Services Division Head  Meeting participants 1. Business Director 2. EVP Human Capital & Corporate Secretary 3. Business Strategy & Development Division Head 4. SEVP Business Banking 5. Corporate Communications Department 6. Corporate Funding & Business Product Division Head 7. Planning & Performance Division Head 8. Business Linkage & Consumer Division Head 9. Corporate Banking Division Head 10. Human Capital Division Head 11. Risk Management Division Head 12. Compliance Division Head 13. Corporate Secretary Division Head 14. General Services Division Head	100%	100%	Memenuhi kuorum 100% Meet 100% kuorum

## Penilaian Kinerja Komite Keberlanjutan

- Komite wajib membuat laporan kinerja setiap triwulan dan tahunan terkait pelaksanaan tugas dan tanggung jawab serta pencapaiannya termasuk di dalamnya implementasi RAKB yang disampaikan kepada Direksi.
- Laporan kinerja tersebut merupakan bagian dari Laporan Tahunan dan Laporan Keberlanjutan Perseroan serta akan disampaikan dalam Rapat Umum Pemegang Saham.

## Sustainability Committee Performance Assessment

- The Committee is required to prepare quarterly and annual performance reports regarding the implementation of its duties and responsibilities as well as its achievements, including the implementation of the RAKB, which is submitted to the Board of Directors.
- The performance report is part of the Company's Annual Report and Sustainability Report and will be presented at the General Meeting of Shareholders.



Selain itu, Komite juga dinilai berdasarkan dari jumlah rapat yang diadakan, kehadiran anggota Komite dalam rapat dan hasil kajian dari ragam implementasi dari rencana kerja Gugus Tugas Keberlanjutan dan RAKB.

### REALISASI RENCANA KERJA TAHUN 2023

Komite Keberlanjutan telah membentuk Gugus Tugas Keberlanjutan yang membantu menyusun rencana kerja, target, rencana aksi, serta evaluasi di aspek keberlanjutan.

Gugus Tugas Keberlanjutan terdiri dari

1. Kebijakan dan Peraturan Internal
2. Pengembangan Produk dan Layanan
3. Peningkatan Kapasitas Karyawan
4. Tanggung Jawab Sosial Perusahaan dan Komunikasi
5. *Green Office Initiatives*
6. Pelaporan dan Perencanaan

Selain itu Komite Keberlanjutan juga telah menyusun rencana kerja jangka pendek yang akan diimplementasi selama semester 1 di tahun 2024

### RENCANA KERJA TAHUN 2024

Rencana Kerja Komite Keberlanjutan tahun 2024 antara lain sebagai berikut:

1. Menyusun kebijakan dan peraturan internal terkait Keberlanjutan dan Keuangan Keberlanjutan
2. Mempersiapkan strategi perusahaan dan merancang rencana kerja jangka pendek dan menengah masing-masing Gugus Tugas Keberlanjutan
3. Meningkatkan kapasitas karyawan khususnya dalam proses mengimplementasi Taksonomi Hijau Berkelanjutan serta mengukur dan mengelola emisi gas rumah kaca (GRK)

Apart from that, the Committee is also assessed based on the number of meetings held, the presence of Committee members at meetings and the results of studies of various implementations of the Sustainability Task Force and RAKB work plans.

### REALIZATION OF WORK PLANS FOR 2023

The Sustainability Committee has formed a Sustainability Task Force which helps prepare work plans, targets, action plans and evaluations in the sustainability aspect.

The Sustainability Task Force consists of:

1. Policy and Internal Regulation
2. Product and Service Development
3. Increasing employee capacity
4. Corporate Social Responsibility and Communication
5. Green Office Initiatives
6. Reporting and Planning

Apart from that, the Sustainability Committee has also prepared a short-term work plan which will be implemented during semester 1 of 2024.

### WORK PLAN FOR 2024

The Sustainability Committee's Work Plan for 2024 includes the following:

1. Develop internal policies and regulations related to Sustainability and Sustainable Finance
2. Prepare company strategies and design short and medium term work plans for each Sustainability Task Force
3. Increase employee capacity, especially in the process of implementing the Sustainable Green Taxonomy as well as measuring and managing greenhouse gas (GHG) emissions

## PENERAPAN FUNGSI KEPATUHAN BANK, AUDIT INTERN DAN AUDIT EKSTERNAL

### SEKRETARIS PERUSAHAAN

Sekretaris Perusahaan memiliki peranan yang penting untuk memelihara citra Bank dan melindungi kepentingan Bank dengan membangun komunikasi dan hubungan baik dengan semua pemangku kepentingan khususnya berkaitan dengan pasar modal, publik serta kebijakan internal berkaitan dengan penerapan tata kelola perusahaan yang baik.

#### Dasar Hukum

Ketentuan pembentukan Sekretaris Perusahaan PT Bank JTrust Indonesia Tbk merujuk pada Peraturan Otoritas Jasa Keuangan Nomor 35/POJK.04/2014 tanggal 8 Desember 2014 tentang Sekretaris Perusahaan Emiten atau Perusahaan Publik.

#### Profil Sekretaris Perusahaan

Sekretaris Perusahaan diangkat dan diberhentikan berdasarkan keputusan Direksi. Pengangkatan Sekretaris Perusahaan PT Bank JTrust Indonesia Tbk telah memenuhi persyaratan yang telah ditetapkan serta telah dilaporkan kepada OJK dan diumumkan kepada publik melalui situs IDXNet (e-reporting). Efektif sejak tanggal 29 Januari 2020 jabatan Sekretaris Perusahaan PT Bank JTrust Indonesia Tbk dipegang oleh Sdri. Ong Pey Fang, berdasarkan Surat Keputusan Direksi tanggal 29 Januari 2020.

#### Profil Sekretaris Perusahaan/ Profile of Corporate Secretary

Nama | Name: **Ong Pey Fang**

Usia   Age	60 tahun   60 years old
Jenis Kelamin   Gender	Perempuan   Female
Kewarganegaraan   Citizenship	Indonesia   Indonesian
Domisili   Domicile	Jakarta   Jakarta
Dasar Hukum Pengangkatan   Legal Basis of Appointment	<ul style="list-style-type: none"> <li>SK Direksi No.29.02/S.Kep.Dir-HCGD/JTRUST/II/2020 tanggal 29 Januari 2020.</li> <li>Directors' Decree No.29.02/S.Kep.Dir-HCGD/JTRUST/II/2020 dated 29 January 2020.</li> </ul>
Riwayat Pendidikan   Educational Background	S1 di bidang Akuntansi (Royal Melbourne Institute of Technology), lulus cum laude pada tahun 1988. Bachelor degree in Accounting (Royal Melbourne Institute of Technology) with a cum laude in 1988

## THE IMPLEMENTATION OF THE BANK'S COMPLIANCE FUNCTION, INTERNAL AUDIT, AND EXTERNAL AUDIT

### CORPORATE SECRETARY

The Corporate Secretary has an important role in maintaining the Bank's image and protecting the interests of the Bank by building communications and good relations with all stakeholders, especially with people related to the capital market and public, and internal policies related to the implementation of good corporate governance.

#### Legal basis

Provisions for the establishment of Corporate Secretary of PT Bank JTrust Indonesia Tbk refer to the Financial Services Authority Regulation Number 35/POJK.04/2014 dated 8 December 2014 concerning Corporate Secretary of Issuers or Public Companies.

#### Profile of Corporate Secretary

The Corporate Secretary is appointed and dismissed based on the decision of the Board of Directors. The appointment of the Corporate Secretary of PT Bank JTrust Indonesia Tbk has fulfilled all of the requirements, reported to OJK, and announced to the public through the IDXNet website (e-reporting). Effective since 29 January 2020, the position of Corporate Secretary of PT Bank JTrust Indonesia Tbk is held by Ms. Ong Pey Fang, based on the Decree of the Board of Directors dated 29 January 2020.

<b>Riwayat Pekerjaan   Work Experiences</b>	<ul style="list-style-type: none"> <li>• PT Bank JTrust Indonesia Tbk (April 2019 – sekarang)</li> <li>• EVP Compliance, PT Commonwealth Bank Indonesia (Maret 2017- Agustus 2018).</li> <li>• EVP Compliance, PT Danamon Indonesia Tbk (Desember 2009 – Februari 2017).</li> <li>• VP Business Support, ABN Amro NV Indonesia (Januari 2006 – Februari 2009).</li> <li>• VP Business Coordinator, Citibank N.A. Indonesia (September 2002 – Desember 2005).</li> <li>• PT Bank JTrust Indonesia Tbk (April 2019 – present)</li> <li>• EVP Compliance, PT Commonwealth Bank Indonesia (March 2017- August 2018).</li> <li>• EVP Compliance, PT Danamon Indonesia Tbk (December 2009 – February 2017).</li> <li>• VP Business Support, ABN Amro NV Indonesia (Januari 2006 – Februari 2009).</li> <li>• VP Business Coordinator, Citibank N.A. Indonesia (September 2002 – December 2005).</li> </ul>
<b>Kualifikasi/Sertifikasi   Qualification/Certification</b>	<ul style="list-style-type: none"> <li>• Sertifikasi Manajemen Risiko Level 5</li> <li>• Risk Management Certificate Level 5</li> </ul>
<b>Pelatihan/Peningkatan Kompetensi yang diikuti di Tahun 2023   Training/Competency Improvement in 2023</b>	<ul style="list-style-type: none"> <li>• Managing Operational Risk in the Digital Banking Era - Lentera Mulia Persada, Jakarta, 24 Jan 2023</li> <li>• Created Shared Value: Maximizing Your Business Impact to Stakeholder - Social Investment Indonesia, Jakarta, 8 – 9 Maret 2023</li> <li>• Sustainable Finance - Cendekia Edukasi Citra Tritunggal, Jakarta, 30 Nov 2023</li> <li>• Perbankan Indonesia dalam mendukung Indonesia menuju Low Carbon Economy – BaRa, Jakarta, 7 Desember 2023</li> <li>• Managing Operational Risk in the Digital Banking Era - Lentera Mulia Persada, Jakarta, 24 Jan 2023</li> <li>• Created Shared Value: Maximizing Your Business Impact to Stakeholder - Social Investment Indonesia, Jakarta, 8 – 9 March 2023</li> <li>• Sustainable Finance - Cendekia Edukasi Citra Tritunggal, Jakarta, 30 Nov 2023</li> <li>• Perbankan Indonesia dalam mendukung Indonesia menuju Low Carbon Economy – BaRa, Jakarta, 7 December 2023</li> </ul>

Selain dari yang disebutkan di atas, Sekretaris Perusahaan senantiasa mengikuti/menghadiri sosialisasi peraturan-peraturan baru dari OJK dan BEI.

Other than the ones mentioned above, the Corporate Secretary always follows/attends the dissemination of new regulations from OJK and IDX.

### Pelaksanaan tugas Sekretaris Perusahaan

Dalam melaksanakan kegiatannya, Sekretaris Perusahaan berpedoman pada POJK No.35/POJK.04/2014 dan SOP Corporate Secretary. Sekretaris Perusahaan PT Bank JTrust Indonesia Tbk telah melaksanakan tugasnya, dengan uraian singkat pelaksanaan tugas sebagai berikut:

1. Mengikuti perkembangan industri keuangan—perbankan dan pasar modal khususnya peraturan perundang-undangan yang berlaku di bidang keuangan—perbankan dan pasar modal.
2. Memberikan masukan kepada Direksi dan Dewan Komisaris untuk mematuhi ketentuan peraturan perundang-undangan yang berlaku di perbankan dan pasar modal.
3. Membantu Direksi dan Dewan Komisaris dalam pelaksanaan tata kelola perusahaan yang baik, yang meliputi:
  - a. Keterbukaan informasi kepada masyarakat, termasuk ketersediaan informasi pada Situs Web Emiten atau Perusahaan Publik;
  - b. Menyampaikan laporan kepada Otoritas Jasa Keuangan tepat waktu;
  - c. Penyelenggaraan dan dokumentasi Rapat Umum Pemegang Saham;
  - d. Penyelenggaraan dan dokumentasi rapat Direksi dan/atau Dewan Komisaris;

### The Implementation of Duties of the Corporate Secretary

In carrying out its activities, the Corporate Secretary refers to POJK No.35/POJK.04/2014 and SOP for the Corporate Secretary. The Corporate Secretary of PT Bank JTrust Indonesia Tbk has carried out her duties, with a brief description of the duties as follows:

1. Follow current developments in the financial industry—banking and capital markets, especially the laws and regulations in the financial sector—banking and capital markets.
2. Provide inputs to the Board of Directors and the Board of Commissioners to comply with the provisions of applicable laws and regulations in banking and capital markets.
3. Assist the Board of Directors and the Board of Commissioners in implementing good corporate governance, which includes:
  - a. Disclosure of information to the public, including the availability of information on the Issuer's or Public Company's Website;
  - b. Report submissions to the Financial Services Authority in a timely manner;
  - c. Organization and documentation of the General Meeting of Shareholders;
  - d. Organization and documentation of meetings of the Board of Directors and/or the Board of Commissioners;

- e. Pelaksanaan program orientasi terhadap perusahaan bagi Direksi dan/atau Dewan Komisaris.
4. Sebagai penghubung antara Bank sebagai Emiten atau Perusahaan Publik dengan Otoritas Jasa Keuangan dan pemangku kepentingan lainnya.
5. Sebagai fasilitator dalam pelaksanaan tanggung jawab sosial perusahaan (CSR) dan lingkungan.
6. Melakukan fungsi komunikasi dalam rangka membangun citra dan reputasi perusahaan serta membangun *goodwill* keluar perusahaan, menjaga konsistensi pesan dan citra yang ingin disampaikan kepada masyarakat, serta menjaga agar informasi yang disampaikan tidak melanggar hukum.
7. Mengkoordinir pelaksanaan *Office of the Board* yang mencakup:
  - a. Memastikan ketersediaan informasi dalam pengambilan keputusan Direksi dan Dewan Komisaris.
  - b. Memastikan kehadiran peserta rapat agar kuorum dapat tercapai sehingga keputusan yang dihasilkan sah.
  - c. Memastikan fungsi sekretariat perusahaan dalam mengadministrasikan pelaksanaan dokumentasi keputusan rapat dan kearsipan korporat.
8. Membangun citra positif Bank melalui strategi komunikasi yang efektif dengan mengangkat berita – berita positif.
9. Sebagai penghubung antara Bank dengan pemegang saham, regulator, dan pemangku kepentingan lainnya.

## FUNGSI AUDIT INTERN

Audit Intern merupakan bagian dari sistem pengendalian intern dengan ruang lingkup pekerjaan audit intern yang mencakup pemeriksaan dan penilaian atas kecukupan dan efektivitas sistem pengendalian intern, manajemen risiko, serta proses dan sistem tata kelola bank yang bertujuan memberikan keyakinan yang memadai bahwa pengendalian telah berjalan seperti yang ditetapkan.

Satuan Kerja Audit Intern (SKAI) PT Bank JTrust Indonesia Tbk berperan sebagai *strategic business partner* bagi Manajemen untuk mencapai tujuan organisasi, memberikan nilai tambah dengan memberikan rekomendasi untuk peningkatan proses operasional baik melalui layanan yang bersifat asuran maupun konsultasi.

Dengan perannya sebagai *Third line of defense*, SKAI memastikan bahwa tata kelola, manajemen risiko, dan pengendalian intern di setiap *line of defense* diterapkan secara memadai dan berkelanjutan. Oleh karena itu SKAI

- e. Implementation of the Company's orientation programs for the Board of Directors and/or the Board of Commissioners.
4. Act as a liaison between the Bank as Issuer or Public Company with the Financial Services Authority and other stakeholders.
5. Act as a facilitator in the implementation of corporate social responsibility (CSR) and the environment.
6. Perform the communication function in order to build the Company's image and reputation, as well as establish goodwill outside the Company; maintain the consistency of the message and image that will be conveyed to the public; and ensure that the information disclosure does not violate the law.
7. Coordinate the implementation of Office of the Board which includes:
  - a. Ensuring the availability of information for the Board of Directors and the Board of Commissioners in making decisions.
  - b. Ensuring the attendance of meeting participants in order to reach a quorum and create lawful meeting decisions.
  - c. Ensuring function of the Company's secretariat in administering the documentation of meeting decisions and corporate filings.
8. Build a positive image of the Bank through an effective communication strategy by highlighting positive news.
9. Act as a liaison between the Bank and shareholders, regulators, and other stakeholders.

## THE INTERNAL AUDIT FUNCTION

Internal Audit is part of the internal control system with internal audit scope of work, which includes examination and assessment on the adequacy and effectiveness of the internal control system, risk management, as well as the Bank's governance processes and systems, in order to provide reasonable assurance that internal controls have been carried out accordingly.

Internal Audit Division (IAD) of PT Bank JTrust Indonesia Tbk acts as a strategic business partner for Management to achieve organizational goals and gives added value by providing recommendations for improving operational processes both through assurance and consulting services.

With its role as the Third line of defense, IAD of PT Bank JTrust Indonesia Tbk ensures that governance, risk management, and internal control in each line of defense are adequately and sustainably implemented. Therefore,



akan senantiasa melakukan pengembangan metodologi, tools, serta kompetensi auditor sehingga pelaksanaan audit lebih efektif dan efisien.

### Piagam Audit Intern

PT Bank JTrust Indonesia Tbk memiliki Piagam Audit Intern yang mencakup tujuan, aktivitas, kewenangan dan tanggung jawab SKAI dalam organisasi, termasuk hubungannya dengan Direksi dan Dewan Komisaris.

Sesuai Peraturan Otoritas Jasa Keuangan No.56/POJK.04/2015 tanggal 23 Desember 2015 tentang Pembentukan Pedoman Penyusunan Piagam Audit Intern dan POJK No.01/POJK.03/2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum, SKAI memiliki dan melaksanakan Piagam Audit Internal yang memuat:

- a. struktur dan kedudukan SKAI;
- b. tugas dan tanggung jawab SKAI serta hubungan dengan unit kerja yang melakukan fungsi pengendalian lain;
- c. wewenang SKAI;
- d. Kode Etik Audit Intern;
- e. persyaratan auditor intern dalam SKAI;
- f. pertanggungjawaban SKAI;
- g. larangan perangkap tugas dan jabatan auditor intern serta pelaksana dalam SKAI dari pelaksanaan kegiatan operasional Bank termasuk dalam perusahaan anak;
- h. kriteria penggunaan tenaga ahli ekstern dalam mendukung fungsi audit intern;
- i. syarat dan ketentuan yang harus dipenuhi oleh SKAI untuk menjaga independensi apabila diminta untuk memberikan layanan konsultasi atau tugas khusus lain;
- j. tanggung jawab dan akuntabilitas kepala SKAI;
- k. persyaratan untuk mematuhi Standar Profesional Audit Intern;
- l. prosedur dalam koordinasi fungsi audit intern dengan ahli hukum atau auditor eksternal;
- m. kebijakan pembatasan penugasan secara berkala dan masa tunggu penugasan yang memadai kepada anggota SKAI; dan
- n. kebijakan pembatasan penggunaan jasa dan masa tunggu yang memadai bagi pihak ekstern.

Piagam Audit Internal dikaji ulang secara berkala atau sewaktu-waktu apabila diperlukan.

SKAI continues to improve audit methodology, tools, and auditors' competency for a more effective and efficient audit process.

### The Internal Audit Charter

PT Bank JTrust Indonesia Tbk has an Internal Audit Charter, which includes objectives, activities, authorities and responsibilities of IAD in the organization, including its relationship with the Board of Directors and the Board of Commissioners.

In accordance with the Financial Services Authority Regulation (POJK) No.56/POJK.04/2015 dated 23 December 2015 concerning the Establishment of Guidelines for Developing Internal Audit Charter and POJK No.01/POJK.03/2019 concerning the Implementation of the Internal Audit Function in Commercial Banks, IAD has set up and implemented Internal Audit Charter, containing:

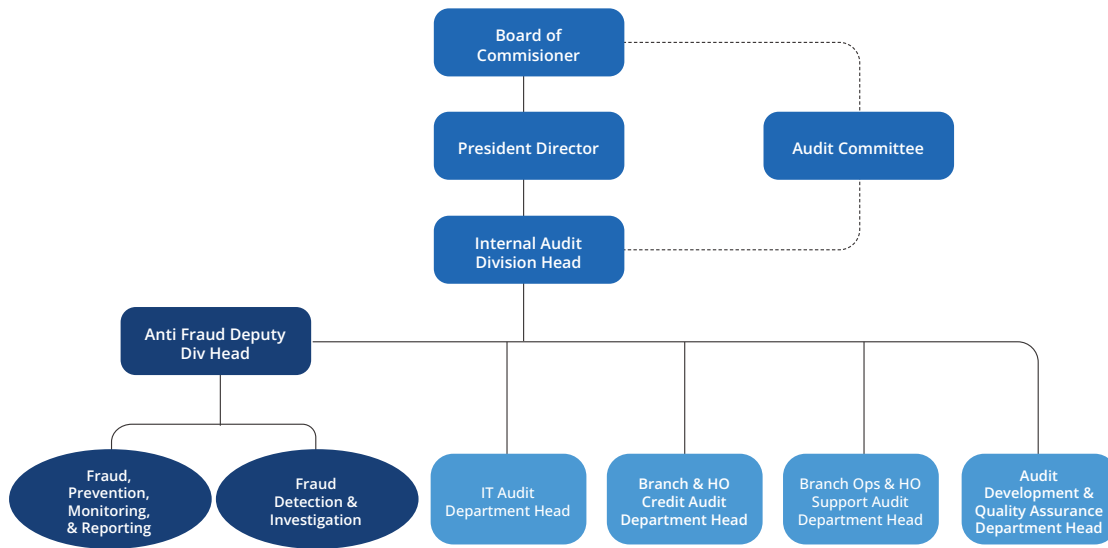
- a. structure and position of IAD;
- b. IAD duties and responsibilities, as well as its relations with working units having other control functions;
- c. IAD authority;
- d. Internal Audit Code of Ethics;
- e. IAD auditor requirements;
- f. accountability of IAD;
- g. prohibition of internal auditor's duties and concurrent positions and IAD staff in carrying out the Bank's operational activities, including in subsidiaries;
- h. criteria for using external experts to support the internal audit function;
- i. terms and conditions that must be met by IAD to maintain its independence when providing consulting services or other special assignments;
- j. responsibility and accountability of the head of IAD;
- k. requirements to comply with the Professional Standards for Internal Auditing;
- l. procedures in coordinating the internal audit function with legal experts or external auditors;
- m. policy of periodic assignment limitation and an adequate cooling-off period for IAD members; and
- n. policy of service limitation and an adequate cooling-off period for external parties.

The Internal Audit Charter is reviewed periodically, or at any time when necessary.



**Struktur Organisasi SKAI PT Bank JTrust Indonesia Tbk per 31 Desember 2023**

**Organizational Structure of SKAI at PT Bank JTrust Indonesia Tbk as of 31 December 2023**



Dalam rangka menjaga independensi fungsi audit intern, Kepala SKAI bertanggung jawab langsung kepada Direktur Utama dan mempunyai garis pelaporan kepada Dewan Komisaris melalui Komite Audit. SKAI berperan membantu Direktur Utama dalam menjabarkan hasil penilaian dan pengawasannya dalam hal proses pengendalian intern, manajemen risiko, dan tata kelola perusahaan.

In order to maintain the independence of the internal audit function, the Head of IAD is directly responsible to the President Director and has a reporting line to the Board of Commissioners through the Audit Committee. IAD’s role is to assist the President Director in elaborating the results of assessment and monitoring in the internal control, risk management and corporate governance processes.

Kepala SKAI diangkat dan diberhentikan oleh Direktur Utama setelah mendapatkan persetujuan Dewan Komisaris dengan mempertimbangkan rekomendasi dari Komite Audit, selanjutnya dilaporkan ke Otoritas Jasa Keuangan.

The Head of IAD is appointed and dismissed by the President Director after obtaining approval from the Board of Commissioners based on the recommendation of the Audit Committee. The decision is then reported to the Financial Services Authority.

**Profil Kepala Satuan Kerja Audit Intern/ Profile of Head of Internal Audit**

**Nama | Name: Nathan Tanuwidjaja**

Usia   Age	58 tahun   58 years old
Jenis Kelamin   Gender	Laki-laki   Male
Kewarganegaraan   Citizenship	Indonesia   Indonesian
Domisili   Domicile	Jakarta   Jakarta
Dasar Hukum Pengangkatan   Legal Basis of Appointment	01.02/S.Kep.Dir-HCD/JTRUST/II/2023 tanggal 1 Februari 2023
Riwayat Pendidikan   Educational Background	1988-1990 Msc in Computer Science, Columbia University, USA 1985-1988 Bsc in Computer Science, Columbia University, USA

<b>Riwayat Pekerjaan   Work Experiences</b>	<ul style="list-style-type: none"> <li>• Kepala SKAI PT Bank JTrust Indonesia Tbk (2023 – sekarang)</li> <li>• <i>Process Improvement Specialist</i> PT Bank Pan Indonesia Tbk (2021-2023)</li> <li>• Kepala IT Security &amp; Policy PT Bank Danamon Indonesia Tbk (2020-2021).</li> <li>• Group Head Internal Audit &amp; Acting Chief Internal Auditor PT Bank Danamon Indonesia Tbk (2004-2020)</li> <li>• IT Audit Senior Manager PricewaterhouseCooper (1994-2004)</li> <li>• Pro-Manager Application Development PT Bank Central Asia Tbk (1992-1994)</li> <li>• Software Engineer Expert Objective System Development, USA (1990-1991)</li> <li>• Programmer Baird Technologies, USA (1989-1990)</li> <li>• Head of SKAI PT Bank JTrust Indonesia Tbk (2023 – sekarang)</li> <li>• <i>Process Improvement Specialist</i> PT Bank Pan Indonesia Tbk (2021-2023)</li> <li>• Head of IT Security &amp; Policy PT Bank Danamon Indonesia Tbk (2020-2021)</li> <li>• Group Head Internal Audit &amp; Acting Chief Internal Auditor PT Bank Danamon Indonesia Tbk (2004-2020)</li> <li>• IT Audit Senior Manager PricewaterhouseCooper (1994-2004).</li> <li>• Pro-Manager Application Development PT Bank Central Asia Tbk (1992-1994)</li> <li>• Software Engineer Expert Objective System Development, USA (1990-1991)</li> <li>• Programmer Baird Technologies, USA (1989-1990)</li> </ul>
<b>Kualifikasi/Sertifikasi   Qualification/Certification</b>	<ul style="list-style-type: none"> <li>• Certified Internal Auditor (CIA) – 2014</li> <li>• BI Risk Management Level 4 (GARP) – 2010</li> <li>• Certified Information System Security Professional (CISSP) – 2005</li> <li>• Certified Information System Auditor (CISA) - 1995</li> </ul>
<b>Pelatihan/Peningkatan Kompetensi yang diikuti di Tahun 2023   Training/Competency Improvement in 2023</b>	<ul style="list-style-type: none"> <li>• ISO 27001:2022, Caturdaya Solusi, Jakarta, 9 Agt 2023</li> <li>• Risk Based Audit, Lembaga Pendidikan Auditor Internal, Jakarta, 1-2 Des 2023</li> <li>• Risk Management Certification Refresher Program – Level 6, Bankers Association for Risk Management, Jakarta, 8 Des 2023</li> <li>• COSO Based Internal Audit, Lembaga Pendidikan Auditor Internal, Jakarta, 15-16 Des 2023</li> <li>• Sustainable Finance, CECT Sustainability – Universitas Trisakti, Jakarta, 21-22 Des 2023</li> </ul>

Pencabutan Saudara Ritsuo Fukadai sebagai Pelaksana Tugas Kepala SKAI dan Pengangkatan Saudara Nathan Tanuwidjaja sebagai Kepala SKAI telah dilaporkan kepada Otoritas Jasa Keuangan (OJK), melalui surat nomor 01.04/S.Dir-HCD/JTRUST/II/2023 tertanggal 1 Februari 2023 perihal Laporan Pergantian Kepala SKAI PT Bank JTrust Indonesia Tbk.

The revocation of Ritsuo Fukadai as acting Head of IAD and appointment of Nathan Tanuwidjaja as Head of SKAI has been reported to the Financial Services Authority (OJK) in a letter number 01.04/S.Dir-HCD/JTRUST/II/2023 dated 1 February 2023, concerning Report on the Head of IAD Replacement PT Bank JTrust Indonesia Tbk.

### Sumber Daya Manusia dan Peningkatan Kompetensi

SKAI PT Bank JTrust Indonesia memiliki 24 pegawai yang terdiri dari 1 orang Kepala SKAI, 1 orang Wakil Kepala SKAI (*Anti-Fraud*), 18 pegawai Internal Audit, dan 4 orang pegawai *Anti-Fraud*.

### Human Resources and Competence Improvement

Internal Audit Division PT Bank JTrust Indonesia has 24 employees, which consist of the Head of IAD, 1 Deputy Head of IAD (*Anti-Fraud*), 18 Internal Audit staff, and 4 *Anti-Fraud* staff.

Untuk meningkatkan kompetensi Audit Intern secara berkesinambungan sehingga memberikan nilai tambah (*added value*) bagi perusahaan, maka selama tahun 2023 seluruh Auditor telah diikutsertakan dalam program pelatihan dan sertifikasi. Untuk itu PT Bank JTrust Indonesia Tbk senantiasa mengikutsertakan petugas dan pejabat SKAI ke pelatihan baik internal maupun eksternal agar diperoleh kualifikasi auditor yang:

To continuously improve the competence of Internal Audit staff in order to provide added value for the organization, all auditors have enrolled in several training and certification programs in 2023. Therefore, PT Bank JTrust Indonesia Tbk always includes IAD officers and officials in internal and external training in order to obtain qualifications of auditors that:

- Memiliki pengetahuan yang memadai secara umum dan teknis dalam bidang tugas yang relevan dengan spesialisasinya.
- Mempunyai perilaku yang independen, jujur, obyektif, tekun dan loyal.
- Memiliki kemampuan mempertahankan kualitas profesi yang profesional.
- Memiliki kecakapan interaksi dan komunikasi secara lisan maupun tulisan.

- Have adequate general and technical knowledge in the field of work that is relevant to their specialization.
- Have independent, honest, objective, persistent, and loyal behavior.
- Have the ability to maintain a professional quality in their profession.
- Have interaction and communication skills, both verbally and in writing.

e. Dapat meningkatkan perannya menjadi konsultan dan *catalyst*.

e. Can improve their roles as consultant and catalyst.

Sertifikasi Certification	Jumlah SDM Tersertifikasi Certified Staff
<b>Mandatory</b>	
Sertifikasi Manajemen Risiko (SMR) Jenjang 6 / Risk Management Certification Level 6	1
Sertifikasi Manajemen Risiko (SMR) Jenjang 5 / Risk Management Certification Level 5	11
Sertifikasi Manajemen Risiko (SMR) Jenjang 4 / Risk Management Certification Level 4	10
Certified Bank Internal Auditor (CBIA) Level Supervisor	5
Certified Bank Internal Auditor (CBIA) Level Auditor	12
<b>Non-Mandatory</b>	
Certified Internal Auditor (CIA)	1
Certified Information Security Auditor (CISA)	1
Certified Information Systems Security Professional (CISSP)	1
Qualified Risk Management Officer (QRMO)	1
Certified Ethical Hacker (CEH)	1

### Rencana dan Pelaksanaan Audit

Kepala SKAI menyusun *Annual Audit Plan* yang disusun berdasarkan analisis risiko atas seluruh entitas audit yang ada. Audit dilakukan dengan metodologi *Risk Based Audit* bertujuan untuk melakukan evaluasi kelengkapan dan penilaian keandalan/efektivitas dari Sistem Pengendalian Intern untuk dapat meminimalisir risiko.

Disamping itu temuan audit akan digunakan sebagai dasar dalam melakukan *corrective* dan *preventive action* atas kelemahan pengendalian intern dan meningkatkan *risk awareness* petugas dalam mengendalikan pekerjaan yang ditangani.

Pemeriksaan dilaksanakan terhadap Kantor Cabang/ Capem dan divisi-divisi Kantor Pusat yang termasuk dalam rencana audit yang telah disusun berdasarkan *risk assessment* terhadap auditable unit di kantor pusat dan kantor cabang.

Dalam menjalankan peran konsultasi, SKAI senantiasa memperhatikan aspek Independensi dalam pemberian layanan konsultasi kepada pihak intern Bank.

### Realisasi pelaksanaan audit tahun 2023/2023

Audit assignment realization

Obyek Audit Audit Object	Rencana Audit Audit Plan	Realisasi Audit Audit Realization	Pencapaian (%) Completion (%)
Kantor Cabang dan Kantor Cabang Pembantu Branch and Sub Branch Office	13	15	115%
Divisi Kantor Pusat - Operasional/Support Divisions at Head Office - Operations/Support	17	18	106%
Divisi Kantor Pusat - Kredit/Bisnis Divisions at Head Office - Credit/Business	10	19	190%
TI IT	10	15	150%

### Audit Plan and Assignment

The Head of IAD prepares an Annual Audit Plan based on risk assessment of all audit entities. The audit is conducted by using the Risk Based Audit methodology aimed at evaluating the comprehensiveness and assessing the reliability/effectiveness of the Internal Control System in order to minimize risks.

Moreover, audit findings will be used as a basis for carrying out corrective and preventive actions on internal control weaknesses and increasing the risk awareness of officers/personnel in her/his duty.

Audits are carried out in Branch Offices/Sub-Branch Offices and Divisions at the Head Office, which are included in the audit plan that has been established based on risk assessment of the auditable units at the head office and branch offices.

In carrying out its consulting role, IAD always pays attention to the Independence aspect in providing consulting services to the Bank's internal parties.

## Realisasi pelaksanaan audit tahun 2023/2023

Audit assignment realization

Obyek Audit Audit Object	Rencana Audit Audit Plan	Realisasi Audit Audit Realization	Pencapaian (%) Completion (%)
<b>Total Audit</b>	<b>50</b>	<b>67</b>	<b>134%</b>
Sosialisasi Anti-Fraud Anti-Fraud Socialization	54	56	104%
<b>Total Penugasan Total Assignments</b>	<b>104</b>	<b>123</b>	<b>118%</b>

### Pemantauan atas Penyelesaian Temuan Audit

SKAI melakukan pemantauan secara seksama dan berkelanjutan untuk pemenuhan tindak lanjut perbaikan atas kelemahan yang ditemukan sebagaimana komitmen yang telah ditetapkan unit kerja terkait. Progres penyelesaian temuan dilaporkan secara berkala kepada Manajemen.

### Komunikasi SKAI

SKAI berkomunikasi dengan Dewan Komisaris dan Komite di bawah Dewan Komisaris, Direksi dan Komite di bawah Direksi, seluruh unit kerja, serta pihak eksternal seperti Regulator Otoritas Jasa Keuangan (OJK), Bank Indonesia, Lembaga Penjamin Simpanan (LPS) dan eksternal auditor. Komunikasi dapat disampaikan melalui laporan, diskusi, maupun pelaksanaan rapat.

- SKAI dapat menyelenggarakan rapat secara berkala dan insidental dengan Direksi, Dewan Komisaris dan Komite Audit.
- SKAI dapat mengikuti rapat yang bersifat strategis, seperti rapat ALCO, rapat IT Steering Committee, rapat Komite Manajemen Risiko, dan sebagainya sesuai ketentuan regulator.

Dalam menjalankan perannya sebagai Konsultan, SKAI selalu terbuka untuk memberikan ruang diskusi dan memberikan rekomendasi atau masukan kepada unit kerja yang membutuhkan untuk perbaikan atau peningkatan proses bisnis.

### Monitoring of Audit Findings

IAD carries out careful and continuous monitoring to take follow-up actions to correct weaknesses found, in accordance with the commitments set by the relevant work unit. The progress of completing findings is reported periodically to the Management.

### IAD Communications

IAD communicates with Board of Commissioner and its committees, Board of Directors and its committees, all working units, and external parties such as Regulator i.e. The Financial Services Authority (OJK), Bank Indonesia, Indonesia Deposit Insurance Corporation (LPS) and external auditor. The communication can be performed by report issuance, discussions, or meetings.

- IAD can hold meetings periodically and occasionally with the Board of Directors, the Board of Commissioners and the Audit Committee.
- IAD can participate in strategic meetings, such as ALCO meetings, IT Steering Committee meetings, Risk Management Committee meetings, and other meetings, in accordance with regulatory provisions.

In carrying out its role as a consultant, IAD is always open for discussion and provides recommendation or advice to work units that need to improve or enhance the business processes.

No	Agenda	Frekuensi Frequency	Peserta SKAI IAD Participants
1	Rapat dengan Direktur Utama Meeting with President Director	16 kali 16 times	Kepala SKAI, Wakil Kepala SKAI dan Kepala Departemen IA Head of IAD, Deputy Head of IAD, and Head of Internal Affairs Department
2	Rapat dengan Dewan Komisaris Meeting with Board of Commissioners	4 kali 4 times	Kepala SKAI, Wakil Kepala SKAI dan Kepala Departemen IA Head of IAD, Deputy Head of IAD, and Head of Internal Affairs Department
3	Rapat Komite Audit Audit Committee Meeting	11 kali 11 times	Kepala SKAI, Wakil Kepala SKAI dan Kepala Departemen IA Head of IAD, Deputy Head of IAD, and Head of Internal Affairs Department
4	Rapat Komite Pemantau Risiko Risk Oversight Committee Meeting	3 kali 3 times	Kepala SKAI dan Kepala Departemen IA Head of IAD and Head of Internal Affairs Department

No	Agenda	Frekuensi Frequency	Peserta SKAI IAD Participants
5	Rapat dengan Dewan Direksi Meeting with Board of Directors	23 kali 23 times	Kepala SKAI, Wakil Kepala SKAI dan/atau Kepala Departemen IA Head of IAD, Deputy Head of IAD, and Head of Internal Affairs Department
6	Rapat Komite Manajemen Risiko Risk Management Committee Meeting	2 kali 2 times	Kepala SKAI dan Kepala Departemen IA Head of IAD and Head of Internal Affairs Department
7	Rapat Komite Kebijakan Perkreditan Credit Policy Committee Meeting	2 kali 2 times	Kepala SKAI Head of IAD
8	Rapat IT Steering Committeee IT Steering Committee Committee	6 kali 6 times	Kepala SKAI dan Kepala Departemen IA Head of IAD and Head of Internal Affairs Department

### Evaluasi atau Kaji Ulang atas Fungsi Audit Internal

Kaji ulang atas fungsi Audit Intern PT Bank JTrust Indonesia Tbk telah dilakukan pada tahun 2022 untuk periode audit Juli 2019 - Juni 2022 dan dinyatakan bahwa kegiatan audit intern secara umum telah sesuai dengan ketentuan Peraturan Otoritas Jasa Keuangan (POJK) No.1/POJK.03/2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum, serta POJK No.13/POJK.03/2020 dan Surat Edaran OJK No.21/SEOJK.03/2017 tentang penerapan Manajemen Risiko dalam Penggunaan Teknologi Informasi oleh Bank Umum khususnya terkait proses Internal Audit. Untuk evaluasi/kaji ulang periode berikutnya atas hasil kerja SKAI Bank dan kepatuhannya terhadap ketentuan POJK tentang Penerapan Fungsi Audit Intern Pada Bank Umum akan dilaksanakan pada tahun 2025.

### Evaluation or Review of Internal Audit Function

Review of the Internal Audit function of PT Bank JTrust Indonesia Tbk was carried out in 2022 for the audit period July 2019 - June 2022 and resulted that in general, the Bank's internal audit activities were in accordance with provisions of the Financial Services Authority Regulation (POJK) No.1/POJK.03 /2019 concerning the Implementation of the Internal Audit Function in Commercial Banks, as well as POJK No.13/POJK.03/2020 and OJK Circular Letter No.21/SEOJK.03/2017 concerning the implementation of Risk Management in the Use of Information Technology by Commercial Banks, especially related to Internal Audit processes. The next evaluation/review on the work results of the Bank's IAD and its compliance with POJK provisions regarding the Implementation of Internal Audit Function in Commercial Banks will be carried out in 2025.





## PENERAPAN FUNGSI KEPATUHAN BANK

### Implementation of The Bank's Compliance Function

#### Fungsi Kepatuhan pada PT Bank J Trust Indonesia Tbk

Pelaksanaan Fungsi Kepatuhan Bank mengacu pada Peraturan Otoritas Jasa Keuangan (POJK) Nomor 46/POJK.03/2017 tentang Fungsi Kepatuhan Bank Umum yaitu mengelola langkah-langkah yang bersifat *ex-ante* (preventif) untuk:

- Mewujudkan terlaksananya Budaya Kepatuhan pada semua tingkatan organisasi dan kegiatan usaha Bank.
- Mengelola Risiko Kepatuhan yang dihadapi oleh Bank.
- Memastikan bahwa kebijakan, ketentuan, sistem, dan prosedur, serta kegiatan usaha Bank telah sesuai dengan ketentuan OJK dan peraturan perundang-undangan yang berlaku.
- Memastikan kepatuhan Bank terhadap komitmen yang dibuat oleh Bank kepada Otoritas Jasa Keuangan dan/atau otoritas pengawas lain yang berwenang.

#### Dasar Hukum

Pembentukan Fungsi Kepatuhan Bank merujuk pada POJK dan SEOJK terkait Penerapan Tata Kelola Bagi Bank Umum, Penilaian Tingkat Kesehatan Bank dan Pelaksanaan Fungsi Kepatuhan Bank Umum.

#### Compliance Function in PT Bank J Trust Indonesia Tbk

The implementation of the Bank's Compliance Function refers to Financial Services Authority Regulation (POJK) Number 46/POJK.03/2017 concerning the Compliance Function of Commercial Banks, which is managing *ex-ante* (preventive) measures to:

- Realize the implementation of Compliance Culture at all levels of the organization and the Bank's business activities.
- Manage Compliance Risk faced by the Bank.
- Ensure that policies, provisions, systems and procedures, as well as the Bank's business activities have complied with the provisions of the OJK and applicable laws and regulations.
- Ensure the Bank's compliance with the commitments made by the Bank to the Financial Services Authority and/or other authorized supervisory authorities.

#### Legal Basis

The establishment of the Bank's Compliance Function refers to POJK and SEOJK regarding the Implementation of Governance for Commercial Banks, Assessment of the Bank's Soundness Level and the Implementation of Compliance Functions for Commercial Banks.



## Mekanisme Pengangkatan dan Pemberhentian Kepala Satuan Kerja Kepatuhan

Compliance Division Head diangkat dan diberhentikan berdasarkan keputusan Direksi dan telah dilaporkan kepada OJK.

### Profil & Pelatihan Kepala Divisi Kepatuhan

Sdri. Vivery Ujiastuti resmi menjabat Compliance Division Head berdasarkan Surat Keputusan Direksi No. 22.09/S.Dir-HCGD/JTRUST/II/2021 tanggal 22 Februari 2021.

Nama | Name: **Vivery Ujiastuti**

<b>Usia Age</b>	58 tahun 58 years old
<b>Jenis Kelamin Gender</b>	Perempuan Female
<b>Kewarganegaraan Citizenship</b>	Indonesia Indonesian
<b>Domisili Domicile</b>	Jakarta
<b>Dasar Hukum Pengangkatan Legal Basis of Appointment</b>	SK Direksi No. 22.09/S.Dir-HCGD/JTRUST/II/2021 Decree of the Board of Directors No. No. 22.09/S.Dir-HCGD/JTRUST/II/2021
<b>Riwayat Pendidikan Educational Background</b>	Fakultas Ekonomi, Universitas Kristen Satya Wacana, Lulus Tahun 1989 The Faculty of Economics, Kristen Satya Wacana University, Graduated in 1989
<b>Riwayat Pekerjaan Work Experiences</b>	<ul style="list-style-type: none"> <li>• PT Bank JTrust Indonesia Tbk (Februari 2021-saat ini)</li> <li>• PT Bank BRI Agroniaga Tbk (Oktober 1997- November 2020)</li> <li>• PT Bank Sino (Juni 1989-September 1997)</li> <li>• PT Bank JTrust Indonesia Tbk (February 2021-present)</li> <li>• PT Bank BRI Agroniaga Tbk (October 1997- November 2020)</li> <li>• PT Bank Sino (June 1989-September 1997)</li> </ul>
<b>Kualifikasi/Sertifikasi Profesi Qualification/Professional Certification</b>	<ul style="list-style-type: none"> <li>• Sertifikasi Manajemen Risiko Level 4</li> <li>• Sertifikasi Kepatuhan Level 2</li> <li>• Certification on Risk Management Level 4</li> <li>• Certification on Compliance Level 2</li> </ul>
<b>Training/Competency Improvement in 2022</b>	<ul style="list-style-type: none"> <li>• Training Anti Fraud 2023 diadakan oleh J Trust Bank</li> <li>• Training Basic APU PPT diadakan oleh J Trust Bank</li> <li>• Training Compliance: Budaya Sadar Kepatuhan diadakan oleh J Trust Bank</li> <li>• Training Risk Awareness : Risk Management 2023 diadakan oleh J Trust Bank</li> <li>• Training Perbankan Indonesia dalam mendukung Indonesia menuju Low Carbon Economy diadakan oleh BaRa</li> <li>• Training Sustainable Finance diadakan oleh Trisakti</li> <li>• Anti-Fraud Training 2023 held by J Trust Bank</li> <li>• AML-CTF Basic Training held by J Trust Bank</li> <li>• Compliance Training: Compliance Awareness Culture held by J Trust Bank</li> <li>• Training Risk Awareness: Risk Management 2023 held by J Trust Bank</li> <li>• Training on Indonesian Banking to support Indonesia into Low Carbon Economy held by BaRa</li> <li>• Sustainable Finance Training held by Trisakti</li> </ul>

## Mechanism of Appointment and Dismissal of Head of Compliance Division

The Head of Compliance Division is appointed and dismissed based on the Board of Directors Decree and must be reported to OJK.

### Profile & Training of the Head of Compliance Division

Ms. Vivery Ujiastuti officially holds the position as the Head of Compliance Division based on the the Board of Directors Decree No. 22.09/S.Dir-HCGD/JTRUST/II/2021 dated 22 February 2021.



### Pedoman Operasional Kepatuhan

PT Bank JTrust Indonesia Tbk telah mempunyai Pedoman Operasional Kepatuhan berupa Standard Operating Procedure Kepatuhan Bank Revisi 02 yang berlaku efektif sejak tanggal 10 Agustus 2021.

### Prinsip Kepatuhan

Prinsip Kepatuhan yang diterapkan oleh PT Bank JTrust Indonesia adalah pelaksanaan fungsi Kepatuhan merupakan tanggung jawab personil seluruh bagian Bank dengan tone from the top, dan berkomitmen bahwa seluruh kegiatan usaha Bank pada setiap jenjang organisasi sesuai dengan ketentuan peraturan perundang-undangan sebagaimana diatur dalam:

- POJK Nomor 55/POJK.03/2016 tanggal 7 Desember 2016 tentang Penerapan Tata Kelola Bagi Bank Umum.
- POJK Nomor 46/POJK.03/2017 tanggal 12 Juli 2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum.
- POJK Nomor 4/POJK.03/2016 tanggal 26 Januari 2016 tentang Penilaian Tingkat Kesehatan Bank Umum.

Perbankan merupakan industri yang diatur sangat ketat karena merupakan industri yang mendapat izin untuk mengelola dana masyarakat. Oleh sebab itu pengelolaan risiko kepatuhan di Bank menjadi sangat penting apalagi di tengah inovasi teknologi informasi dan digitalisasi dalam industri keuangan yang perkembangannya sangat cepat. Penerapan Fungsi Kepatuhan adalah salah satu faktor dalam penerapan Tata Kelola dan PT Bank JTrust Indonesia Tbk berkomitmen untuk mematuhi ketentuan dan peraturan, melalui pengelolaan risiko kepatuhan yang berdasarkan pada prinsip-prinsip kepatuhan, yaitu:

1. Kepatuhan dimulai dari atas;
2. Kepatuhan merupakan tanggung jawab semua pihak;
3. Kepatuhan dijalankan untuk pemenuhan hukum dan peraturan;
4. Implementasi kepatuhan agar dijalankan dengan kompetensi dan integritas sesuai dengan tanggung jawab;
5. Berorientasi kepada pemangku kepentingan;
6. Dedikasi kepada Bank; dan
7. Orientasi kepada pemecahan masalah.

### Struktur Organisasi Kepatuhan

Fungsi Kepatuhan Perseroan dilaksanakan oleh Direktur Kepatuhan dan Divisi Kepatuhan sesuai dengan Surat Keputusan Direksi Bank PT Bank JTrust Indonesia Tbk

### Operational Guidelines for Compliance

PT Bank JTrust Indonesia Tbk already has Compliance Operational Guidelines in the form Bank Compliance Standard Operating Procedure – Revision 02, which is effective from 10 August 2021.

### Compliance Principles

The Compliance Principle carried out by PT Bank JTrust Indonesia is that all of the Bank's personnel, with tone from the top, are responsible for implementing Compliance function and the Bank is committed that all of its business activities, at every level of the organization, are in accordance with the provisions of laws and regulations as stipulated in:

- OJK Regulation Number 55/POJK.03/2016 dated 7 December 2016 concerning Implementation of Governance for Commercial Banks.
- OJK Regulation Number 46/POJK.03/2017 dated 12 July 2017 concerning Implementation of Compliance Functions in Commercial Banks.
- OJK Regulation Number 4/POJK.03/2016 dated 26 January 2016 concerning Assessment of the Soundness Level of Commercial Banks.

Banking is a highly-regulated industry as it has obtained a license to manage public funds (becomes public funds custody). Therefore, the management of compliance risk at the Bank is very important, especially in the midst of rapid development in information technology innovation and digitalization in the financial industry. The implementation of Compliance Function is one of the factors in implementing Governance and PT Bank JTrust Indonesia Tbk is committed to complying with rules and regulations, by managing compliance risks based on compliance principles, namely:

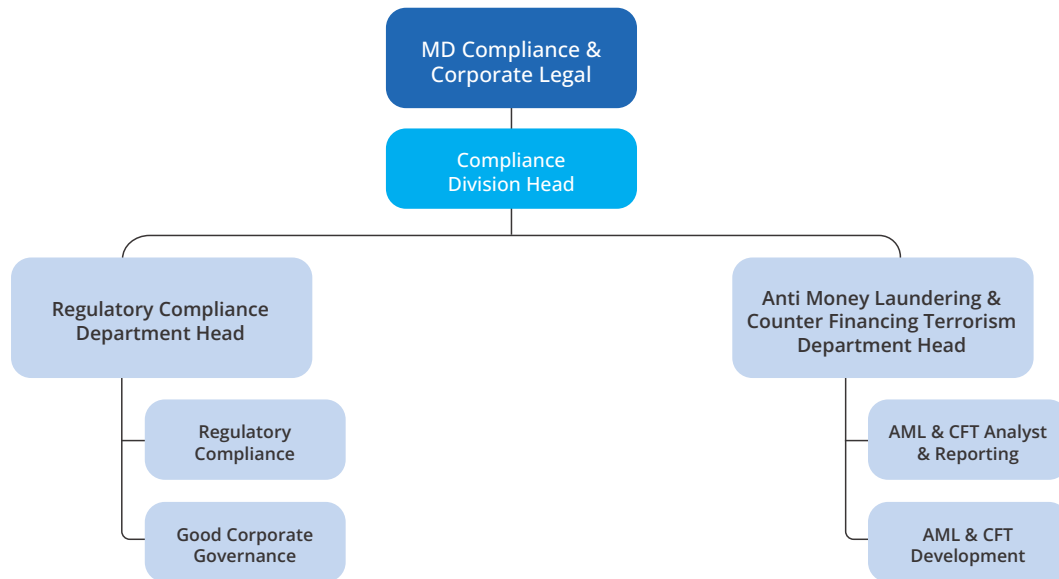
1. Compliance starts at the top;
2. Compliance is the responsibility of all parties;
3. Compliance is carried out for conformity with laws and regulations;
4. Implementation of compliance must be carried out with competence and integrity in accordance with the responsibilities;
5. Stakeholder oriented;
6. Dedicated to the Bank; and
7. Problem-solving oriented.

### Compliance Organizational Structure

The Company's Compliance function is carried out by the Director of Compliance and the Compliance Division, in accordance with the Decree of the Board of Directors

No. 08.07/S.Kep-Dir-HCGD/JTRUST/IV/2022 tanggal 8 April 2022 tentang Struktur Organisasi Compliance Division yang strukturnya dapat digambarkan sebagai berikut:

of PT Bank JTrust Indonesia Tbk No. 08.07/S.Kep-Dir-HCGD/JTRUST/IV/2022 dated 8 April 2022 concerning the Organizational Structure of the Compliance Division, which can be described as follows:



## Tugas dan Tanggung Jawab

### Dewan Komisaris dan Direksi

1. Dewan Komisaris wajib melakukan pengawasan aktif terhadap pelaksanaan Fungsi Kepatuhan di Bank, dengan:
  - a. Mengevaluasi pelaksanaan Fungsi Kepatuhan Bank paling kurang 2 (dua) kali dalam satu tahun melalui laporan pelaksanaan tugas yang disampaikan oleh Direktur yang Membawahkan Fungsi Kepatuhan kepada Otoritas Jasa Keuangan, yang ditembuskan kepada Direktur Utama dan Dewan Komisaris, maupun laporan mengenai pelaksanaan Fungsi Kepatuhan Bank yang disampaikan oleh Divisi/Satuan Kerja Kepatuhan. Untuk melaksanakan evaluasi yang tepat dan akurat dapat dilakukan melalui rapat-rapat, baik rapat Dewan Komisaris, rapat Direksi maupun rapat komite-komite.
  - b. Berdasarkan hasil evaluasi pelaksanaan Fungsi Kepatuhan, Dewan Komisaris menyampaikan saran kepada Direktur Utama dengan tembusan kepada Direktur yang membawahkan Fungsi Kepatuhan dalam rangka meningkatkan kualitas pelaksanaan Fungsi Kepatuhan Bank.

## Duties and Responsibilities

### The Board of Commissioners and the Board of Directors

1. The Board of Commissioners is obliged to carry out active supervision of the Bank's Compliance Function, by:
  - a. Evaluating the implementation of the Bank's Compliance Function at least 2 (twice) a year by checking out reports on task implementation submitted by the Director in charge of the Compliance Function to the Financial Services Authority, which are copied to the President Director and the Board of Commissioners, as well as reports on the implementation of the Bank's Compliance Function that are submitted by the Compliance Division/Work Unit. A proper and accurate evaluation is carried out through meetings, namely meetings of the Board of Commissioners, meetings of the Board of Directors and meetings of committees.
  - b. Based on the evaluation results of the implementation of Compliance Function, the Board of Commissioners provides suggestions to the President Director with a copy to the Director in charge of the Compliance Function, in order to improve the quality of the implementation of the Bank's Compliance Function.

2. Direksi berkewajiban:
  - a) Menumbuhkan dan mewujudkan terlaksananya Budaya Kepatuhan pada semua tingkatan organisasi dan kegiatan usaha Bank.
  - b) Memastikan terlaksananya Fungsi Kepatuhan Bank.

#### Direktur yang Membawahkan Fungsi Kepatuhan

1. Tugas dan tanggung jawab yang dimiliki oleh Direktur yang Membawahkan Fungsi Kepatuhan adalah:
  - a. Merumuskan strategi guna mendorong terciptanya Budaya Kepatuhan Bank.
  - b. Mengkaji dan mengusulkan kebijakan kepatuhan atau prinsip-prinsip kepatuhan yang akan ditetapkan oleh Direksi.
  - c. Menetapkan sistem dan prosedur kepatuhan yang akan digunakan untuk menyusun ketentuan dan pedoman internal Bank.
  - d. Mengkomunikasikan kebijakan dan prosedur kepada unit kerja/karyawan melalui surat edaran atau internal memo maupun internal email.
  - e. Menetapkan langkah-langkah yang diperlukan, memantau dan menjaga kepatuhan Bank untuk memastikan bahwa seluruh kebijakan, ketentuan, sistem, dan prosedur, serta kegiatan usaha yang dilakukan Bank selalu mematuhi/telah sesuai dengan ketentuan Bank Indonesia, Otoritas Jasa Keuangan, Lembaga Penjamin Simpanan dan peraturan perundang-undangan yang berlaku serta menerapkan prinsip kehati-hatian Bank dan tata kelola perusahaan yang baik.
  - f. Meminimalkan Risiko Kepatuhan Bank.
  - g. Melakukan berbagai upaya perbaikan dan penyempurnaan terhadap ketentuan internal serta mekanisme sistem pelaporan dan pengendalian intern.
  - h. Melakukan tindakan pencegahan agar kebijakan dan/atau keputusan yang diambil Direksi Bank tidak menyimpang dari ketentuan Otoritas Jasa Keuangan dan peraturan perundang-undangan.
  - i. Melakukan tugas-tugas lain yang terkait dengan Fungsi Kepatuhan, antara lain memantau dan menjaga kepatuhan Bank terhadap komitmen yang dibuat oleh Bank kepada Otoritas Jasa Keuangan maupun otoritas pengawas lainnya yang berwenang.
2. Tugas dan tanggung jawab tersebut tidak menghilangkan hak dan kewajiban Direktur yang Membawahkan Fungsi Kepatuhan sebagai anggota Direksi Bank sebagaimana diatur dalam Undang-Undang tentang Perseroan Terbatas.

2. The Board of Directors is obliged to:
  - a) Fostering and realizing the implementation of Compliance Culture at all levels of the organization and the Bank's business activities.
  - b) Ensuring the implementation of the Bank's Compliance Function.

#### Director in Charge of Compliance Function

1. Duties and responsibilities of the Director in charge of the Compliance Function are:
  - a. Formulating strategies to encourage the creation of the Bank's Compliance Culture.
  - b. Reviewing and proposing compliance policies or compliance principles to be determined by the Board of Directors.
  - c. Establishing compliance systems and procedures that will be used to create the Bank's internal regulations and guidelines.
  - d. Communicating policies and procedures to work units/employees through circular letters or internal memos or internal emails.
  - e. Establishing the necessary measures, monitoring and maintaining the Bank's compliance to make sure that all policies, provisions, systems and procedures, as well as the Bank's business activities always comply with/are in accordance with the provisions of Bank Indonesia, the Financial Services Authority, the Indonesian Deposit Insurance Corporation, and applicable laws and regulations, as well as implementing the Bank's prudential principles and good corporate governance.
  - f. Minimizing the Bank's Compliance Risks.
  - g. Carrying out various efforts to improve and update internal provisions and mechanisms for reporting systems and internal controls.
  - h. Taking preventive measures so that policies and/or decisions taken by the Board of Directors of the Bank do not deviate from provisions of the Financial Services Authority and laws and regulations.
  - i. Carrying out other tasks related to the Compliance Function, including monitoring and maintaining the Bank's compliance with the Bank's commitments to the Financial Services Authority and other authorized supervisory authorities.
2. These duties and responsibilities do not diminish the rights and obligations of the Director in charge of the Compliance Function as a member of the Bank's Board of Directors as stipulated in the Law on Limited Liability Companies.



## Kepala Divisi Kepatuhan

1. Membantu Direktur Kepatuhan dalam menjalankan tugas dan tanggung jawabnya.
2. Menindaklanjuti informasi dari Direktur Kepatuhan yang menjadi perhatian dari pihak otoritas yang berwenang (regulator).
3. Melaporkan pelaksanaan tugas dan tanggung jawabnya baik secara berkala maupun khusus kepada Direktur Kepatuhan.
4. Memastikan Kebijakan Kepatuhan, Kebijakan Penerapan APU & PPT, *Code of Conduct* dan prinsip Tata Kelola perusahaan yang baik (*Good Corporate Governance*) diterapkan di Bank.
5. Menyediakan *compliance advice* terhadap rancangan kebijakan dan keputusan Direksi.
6. Menjadi anggota komite yang dibentuk oleh Direksi maupun Dewan Komisaris terkait kepatuhan, mengikuti rapat yang diadakan oleh komite tersebut serta melaporkannya kepada Direktur Kepatuhan.
7. Memastikan peraturan internal yang berlaku tersedia secara lengkap, akurat dan mutakhir, dan sesuai dengan peraturan regulator terkini.
8. Menjadi *liaison officer* untuk regulator perbankan dan pihak otoritas lainnya.
9. Menyiapkan Laporan kepada Direktur Kepatuhan; Laporan Direktur Kepatuhan kepada Direktur Utama; Laporan Direktur Kepatuhan kepada Bank Indonesia/ Otoritas Jasa Keuangan; Laporan Kepatuhan Internal; dan laporan lainnya yang diperlukan dalam pengelolaan kepatuhan Bank.
10. Memastikan penerapan program APU & PPT dilakukan dengan baik di seluruh Unit Kerja yang mengelola nasabah dan transaksinya, termasuk pelaporannya kepada PPATK dan Instansi lain yang berwenang sesuai dengan ketentuan yang berlaku.
11. Menyusun dan memutakhirkan Kebijakan Kepatuhan, Standar Operasional Prosedur Kepatuhan, serta mensosialisasikannya
12. Mengembangkan dan menerapkan metodologi *Compliance Risk Management*.
13. Mengembangkan, menerapkan, dan mengelola *Compliance Risk Information System*.

## Satuan Kerja Kepatuhan

Satuan Kerja Kepatuhan mempunyai kedudukan setingkat Divisi dan bertanggung jawab kepada Direktur yang membawahi fungsi kepatuhan sebagai unit kerja yang bersifat independen.

## Head of Compliance Division

1. Assist the Compliance Director in carrying out his duties and responsibilities.
2. Following up on information from the Compliance Director, in which the information is a concern to the authority (regulator).
3. Reporting the implementation of duties and responsibilities, both periodically and occasionally, to the Director of Compliance.
4. Ensuring that the Compliance Policy, AML-CFT Implementation Policy, Code of Conduct and the principles of Good Corporate Governance are implemented in the Bank.
5. Providing compliance advice on draft policies and decisions of the Board of Directors.
6. Becoming a member of a committee established by the Board of Directors or the Board of Commissioners regarding compliance, attending meetings held by the committee, and submitting meeting reports to the Compliance Director.
7. Ensuring that applicable internal provisions are comprehensive, accurate and up-to-date, and in accordance with the latest regulations issued by regulators.
8. Becoming a liaison officer for banking regulators and other authorities.
9. Preparing Reports to the Compliance Director; Reports of the Compliance Director to the President Director; Reports of Compliance Director to Bank Indonesia/the Financial Services Authority; Internal Compliance Report; and other reports required in managing the Bank's compliance.
10. Ensuring that the AML & CTF program is carried out accordingly in all Work Units that manage customers and their transactions, including reporting to PPATK and other authorized agencies, in accordance with applicable regulations.
11. Preparing and updating the Compliance Policy, Standard Operating Procedures for Compliance, and conducting dissemination for the updates.
12. Developing and implementing the Compliance Risk Management methodology.
13. Developing, implementing, and managing the Compliance Risk Information System.

## Compliance Work Unit

The Compliance Work Unit has the same position as a Division and is responsible to the Director in charge of compliance function as an independent work unit.

Dalam rangka melaksanakan fungsi kepatuhan Bank, Divisi/Satuan Kerja Kepatuhan memiliki tugas dan tanggung jawab antara lain:

1. Menyusun kebijakan dan prosedur kepatuhan serta melakukan kaji ulang atau pengkiniannya secara berkala.
2. Membuat program kepatuhan dalam rangka mendukung terciptanya Budaya Kepatuhan pada seluruh kegiatan usaha Bank pada setiap jenjang organisasi.
3. Berkoordinasi dengan Satuan Kerja Manajemen Risiko untuk melakukan identifikasi, pengukuran, pemantauan, dan pengendalian terhadap Risiko Kepatuhan dengan mengacu pada ketentuan Otoritas Jasa Keuangan mengenai Penerapan Manajemen Risiko bagi Bank Umum.
4. Menilai efektivitas, kecukupan, dan kesesuaian kebijakan, ketentuan, sistem maupun prosedur yang dimiliki oleh Bank dengan pelaksanaan ketentuan dari otoritas berwenang/peraturan perundang-undangan. Selain itu juga melakukan *review* kepatuhan atas pelaksanaan aspek kepatuhan di unit kerja.
5. Melakukan kaji ulang dan/atau merekomendasikan pengkinian dan penyempurnaan kebijakan, ketentuan, sistem maupun prosedur yang dimiliki oleh Bank agar sesuai dengan ketentuan dari Otoritas Jasa Keuangan dan ketentuan peraturan perundang-undangan.
6. Melaporkan pelaksanaan fungsi kepatuhan dan status kepatuhan Bank kepada Direksi dan Dewan Komisaris melalui Direktur Kepatuhan.
7. Melakukan tugas lain yang terkait dengan Fungsi Kepatuhan, antara lain:
  - Memastikan kepatuhan komitmen Bank kepada Otoritas Jasa Keuangan maupun otoritas pengawas lain yang berwenang.
  - Sosialisasi/pelatihan kepada seluruh pegawai Bank mengenai ketentuan yang berlaku terkait dengan fungsi Kepatuhan.
  - Bertindak sebagai narahubung untuk permasalahan kepatuhan Bank bagi pihak internal maupun eksternal, seperti memberikan masukan/klarifikasi atas pertanyaan dari pihak internal/unit kerja terkait maupun pihak eksternal terkait pelaksanaan Peraturan BI/OJK.

### Kegiatan Kepatuhan Selama Tahun 2023

Selama tahun 2023 Satuan Kerja Kepatuhan melalui *Regulatory Compliance Department* telah melaksanakan Fungsi Kepatuhan Bank pada seluruh unit kerja sebagai berikut:

In order to carry out the Bank's compliance function, the Compliance Division/Work Unit has duties and responsibilities including:

1. Develop compliance policies and procedures and conduct periodic reviews or updates.
2. Create a compliance program in order to support the creation of Compliance Culture in all of the Bank's business activities at every level of the organization.
3. Coordinate with the Risk Management Work Unit to identify, measure, monitor, and control Compliance Risk by referring to the provisions of the Financial Services Authority regarding the Implementation of Risk Management for Commercial Banks.
4. Assess the effectiveness, adequacy, and suitability of the Bank's policies, provisions, systems, and procedures by implementing provisions of the competent authority/laws and regulations. In addition, it also conducts compliance reviews on the implementation of compliance aspects in work units.
5. Review and/or recommend updates and improvements on the Bank's policies, provisions, systems, and procedures in order to comply with provisions of the Financial Services Authority and provisions of applicable laws and regulations.
6. Report the implementation of the Bank's compliance function and compliance status to the Board of Directors and the Board of Commissioners through the Compliance Director.
7. Perform other tasks related to the Compliance Function, such as:
  - Ensuring compliance with the Bank's commitments to the Financial Services Authority and other authorized supervisory authorities.
  - Dissemination/training to all of the Bank's employees regarding applicable regulations related to the Compliance function.
  - Act as a contact person for the Bank's compliance issues for internal and external parties, such as providing input/clarification on questions from internal parties/relevant work units and external parties, regarding the implementation of Regulations issued by Bank Indonesia and OJK.

### Compliance Activities in 2023

In 2023, the Compliance Work Unit through the *Regulatory Compliance Department*, has carried out the Bank's Compliance Function in all work units as follows:



1. Memantau kepatuhan di unit kerja Bank melalui penilaian sendiri terhadap ketentuan dan peraturan perundang-undangan yang berlaku (*Regulatory Compliance Self-Assessment /RCSA*) dan dari hasil dari unit independen lainnya (seperti unit Internal Audit, unit Manajemen Risiko) dan hasil pemeriksaan otoritas yang berwenang. Satuan kerja ini juga memantau kewajiban penyampaian laporan rutin/non rutin kepada regulator secara akurat dan tepat waktu, dengan mengimplementasikan *Compliance Report Monitoring (CRM)* secara lebih efektif dan rutin disampaikan kepada setiap unit kerja terkait sebagai pengingat sehingga Bank terhindar dari sanksi administratif baik berupa teguran tertulis maupun denda.
  2. Melakukan uji kepatuhan untuk memberikan "*Compliance Opinion/ Advisory*" atas kebijakan internal serta produk dan/atau aktivitas baru agar sesuai dengan ketentuan otoritas yang berwenang. Pemberian "*opini/advis*" kepada unit kerja berdasarkan prinsip kehati-hatian dan pemenuhan ketentuan eksternal.
  3. Menyusun, mengkaji dan melakukan pengkinian atas ketentuan internal Bank terkait fungsi kepatuhan dan tata kelola perusahaan yang baik (GCG), yaitu Kebijakan Kepatuhan Revisi 03 yang berlaku efektif pada 16 November 2023 dan SOP Kepatuhan yang berlaku efektif pada 5 September 2023.
  4. Mensosialisasikan kesadaran mengenai kepatuhan untuk seluruh jajaran insan J Trust Bank dalam rangka pengembangan Budaya Kepatuhan dengan:
    - a. Melaksanakan sosialisasi atau diseminasi dan pelatihan yang terkait dengan prosedur, peraturan dan ketentuan baru yang berlaku yang diselenggarakan secara internal bank maupun oleh pihak eksternal di tempat pelatihan yang ditentukan kepada seluruh karyawan di unit kerja/ Divisi, dan Kantor Cabang/Capem. Sosialisasi dan pelatihan ini dilakukan melalui tatap muka maupun media komunikasi elektronik lainnya.
    - b. Menatausahakan dan mengkinikan dalam database internal (aplikasi Garoon dan E-mail) terhadap ketentuan baru perbankan yang diterbitkan oleh pihak regulator dan pihak internal Bank.
    - c. Melakukan *Weekly Discussion* dalam rangka mensosialisasikan dan mengidentifikasi gap berdasarkan adanya penerbitan ketentuan Regulator.
    - d. Berpartisipasi menjadi narasumber dalam menyampaikan materi sesuai dengan tugas pokok dan fungsi departemen masing-masing pada:
1. Monitor compliance in the Bank's work units through self-assessment of applicable laws and regulations (*Regulatory Compliance Self-Assessment/RCSA*), results of other independent units (such as the Internal Audit unit, Risk Management unit), and from audit results by competent authorities. The unit also monitors the obligation to submit routine/non-routine reports to regulators in an accurate and timely manner, by implementing *Compliance Report Monitoring (CRM)* more effectively and regularly delivers the report to each related work unit as a reminder, so the Bank is averted from administrative sanctions in the form of written warnings or fine.
  2. Conduct compliance tests to provide "*Compliance Opinion/ Advisory*" on internal policies, as well as new products and/or activities, so it will comply with provisions of competent authorities. Providing "*opinions/advice*" to work units is based on the prudence principle and compliance with external regulations.
  3. Compile, review and update the Bank's internal provisions regarding compliance and good corporate governance (GCG) functions, which is the *Compliance Policy Revision 03*, which has been effective since 16 November 2023 and *Compliance SOP*, which has been effective since 5 September 2023.
  4. Promote compliance awareness to all personnel of J Trust Bank in order to develop *Compliance Culture* by:
    - a. Carrying out dissemination and training programs related to new applicable procedures, regulations, and provisions, which are held internally or with external parties at designated training locations for all employees in work units/Divisions and Branch Offices/Sub-branch offices. This socialization and training activities are carried out face-to-face or through other electronic communication media.
    - b. Administering and updating internal databases (*Garoon* application and E-mail) on new banking regulations issued by regulators and the Bank's internal parties.
    - c. Conducting *Weekly Discussions* in order to socialize and identify gaps based on the issuance of provisions by Regulators.
    - d. Participating as a source in delivering materials, in accordance with the main tasks and functions of each department on:

- Program Mingguan Induksi Pegawai Baru yang diselenggarakan oleh HCGD.
  - Rapat Bulanan Direksi yang diselenggarakan oleh CSD.
- e. Meningkatkan *Compliance Awareness* mengenai Prinsip Kehati-hatian Dalam Perbankan melalui aplikasi Garoon, serta melakukan sosialisasi kepatuhan Bank dalam *Compliance Awareness Lounge* melalui aplikasi J Trust U.

#### 5. Laporan Kepatuhan

*Regulatory Compliance Department* menyampaikan aktivitas/fungsi kepatuhan Bank secara periodik dalam Laporan Kepatuhan kepada pihak internal dan otoritas yang berwenang sesuai dengan ketentuan.

Laporan kepatuhan ditandatangani oleh Direktur yang membawahi Fungsi Kepatuhan dan disampaikan secara semesteran (setiap periode Juni dan Desember) serta disajikan secara komparatif dalam 2 (dua) periode laporan dengan tembusan kepada Dewan Komisaris dan Direktur Utama. Selama tahun 2023, Bank telah menyampaikan Laporan Kepatuhan kepada OJK dengan rincian sebagai berikut:

Laporan Kepatuhan Compliance Report	Nomor Surat Letter Number	Tanggal Surat Date of Letter
Semester II Th. 2022 Second Half of 2022	No.30.11/S.Dir-CPD/JTRUST/II/2023	30 Januari 2023 30 January 2023
Semester I Th. 2023 First Half of 2023	No.31.01/S.Dir-CPD/JTRUST/VII/2023	31 Juli 2023 31 July 2023

6. Bank telah menerapkan dan mengevaluasi proses implementasi Tata Kelola Bank yang baik (GCG), antara lain:
- a. Menumbuhkan komitmen Manajemen dalam penerapan Tata Kelola secara menyeluruh pada setiap lini organisasi.
  - b. Melakukan sosialisasi dan menerapkan JTrust *Employee Appraisal System* (JTrust-EASy) secara berkesinambungan dalam rangka menilai, membangun dan meningkatkan kinerja individu berbasis budaya setiap pegawai.
  - c. Terhadap *Governance Structure*, Bank membangun dan menyempurnakan infrastruktur GCG, antara lain melengkapi dan menyempurnakan Kebijakan dan SOP dan melakukan reorganisasi yang berkesinambungan dalam upaya meningkatkan daya saing dengan tetap berpedoman pada prinsip kehati-hatian, dan *governance process*.

- Weekly Induction Program for New Employees, organized by HCGD.
- Monthly Board of Directors meetings, organized by CSD.

- e. Increasing Compliance Awareness on Prudent Banking Principles through Garoon application, as well as socializing the Bank's compliance in the Compliance Awareness Lounge through the J Trust U application.

#### 5. Compliance Report

The Regulatory Compliance Department submits the Bank's compliance activities/functions periodically in the Compliance Report to internal parties and the competent authorities in accordance with applicable provisions.

The compliance report is signed by the Director in charge of the Compliance Function, submitted semi-annually (every June and December) and presented comparatively in 2 (two) reporting periods with copies sent to the Board of Commissioners and the President Director. In 2023, the Bank has submitted a Compliance Report to OJK with the following details:

6. The Bank has carried out and evaluated the implementation process of Good Bank Governance (GCG), including:
- a. Fostering the Management's commitment to implementing Governance thoroughly at every line of the organization.
  - b. Conducting socialization and implementing the JTrust Employee Appraisal System (JTrust-EASy) continuously in order to assess, build, and improve individual performance based on the culture of each employee.
  - c. In terms of the Governance Structure, the Bank establishes and improves GCG infrastructure, such as by completing and updating Policies and SOP and through continuous reorganization in order to increase competitiveness, by referring to the prudence principle, as well as governance processes.

- d. Terhadap *Governance Process*, Bank memantau penerapan Tata Kelola dan senantiasa berupaya menyempurnakan infrastruktur GCG melalui buku "Kebijakan dan SOP Tata Kelola Yang Baik (GCG) PT Bank JTrust Indonesia Tbk".
- e. Meningkatkan tanggung jawab setiap lini organisasi untuk menjaga kepentingan *stakeholders*.
- f. Secara berkala/tahunan memberikan masukan/pengkinian data dan menyusun Laporan Pelaksanaan Tata Kelola Bank untuk melengkapi penyusunan Laporan Tahunan (*Annual Report*) yang dikoordinasikan oleh *Corporate Secretary Division*.
- g. Bank melalui koordinasi Compliance Division qq Unit Kerja GCG melakukan penilaian sendiri (*Self-Assessment*) Penerapan Tata Kelola (GCG) dan menyusun Laporan Pelaksanaan Tata Kelola PT Bank JTrust Indonesia Tbk secara berkala/tahunan untuk disampaikan kepada Otoritas Jasa Keuangan dan Pemegang Saham Bank termasuk dipublikasikan dalam situs web Bank sesuai dengan ketentuan penyampaian laporan yang berlaku.
- h. Untuk memenuhi ketentuan regulator yang berlaku tentang Penilaian Tingkat Kesehatan Bank Umum, dan Penerapan Tata Kelola Bagi Bank Umum, maka Bank melalui *Compliance Division* qq Unit Kerja GCG telah mengkoordinasikan penilaian sendiri (*Self-Assessment*) faktor Tata Kelola/GCG PT Bank JTrust Indonesia Tbk untuk posisi Juni 2023. Hasil penilaian sendiri adalah Peringkat 2 (Baik) yang mempunyai hasil yang sama apabila dibandingkan dengan hasil *Self-Assessment* Bank untuk posisi Desember 2022.
- d. For *Governance Process*, the Bank monitors the implementation of *Governance* and always strives to improve the GCG infrastructure through the book titled "Policies and SOP for Good Governance (GCG) at PT Bank JTrust Indonesia Tbk."
- e. Increasing the responsibility of each line of the organization to safeguard the interests of *stakeholders*.
- f. Periodically/annually providing data inputs/updates and establishing the Bank *Governance Implementation Report* to complement the preparation of the *Annual Report*, by coordinating with the *Corporate Secretary Division*.
- g. The Bank, through coordination with the *Compliance Division* qq the GCG Work Unit, conducts self-assessments on the Implementation of Good Corporate Governance (GCG) and compiles *Governance Implementation Report* of PT Bank JTrust Indonesia Tbk periodically or annually, which will be submitted to the *Financial Services Authority* and the Bank's Shareholders, as well as published on the Bank's website, in accordance with applicable provisions on report submission.
- h. To comply with applicable regulatory requirements regarding the *Assessment of Soundness Level of Commercial Banks*, the Bank, through its *Compliance Division* qq GCG Work Unit, has conducted self-assessment of the *Governance/GGC factor* of PT Bank JTrust Indonesia Tbk as of June 2023. The self-assessment rating was 2 (Good), which has the same results when compared to the result of the Bank's *Self-Assessment* as of December 2022.

Selama tahun 2023 Satuan Kerja Kepatuhan melalui Departemen APU & PPT telah melaksanakan penerapan program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Sektor Jasa Keuangan sesuai dengan ketentuan regulator yang berlaku, antara lain:

- a. Melakukan penyusunan ketentuan internal Bank terkait penerapan program APU & PPT, yaitu SOP Pelaporan dalam penerapan APU-PPT ke PPATK Revisi ke 1, yang efektif pada 9 Maret 2023.
- b. Menyusun Rencana Kerja Penerapan Program APU & PPT Tahun 2023.
- c. Menyampaikan Laporan Kegiatan Pengkinian Data kepada Otoritas Jasa Keuangan berupa:
- Laporan Realisasi Rencana Pengkinian Data PT Bank JTrust Indonesia Tbk Tahun 2022.
  - Laporan Rencana Pengkinian Data PT Bank JTrust Indonesia Tbk Tahun 2023.
- a. Drafting the Bank's internal regulations regarding the implementation of the AML & CFT program, namely the first revision of SOP for reporting the implementation of AML-CFT to PPATK, which has been effective since 9 March 2023.
- b. Preparing Action Plan for the Implementation of the AML-CFT Program in 2023.
- c. Submitting Reports on Data Updating Activity to the *Financial Services Authority* in the form of:
- Realization Report on Data Update Plan for PT Bank JTrust Indonesia Tbk in 2022.
  - Report on Data Update Plan of PT Bank JTrust Indonesia Tbk for 2023.



- d. Melakukan sosialisasi/Pelatihan Regulasi APU-PPT.
  - e. Pemberian opini & tinjauan Produk/Aktivitas Operasional Bank.
  - f. Pemenuhan permintaan data atau informasi dan korespondensi kepada Pihak Eksternal.
  - g. Melaksanakan kewajiban pelaporan kepada PPATK sesuai ketentuan dalam UU RI No.8 tahun 2010 Tentang Pencegahan dan Pemberantasan Tindak Pidana Pencucian Uang.
  - h. Identifikasi nasabah terhadap Daftar Terduga Teroris dan Organisasi Teroris (DTTOT) dan Daftar Pendanaan Proliferasi Senjata Pemusnah Massal.
  - i. Dalam rangka penerapan *Customer Risk Based Approach*, secara periodik melakukan pemetaan terhadap profil risiko dan transaksi nasabah/rekening. Pendataan terhadap jumlah nasabah dengan produk/layanan yang digunakan (CASA) berdasarkan jenis nasabah, Dana Pihak Ketiga (DPK), nasabah prima/*priority customer*, transfer dana, dan profil risiko nasabah.
  - j. Berkoordinasi dengan IT Division untuk mempersiapkan dan melakukan review terhadap proses pengembangan Aplikasi Sistem Informasi yang berfungsi untuk melakukan penyaringan, pemantauan dan penetapan profil risiko nasabah serta pelaporan transaksi keuangan yang diwajibkan dalam regulasi Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme.
  - k. Memantau profil dan transaksi nasabah.
  - l. Menghadiri undangan rapat koordinasi dengan pihak Eksternal/Regulator dan Internal Bank.
  - m. Berpartisipasi aktif dalam program *National Risk Assesment* dan *Financial Integrity Rating on Money Laundering & Financing Terrorism* yang diadakan oleh PPATK ntuk periode penilaian tahun 2022.
  - n. Mendukung program PPATK terkait dengan perubahan Sistem Pelaporan Transaksi Keuangan dari GRIPS System ke Go AML System.
  - o. Mendukung proses analisa yang dilakukan oleh PPATK dalam upaya pencegahan dan pemberantasan tindak pidana pencucian uang di Indonesia.
- d. Conducting socialization/training on AML-CFT Regulations.
  - e. Providing opinion & review on the Bank's Products/Operational Activities.
  - f. Fulfilment of requests for data or information and correspondence with external parties.
  - g. Carrying out reporting obligations to PPATK in accordance with provisions in Law No. 8 of 2010 concerning the Prevention and Eradication of Money Laundering Act.
  - h. Identifying customers on the List of Suspected Terrorists and Terrorist Organizations and the List of Funding for Proliferation of Weapons of Mass Destruction.
  - i. In implementing the Customer Risk Based Approach, the Bank is periodically mapping the risk profile and customer/account transactions. Data collection on the number of customers with the products/services used (CASA) is categorized by type of customer, Third Party Funds (DPK), priority customers, fund transfers, and customer risk profiles.
  - j. Coordinating with the IT Division to prepare and review the Information System Application development process, which is used to conduct screening, monitoring, and determining customer risk profiles, as well as reporting financial transactions required in the regulations of Anti-Money Laundering and Prevention of Terrorism Financing.
  - k. Monitoring customer profiles and transactions.
  - l. Attending coordination meeting invitations with External parties/Regulator and the Bank's Internal parties.
  - m. Actively participating in the programs such as National Risk Assessment and Financial Integrity Rating on Money Laundering & Financing Terrorism, which were held by PPATK for the 2022 assessment period.
  - n. Supporting PPATK programs that are related to changes in the Financial Transaction Reporting System from the GRIPS System to the Go AML System.
  - o. Supporting the analysis process carried out by PPATK in efforts to prevent and eradicate money laundering activities in Indonesia.

### Pemenuhan Komitmen Kepada Otoritas Yang Berwenang

Sepanjang tahun 2023 Satuan Kerja Kepatuhan berkoordinasi dengan unit kerja SKAI dalam memantau dan memastikan pemenuhan kepatuhan Bank terhadap komitmen kepada regulator seperti pelaksanaan/progress penyelesaian tindak lanjut hasil temuan audit Tim Pengawas Otoritas Jasa Keuangan.

### Fulfillment of Commitments to Authorities

Throughout 2023, the Compliance Work Unit coordinates with the Internal Audit Division in monitoring and ensuring the Bank's compliance with its commitments to regulators, such as the implementation or progress in following-up on the audit findings of the Financial Services Authority Supervisory Team.



### Indikator Kepatuhan di Tahun 2023

Indikator kepatuhan Bank dari perkembangan masing-masing faktor yang dimonitor selama tahun 2023 menunjukkan keadaan antara lain:

### Compliance Indicators in 2023

The Bank's compliance indicators from the development of each factor monitored throughout 2023, show the following conditions:

Faktor-Faktor yang Dimonitor Monitored Factors	Indikator/Rasio Indicator/Ratio	Keterangan Description
	Posisi Desember 2023 As of December 2023	
Rasio Kecukupan Modal untuk Risiko Kredit, Operasional & Pasar Capital Adequacy Ratio (CAR) for Credit, Operational, & Market Risks	14,04%	Patuh, memenuhi ketentuan batas minimum regulator Comply, meets regulators' minimum limit requirement
Batas Maksimum Pemberian Kredit (BMPK)   Legal Lending Limit (LLL) BMPK Kredit   Credit Limit Pelanggaran   Violations Pelampauan   Excess	Nil Nil	Patuh/Comply Patuh/Comply
Posisi Devisa Neto (PDN)   Net Open Position (NOP)	1,58%	Patuh, memenuhi ketentuan batas maksimum 20% Comply, meets the maximum requirement of 20%
Kualitas Aktiva Produktif (KAP)/Non Performing Loan (NPL)   Quality of Earning Assets/Non-Performing Loan (NPL)		Patuh, memenuhi ketentuan di bawah 5% Comply, meets the requirement of below 5%
NPL Gross	1,03%	Patuh, memenuhi ketentuan di bawah 5% Comply, meets the requirement of below 5%
NPL Net	0,71%	
Giro Wajib Minimum (GWM)   Statutory Reserve Requirement GWM Rupiah   Rupiah Reserve Requirement • Harian   Daily • Rata-rata   Average	8,12% 0,00% 8,12%	Patuh, memenuhi ketentuan batas minimum 3,5% Comply, meets the minimum requirement of 3.5% Patuh, memenuhi ketentuan batas minimum 6% Comply, meets the minimum requirement of 6% Patuh, sudah sesuai ketentuan minimal 4% Comply, meets the minimum requirement of 4%
Penyangga Likuiditas Makroprudensial (PLM)   Macroprudential Liquidity Buffer	9,42%	
GWM Valas   Foreign exchange Reserve Requirement	4,95%	
Liquidity Coverage Ratio (LCR)	120,35%	Patuh, memenuhi ketentuan batas minimum 100% Comply, meets the minimum requirement of 100%
Net Stable Funding Ratio (NSFR)	122,19%	Patuh, memenuhi ketentuan batas minimum 100% Comply, meets the minimum requirement of 100%
Ratio Pengungkit   Leverage Ratio	7,87%	Patuh, memenuhi ketentuan batas minimum 3% Comply, meets the minimum requirement of 3%
Tingkat Kesehatan Bank (TKB)   The Bank's Soundness Level	2 (Sehat) 2 (Sound)	Trend Peringkat Komposit TKB meningkat The trend in the Bank's Soundness Level Composite Rating is rising
Profil Risiko Bank   The Bank's Risk Profile Profil Risiko   Risk Profile	2	Trend Peringkat Komposit Profil Risiko meningkat The trend in Risk Profile Composite Rating is rising
Risiko Inheren   Inherent Risks	Low To Moderate	
Kualitas Penerapan Manajemen Risiko   Quality of Risk Management Implementation	Satisfactory	

## Pelaksanaan Tugas Satuan Kerja Kepatuhan

Secara garis besar, pelaksanaan tugas dan tanggung jawab Satuan Kerja Kepatuhan adalah meliputi hal-hal sebagai berikut:

### Indikator Kepatuhan 2023

- A. Batas Maksimum Pemberian Kredit (BMPK) dan Penyediaan Dana kepada Pihak Terkait bulan Desember 2023 sebagai berikut:  
Tidak terdapat pelanggaran atau pelampauan BMPK dalam penyediaan dana kepada Pihak Terkait maupun Pihak Tidak Terkait Bank.
- B. Posisi Devisa Neto (PDN)  
Berdasarkan PBI No. 5/13/PBI/2003 tanggal 17 Juli 2003 tentang Posisi Devisa Neto (PDN) Bank Umum, sebagaimana telah beberapa kali diubah terakhir oleh PBI No. 17/5/PBI/2015, diatur bahwa Posisi Devisa Neto paling tinggi 20% dari modal Bank. Berikut Posisi PDN bulan Desember 2023: Tidak terdapat pelanggaran PDN.
- C. Pemantauan Kewajiban Penyediaan Modal Minimum (KPMM)  
Sesuai Laporan Profil Risiko PT Bank JTrust Indonesia Tbk TW IV tahun 2023, peringkat Profil Risiko Bank berada di peringkat 2 (Low to Moderate), oleh karena itu berdasarkan POJK No. 11/POJK.03/2016 tanggal 29 Januari 2016 tentang Kewajiban Penyediaan Modal Minimum Bank Umum sebagaimana terakhir diubah dengan POJK No. 27 Tahun 2022 Tgl.26 Desember 2022 tentang Perubahan Kedua atas Peraturan Otoritas Jasa Keuangan Nomor 11/POJK.03/2011 tentang Kewajiban Penyediaan Modal Minimum Bank bahwa penyediaan modal minimum ditetapkan 10%-11% dari ATMR. Berikut posisi KPMM di bulan Desember 2023: Kondisi KPMM di atas ketentuan minimal.
- D. Pemantauan Rasio NPL  
NPL maksimal adalah sebesar 5% dari total Kredit Yang Diberikan (KYD). Berikut perkembangan NPL untuk posisi bulan Desember 2023: Tidak terdapat pelanggaran NPL.
- E. Pemantauan Giro Wajib Minimum
  1. GWM Primer Rupiah  
GWM Primer Rupiah pada bulan Mei mengalami perubahan berdasarkan PADG No.22/10/PADG/2020 tentang Perubahan Kelima atas PADG

## The Implementation of Duties of the Compliance Work Unit

In general, the implementation of duties and responsibilities of the Compliance Work Unit includes the following:

### Compliance Indicator 2023

- A. The Legal Lending Limit (LLL) and Provision of Funds to Related Parties in December 2023 are as follows:  
  
There were no violations or excesses of Legal Lending Limit in providing funds to the Bank's Related Parties or Non-Related Parties.
- B. Net Open Position (NOP)  
Based on PBI No. 5/13/PBI/2003 dated 17 July 2003 concerning the Net Open Position (NOP) of Commercial Banks, which has been amended several times and most recently with PBI No. 17/5/PBI/2015, it is regulated that the highest Net Open Position is 20% of the Bank's capital. The NOP for December 2023: There is no violation in NOP.
- C. Monitoring of the Minimum Capital Adequacy Requirement (KPMM)  
According to the Risk Profile Report of PT Bank JTrust Indonesia Tbk in the 4th Quarter of 2023, the Bank's Risk Profile level was ranked 2 (Low to Moderate). Therefore, based on POJK No. 11/POJK.03/2016 dated 29 January 2016 concerning Minimum Capital Adequacy Requirements for Commercial Banks as amended by POJK No. 27 of 2022 date 26 December 2022 concerning the Second Amendment to the Financial Services Authority Regulation Number 11/POJK.03/2011 concerning the Minimum Capital Adequacy Requirement for Banks, in which the minimum capital adequacy is set at 10%-11% of RWA. The position of the Bank's KPMM in December 2023: KPMM is above the minimum requirement.
- D. NPL Ratio Monitoring  
The maximum NPL is 5% of the total loans. The following is the NPL position as of December 2023: There is no violation in NPL ratio.
- E. Monitoring of Minimum Statutory Reserves
  1. Primary GWM (Rupiah)  
The Rupiah Primary Reserve Requirement has changed in May according to the PADG No.22/10/PADG/2020 concerning the Fifth Amendment to



No. 20/10/PADG/2018 tentang GWM Rupiah dan Valas Bagi Bank Umum Konvensional, Bank Umum Syariah dan Unit Usaha Syariah yang mulai berlaku tanggal 1 Mei 2020. Posisi GWM Primer Rupiah diuraikan sebagai berikut:

- a. GWM Rupiah Utama Harian (0,0%)
- b. GWM Rupiah Utama Rata-Rata (7,63%)

## 2. GWM Sekunder Rupiah

Sesuai Ketentuan GWM Sekunder Rupiah (Penyangga Likuiditas (PLM) minimum 6%). Rasio GWM Sekunder Rupiah sudah sesuai ketentuan.

## 3. GWM Valas

Sesuai ketentuan, GWM Valas ditetapkan sebesar 4% dari DPK dalam valuta asing selama periode tertentu. Rasio GWM Valas sudah sesuai ketentuan.

## 4. GWM Rasio Intermediasi Makroprudensial (RIM)

Giro Rasio Intermediasi Makroprudensial (Giro RIM) sebesar perhitungan antara Parameter Disinsentif Bawah atau Parameter Disinsentif Atas dengan selisih antara RIM Bank dan RIM Target dengan memperhatikan KPMM Bank. Target RIM berkisar di antara 84%-94% dengan KPMM Insentif 14%. Parameter Giro RIM adalah:

- Parameter Disinsentif Bawah sebesar 0 (nol)
- Parameter Disinsentif Atas sebesar 0 (nol)

PADG No. 20/10/PADG/2018 concerning Rupiah and Foreign Currency GWM for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units, which came into effect on 1 May 2020. The position of the Rupiah Primary GWM is described as follows:

- a. Rupiah Primary GWM (Daily): 0.0%
- b. Rupiah Primary GWM (Average): 7.63%

## 2. Secondary GWM (Rupiah)

In accordance with the Rupiah Secondary GWM (Liquidity Buffer of minimum of 6%). The ratio of Rupiah Secondary GWM is in accordance with the provisions.

## 3. Foreign Currency GWM

In accordance with regulations, Foreign Currency GWM is set at 4% of Third-party Funds in foreign currency for a certain period. The ratio of GWM in foreign currency is in accordance with the provisions.

## 4. GWM on Macroprudential Intermediary Ratio (RIM)

RIM Current Account is equal to the calculation between Lower Disincentive Parameters or the Upper Disincentive Parameters and the difference between the Bank's RIM and the targeted RIM by taking into account the Bank's KPMM. The targeted RIM ranges from 84% -94% with an Incentive KPMM of 14%. Parameters of RIM Current Account are:

- Lower Disincentive Parameter of 0 (zero)
- Upper Disincentive Parameter of 0 (zero)

## Rencana Kerja Kepatuhan Tahun 2024

A. Rencana Kerja Bidang Kepatuhan pada tahun 2024 mencakup:

1. Melaksanakan upaya yang bersifat preventif (*ex-ante*) melalui koordinasi dengan satuan kerja terkait agar senantiasa mematuhi berbagai ketentuan perbankan yang berlaku untuk memitigasi eksposur risiko kegiatan usaha bank yang diperkirakan akan terjadi.
2. Melaksanakan upaya yang bersifat preventif (*ex-ante*) secara independen untuk meningkatkan efektivitas pelaksanaan tugas dan menghindari benturan kepentingan.
3. Melakukan penyusunan dan pengkajian/pengkajian secara berkala terhadap Kebijakan dan/atau *Standard Operating Procedure* (SOP) Kepatuhan Bank sebagai pedoman bagi seluruh jajaran Bank dalam melaksanakan kepatuhan agar kegiatan Bank selalu mematuhi peraturan perundang-undangan dan ketentuan yang

## Compliance Work Plan for 2024

A. The Work Plan of Compliance Division in 2023 includes:

1. Carry out preventive measures (*ex-ante*) through coordination with related work units to ensure compliance with various applicable banking regulations to mitigate possible risk exposures in the Bank's business activities.
2. Carry out preventive measures (*ex-ante*) independently to increase the effectiveness of task implementation and avoid conflicts of interest.
3. Formulate and review/update the Bank's Compliance Policy and/or Standard Operating Procedure (SOP) periodically as a guideline for all levels of the Bank's organization in implementing compliance so that the Bank's activities always comply with applicable laws and regulations and are carried out based on the prudence

berlaku serta menerapkan prinsip kehati-hatian dan tata kelola Bank yang baik (*Good Corporate Governance/GCG*).

4. Sosialisasi berkesinambungan terhadap ketentuan dan peraturan yang berlaku untuk meningkatkan penerapan kesadaran budaya kepatuhan, serta terlibat dalam memberikan opini terkait dengan produk dan aktivitas baru, penerbitan ketentuan internal, dan melakukan kajian terhadap kegiatan usaha Bank.
5. Memantau kepatuhan Bank terhadap komitmen yang dibuat dengan regulator termasuk memantau penyelesaian atas temuan Tim Pengawas Otoritas Jasa Keuangan (OJK) berkoordinasi dengan SKAI, serta memantau dan menindaklanjuti permintaan informasi/data oleh OJK dan Bank Indonesia serta pihak regulator lainnya dalam rangka pengawasan Bank.
6. Memantau dan mengingatkan unit kerja lain melalui "*Compliance Report Monitoring*" terkait dengan pelaporan rutin dan tenggat waktu pelaporan yang harus disampaikan kepada OJK/BI maupun pihak lainnya.
7. Program sertifikasi kepatuhan yang diselenggarakan oleh Lembaga Sertifikasi Profesi Perbankan (LSPP) dalam rangka meningkatkan kompetensi untuk seluruh staf yang menjalankan fungsi kepatuhan dan penerapan APU-PPT di *Compliance Division* akan terus dilaksanakan sesuai kewajiban level sertifikasi untuk setiap jenjang jabatan.
8. Sertifikasi Manajemen Risiko terhadap seluruh staf yang menjalankan fungsi kepatuhan (*regulatory compliance*) dan penerapan APU-PPT di *Compliance Division* berdasarkan jenjang jabatan (berkelanjutan), serta mengikuti undangan *refreshment* sebagai persyaratan untuk memperpanjang sertifikat manajemen risiko yang akan jatuh tempo.
9. Penyampaian Pelaporan Kepatuhan kepada pihak regulator dan para pemangku kepentingan secara akurat, dan tepat waktu.
10. Divisi Kepatuhan berkomitmen untuk:
  - a. Bekerja sesuai fungsi kepatuhan dengan mengacu pada kebijakan dan prosedur, serta ketentuan yang berlaku.
  - b. Peningkatan pengetahuan dan wawasan karyawan Divisi Kepatuhan melalui keikutsertaan pada berbagai forum seperti pelatihan (*training*), lokakarya/sarasehan (*workshop*), seminar/simposium maupun sertifikasi, serta berkoordinasi dengan HCGD dimana *Compliance Division* memberikan training kepatuhan kepada karyawan pada unit kerja lain.

principle and good governance (Good Corporate Governance/GCG).

4. Conduct continuous dissemination of applicable rules and regulations to increase awareness on compliance culture, as well as being involved in providing opinions regarding new products and activities and internal regulations issuance, as well as conducting reviews of the Bank's business activities.
5. Monitor the Bank's compliance with commitments made with regulators, including monitoring the resolutions of the audit findings of the Financial Services Authority Supervisory (OJK) Team in coordination with the IAD, as well as monitoring and following up requests for information/data by OJK and Bank Indonesia, and other regulatory parties in terms of banking supervision.
6. Monitor and remind other work units through "*Compliance Report Monitoring*" regarding routine reporting and deadlines on reporting that must be submitted to OJK/BI or other parties.
7. Participating in the compliance certification program organized by the Banking Professional Certification Institute (LSPP) in order to improve competency of all staff that are responsible to carry out the compliance function and implement AML-CFT in the Compliance Division, according to the required level of certification for each position level.
8. Risk Management Certification for all staff responsible to carry out regulatory compliance functions and implement AML-CFT in the Compliance Division based on their respective position (continuously), as well as participating in refreshment invitations as a requirement to extend risk management certificates that are due.
9. Submitting Compliance Reports to regulators and stakeholders in an accurate and timely manner.
10. The Compliance Division is committed to:
  - a. Working according to the compliance function by referring to policies and procedures, as well as applicable provisions.
  - b. Increasing knowledge and insights of employees in the Compliance Division by participating in various forums such as training, workshops, seminars/symposiums, and certification, as well as coordinating with HCGD where the Compliance Division provides compliance training to employees in other work units.



- c. Menyampaikan opini kepatuhan yang diminta unit kerja atau pihak terkait lainnya dan memenuhi target waktu yang ditetapkan, dimana opini yang diberikan senantiasa mengacu pada ketentuan dan prosedur yang berlaku.
11. Melakukan pemantauan rasio-rasio keuangan Bank sebagai indikator kepatuhan (CAR, PDN, GWM, BMPK, NPL, PPA/CKPN, ROA, ROE, dan lain-lain), dan mengingatkan unit kerja terkait dalam hal *monitoring* dan menjaga rasio-rasio keuangan tersebut agar sesuai ketentuan, karena hal ini berimbang terhadap kondisi Tingkat Kesehatan Bank dan kualitas dalam penerapan Tata Kelola Bank yang baik.
  12. Mengembangkan infrastruktur kepatuhan yang lebih efektif bagi pelaksanaan tugas fungsi kepatuhan di *Compliance Division*, seperti:
    - a. *Regulatory Compliance Self Assessment (RCSA)*, yakni penggunaan Kertas Kerja kepatuhan untuk memastikan bahwa peraturan eksternal yang berlaku telah dipantau, dilakukan gap analysis antara peraturan yang berlaku dengan kondisi internal Bank, memastikan adanya proses implementasi peraturan tersebut dan memantau pelaksanaannya.
    - b. *Regulatory Compliance Librarian*, yakni memastikan pemantauan dan tersedianya seluruh peraturan eksternal yang berlaku dalam suatu data base/situs portal internal Bank untuk dijadikan acuan bagi setiap penyusunan Kebijakan, SOP dan ketentuan internal lainnya.
    - c. *Regulatory Compliance Questionnaire*, sebagai alat untuk memastikan bahwa setiap karyawan memiliki pengetahuan dan pemahaman yang memadai mengenai peraturan yang berlaku terkait bidang tugasnya.
    - d. *Regulatory Compliance e-Learning*, sebagai alat pembelajaran yang efektif dengan memanfaatkan media elektronik dan komunikasi sebagai cara penyampaian dan sosialisasi serta pemahaman kepada karyawan atas ketentuan yang berlaku.
- B. Rencana Kerja Bidang Tata Kelola (GCG)
- Memperbaiki dan memperkuat penerapan tata kelola Bank yang baik (*Good Corporate Governance/GCG*) dan budaya perusahaan melalui berbagai upaya positif, antara lain:
1. Meningkatkan tata kelola yang baik termasuk budaya tata kelola Bank yang baik (GCG) dengan membangun *awareness* GCG pada seluruh lini.
- c. Delivering opinions on compliance as requested by work units or other related parties within a certain period, where the opinion must always refer to applicable provisions and procedures.
11. Monitoring the Bank's financial ratios as indicators of compliance (CAR, PDN, GWM, LLL, NPL, PPA/CKPN, ROA, ROE, etc.), and reminding related work units in terms of monitoring and maintaining financial ratios to comply with the provisions, as these ratios affect the Bank's Soundness Level and the quality of good Governance at the Bank.
  12. Developing compliance tools that are more effective in carrying out regulatory compliance duties in the Compliance Division, such as:
    - a. Regulatory Compliance Self Assessment (RCSA), which is the use of compliance Working Papers to ensure that applicable external regulations have been monitored and a gap analysis between applicable regulations and the Bank's internal conditions has been conducted, as well as ensure that there is a process for implementing these regulations and monitoring the implementation.
    - b. Regulatory Compliance Librarian, which is ensuring monitoring and availability of all applicable external regulations in a database/site of the Bank's internal portal to be used as a reference for each formulation of Policies, SOPs, and other internal provisions.
    - c. Regulatory Compliance Questionnaire, which is a tool to ensure that every employee has adequate knowledge and understanding of applicable regulations related to their field of work.
    - d. Regulatory Compliance e-Learning, which is an effective learning tool by utilizing electronic media and communication as a way of conveying and socializing, as well as instilling understanding to employees of applicable regulations.
- B. The Work Plan of Governance (GCG)
- Improving and strengthening the implementation of Good Corporate Governance (GCG) and corporate culture through various positive efforts, including:
1. Improve good governance, including the Bank's good corporate governance (GCG) culture by building GCG awareness in all organizational lines.

2. Melakukan penyusunan dan pengkajian/ pengkinian secara berkala terhadap Kebijakan dan/atau *Standard Operating Procedure* (SOP) Tata Kelola Bank yang baik (*Good Corporate Governance/GCG*), sebagai pedoman kerja penerapan tata kelola Bank yang mengacu pada ketentuan dan peraturan perundang-undangan yang berlaku.
  3. Penguatan infrastruktur terkait dengan *Governance Structure* dalam rangka monitoring penerapan tata kelola Bank yang baik melalui dukungan teknologi informasi yang menghasilkan Sistem Informasi Manajemen yang memadai, termasuk peningkatan kuantitas dan kualitas kompetensi Sumber Daya Manusia dalam mendukung kelancaran aktivitas Bank terkait dengan *Governance Process*, agar dapat berjalan dengan baik berdasarkan prinsip kehati-hatian.
  4. Mengkoordinasikan pelaksanaan penilaian sendiri (*Self-Assessment*) faktor tata kelola (GCG) dari unit kerja terkait secara semesteran dalam rangka menyampaikan "Laporan Hasil Penilaian Sendiri (*Self-Assessment*) Penerapan Tata Kelola Bank" yang diperlukan sebagai salah satu faktor penilaian selain faktor Profil Risiko (*Risk Profile*), Rentabilitas (*Earnings*), dan Permodalan (*Capital*) untuk mendukung pembuatan dan penyampaian "Laporan Tingkat Kesehatan Bank Berdasarkan Tingkat Risiko (*Risk Based Bank Rating*)" kepada Otoritas Jasa Keuangan (OJK).
  5. Mengkoordinasikan pelaksanaan penilaian sendiri (*Self-Assessment*) pelaksanaan tata kelola (GCG) Bank dari unit kerja terkait secara berkala/tahunan dalam rangka penyusunan "Laporan Pelaksanaan Tata Kelola Bank" yang akan disampaikan kepada Otoritas Jasa Keuangan dan Pemegang Saham Bank termasuk dipublikasikan dalam situs web PT Bank JTrust Indonesia Tbk sesuai dengan ketentuan penyampaian laporan yang berlaku.
  6. Memantau dan menilai setiap kegiatan bisnis, operasional, serta kegiatan perbankan lainnya agar dapat berjalan sesuai ketentuan dan prosedur yang berlaku, sehingga Bank dapat mengimplementasikan tata kelola yang baik/GCG
  7. Memperbaiki dan menjaga rasio-rasio keuangan serta hal-hal lainnya yang menjadi faktor peningkatan nilai peringkat dari penerapan tata kelola Bank yang baik (GCG) sebagai salah satu faktor penilaian dalam laporan penilaian Tingkat Kesehatan Bank.
  8. Mengembangkan *self-assessment* tata kelola (GCG) *tools* yang memperhatikan kemampuan Bank untuk mendukung penyusunan Laporan
2. Conduct regular preparation and review/updates on the Good Corporate Governance (GCG) Policies and/or Standard Operating Procedure (SOP), as a work guideline for the implementation of the Bank's governance, which refers to applicable provisions and laws and regulations.
  3. Strengthen infrastructure related to the Governance Structure in order to monitor the implementation of the Bank's good governance through information technology support that produces an adequate Management Information System, including increasing the quantity and quality of competency in Human Resources to support smooth running of the Bank's activities related to the Governance Process, so that it can run well based on the prudence principle.
  4. Coordinate self-assessment of governance (GCG) factors from related work units on a semi-annual basis in order to submit a "Self-Assessment Report on the Implementation of the Bank's Governance", which is required as one of the assessment factors, other than factors like the Risk Profile, Earnings, and Capital, to support the preparation and submission of "Report on the Bank's Soundness Level Based on Risk Level (Risk-Based Bank Rating)" to the Financial Services Authority (OJK).
  5. Coordinate the self-assessments of the implementation of the Bank's governance (GCG) from related work units on a regular/annual basis in order to prepare "Implementation Report on the Bank's Governance", which will be submitted to the Financial Services Authority and the Bank's Shareholders and published on the website of PT Bank JTrust Indonesia Tbk, in accordance with applicable provisions on report submission.
  6. Monitor and assess each business activity, operation, and other banking activities so that they are carried out in accordance with applicable provisions and procedures, so the Bank can implement good governance/GCG.
  7. Improve and maintain financial ratios and other matters that become contributing factors in increasing the rating of the Bank's implementation of good governance (GCG), as one of the assessment factors in the Bank's Soundness Rating report.
  8. Develop self-assessment of governance (GCG) tools that take into account the Bank's ability to support the preparation of a more effective

Tingkat Kesehatan Bank yang lebih efektif dengan memanfaatkan/menggunakan sistem aplikasi yang didesain agar data/informasi *self-assessment* faktor tata kelola (GCG) dapat terintegrasi secara optimal dengan data/informasi penilaian faktor Profil Risiko (*Risk Profile*), Rentabilitas (*Earnings*), dan Permodalan (*Capital*).

Reports on the Bank's Soundness Level by utilizing/using an application system that is designed to integrate data/information on self-assessment of governance (GCG) factors with data/information on factors such as risk profile, earnings, and capital.

#### C. Rencana Kerja Bidang Penerapan APU & PPT (AML & CFT) pada tahun 2024

Penerapan Program APU dan PPT mengacu pada POJK nomor 12/POJK.01/2017 tentang Penerapan APU dan PPT di Sektor Jasa Keuangan dan SE OJK nomor 32/SEOJK.03/2017 tentang Penerapan Program APU PPT di Sektor Perbankan, yang telah dirubah dengan POJK Nomor 23/POJK.01/2019 Tentang Perubahan atas Peraturan Otoritas Jasa Keuangan Nomor 12/POJK.01/2017 Tentang Penerapan Program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme di Sektor Jasa Keuangan.

#### C. The Work Plan of AML & CFT Implementation in 2024

The implementation of AML-CFT Program refers to POJK number 12/POJK.01/2017 concerning the Implementation of AML and CFT in the Financial Service Sector and SE OJK number 32/SEOJK.03/2017 concerning the Implementation of AML-CFT Program in the Banking Sector, which has been amended by POJK Number 23/POJK.01/2019 concerning Amendment to Financial Services Authority Regulation Number 12/POJK.01/2017 regarding the Implementation of Anti-Money Laundering and Prevention of Terrorism Funding Programs in the Financial Service Sector.

Peraturan-peraturan di atas telah di adopsi ke dalam peraturan internal di PT Bank JTrust Indonesia Tbk yang tertuang dalam Kebijakan Penerapan Anti Pencucian Uang & Pencegahan Pendanaan Terorisme (APU & PPT) Revisi 06 di bulan Mei 2021.

The above regulations have been adopted into internal regulations at PT Bank JTrust Indonesia Tbk, which are laid out in the Policy for Implementing Anti-Money Laundering & Combating the Financing of Terrorism (AML & CFT) Revision 06 in May 2021.

Dalam rangka meningkatkan efektivitas penerapan program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme, AML & CFT melakukan proses berikut ini secara berkesinambungan:

In order to increase the effectiveness of the Anti-Money Laundering and Combating the Financing of Terrorism programs, AML & CFT continuously carries out the following processes:

1. Melakukan *review* Kebijakan dan Prosedur internal berdasarkan Peraturan Otoritas Jasa Keuangan Tentang Penerapan Program Anti Pencucian Uang Dan Pencegahan Pendanaan Terorisme Bagi Sektor Jasa Keuangan, Peraturan Pusat Pelaporan Analisis Transaksi Keuangan (PPATK), hasil kajian risiko di dalam naskah *National Risk Assessment on Money Laundering & Terrorism Financing* serta hasil *assesment* dalam laporan individual *Financial Integrity Rating on Money Laundering & Terrorism Financing*.
2. Melaksanakan sosialisasi program penerapan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme kepada karyawan PT Bank JTrust Indonesia Tbk melalui metode tatap muka dan/ atau media Electronic Learning (*e-learning*).
3. Melakukan pengembangan fungsi sistem informasi (AML System) dalam mendukung kegiatan pemantauan risiko nasabah berdasarkan profil dan/atau transaksi, serta pelaporan kepada

1. Review internal policies and procedures based on the Financial Services Authority Regulations concerning the Implementation of Anti-Money Laundering and Combating the Financing of Terrorism Programs in the Financial Service Sector, Regulations of the Financial Transaction Reports and Analysis Center (PPATK), results of the study on National Risk Assessment on Money Laundering & Terrorism Financing, as well as assessment results of the individual report on Financial Integrity Rating on Money Laundering & Terrorism Financing.
2. Conduct dissemination on the Anti-Money Laundering and Combating the Financing of Terrorism programs to employees of PT Bank JTrust Indonesia Tbk through direct meeting and/ or Electronic Learning (*e-learning*) media.
3. Develop function of the information system (AML System) to support customer risk monitoring activities based on profiles and/or transactions, and submit reports to regulators as required in



regulator yang diwajibkan dalam penerapan APU PPT dan PPSPM.

4. Meningkatkan pengetahuan dan pemahaman karyawan di Unit Kerja Khusus APU dan PPT dalam rangka pemantauan pelaksanaan penerapan APU & PPT di PT Bank JTrust Indonesia Tbk.
5. Melakukan *review* dan evaluasi terhadap penerapan APU PPT & PPSPM di PT Bank JTrust Indonesia Tbk.
6. Meningkatkan kualitas dan efektivitas proses-proses pengendalian internal (Internal Control) terkait penerapan APU dan PPT.
7. Memberikan dukungan dan berpartisipasi secara aktif bagi pelaksanaan tugas pengawasan dan pelaksanaan strategis oleh manajemen Bank.
8. Memberikan dukungan dan berpartisipasi secara aktif terhadap program PPATK & OJK antara lain yaitu, pelaksanaan Nasional *Risk Assessment dan Sectoral Risk Assessment On Money Laundering & Terrorism Financing* serta pelaksanaan Financial Integrity Rating On Money Laundering & Terrorism Financing, penilaian indeks persepsi kinerja PPATK, diskusi grup dalam penyusunan rancangan perubahan peraturan OJK tentang penerapan APU PPT & PPSPM, implementasi sistem pelaporan transaksi melalui Go AML PPATK, implementasi platform Sistem Informasi Terduga Pendanaan Terorisme (SIPENDAR) dan Sistem Informasi Pengguna Jasa Terpadu (SIPESAT) PPATK serta implementasi platform Sistem Informasi Pelaporan Program APU PPT & PPSPM (SIGAP) dan Aplikasi Pelaporan *Online* Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU PPT) Bank Umum OJK (APOLO).
9. Mendukung institusi Penegak Hukum dalam pencegahan dan pemberantasan tindak pidana pencucian uang dan pendanaan terorisme.
10. Mendukung Rezim Anti Pencucian Uang Indonesia dalam *Mutual Evaluation Review* oleh *Financial Action Task Force on Money Laundering* (FATF) sebagai upaya meraih status keanggotaan penuh FATF.
11. Mendukung program PPATK dan lembaga Negara terkait dalam rangka pemantauan transaksi terkait Pemilihan Umum dan Pemilihan Kepala Daerah serentak tahun 2024 melalui partisipasi aktif di dalam kelompok kerja kolaborasi dan koordinasi pertukaran informasi (*Collaborative Analysis Team*).

the implementation of AML CTF and proliferation of weapons of mass destruction (WMD)/PPSPM.

4. Enhance the knowledge and understanding of employees in the AML and CFT Special Work Unit in order to monitor the implementation of AML & CFT at PT Bank JTrust Indonesia Tbk.
5. Review and evaluate the implementation of AML CTF & PPSPM at PT Bank JTrust Indonesia Tbk.
6. Improve the quality and effectiveness of internal control processes related to the implementation of AML and CTF.
7. Provide support and actively participate in the implementation of supervisory duties and strategic implementation by the Bank's management.
8. Provide support and actively participate in PPATK & OJK programs, such as implementation of the National Risk Assessment and Sectoral Risk Assessment On Money Laundering & Terrorism Financing, as well as implementation of the Financial Integrity Rating On Money Laundering & Terrorism Financing, implementation of a transaction reporting system through Go AML PPATK, implementation of the Alleged Terrorism Financing Information System (SIPENDAR) and Integrated Service User Information System (SIPESAT) PPATK, implementation of Information System on Reporting AML CTF & PPSPM Program (SIGAP), as well as Online Report Application for the Anti-Monet Laundering and Counter-Terrorism Financing (AML CTF) for Commercial Banks (APOLO).
9. Support law enforcement institutions in preventing and eradicating money laundering and terrorism financing.
10. Support the Indonesian Anti-Money Laundering Regime in the Mutual Evaluation Review by the Financial Action Task Force on Money Laundering (FATF), as an effort to achieve full status as FATF membership.
11. Support programs of PPATK and related state institutions in monitoring transactions related to General Election and Regional Head Election that was held simultaneously in 2024 by actively participating in collaborative working groups and coordinating exchange of information (Collaborative Analysis Team).



## FUNGSI AUDIT EKSTERN

Pengawasan terhadap Perseroan selain dilaksanakan oleh auditor internal, juga dilaksanakan oleh auditor eksternal, diantaranya Otoritas Jasa Keuangan dan Kantor Akuntan Publik (KAP). Untuk memastikan pelaksanaan efektivitas fungsi audit eksternal, maka PT Bank JTrust Indonesia Tbk mengacu kepada ketentuan mengenai hubungan antara Bank, Kantor Akuntan Publik dan Bank Indonesia sebagaimana yang diatur dalam ketentuan Otoritas Jasa Keuangan tentang Transparansi Kondisi Keuangan Bank.

Salah satu komponen/faktor penting dalam penerapan tata kelola yang baik adalah tersedianya laporan keuangan yang memadai serta kecukupan proses pelaporan keuangan, sesuai dengan prinsip-prinsip governansi korporat yang turunannya dijiwai oleh empat pilar, yaitu perilaku beretika, akuntabilitas, transparansi, dan keberlanjutan.

Untuk memastikan pemenuhan ketentuan penyusunan dan penyajian laporan keuangan Bank sesuai dengan Standar Akuntansi Keuangan di Indonesia, maka peran Auditor Eksternal (dalam hal ini Kantor Akuntan Publik/KAP) sangatlah penting.

Peran dan fungsi Auditor Eksternal antara lain adalah:

1. Memastikan kesesuaian laporan keuangan dengan standar akuntansi yang berlaku.
2. Memastikan laporan keuangan internal sudah memenuhi ketentuan Otoritas Jasa Keuangan yang berlaku tentang Transparansi Kondisi Keuangan Bank.

Hasil audit atas Laporan Keuangan yang dihasilkan oleh KAP merupakan *outcome* dari suatu proses yang obyektif, independen, profesional, sehingga diharapkan dapat mendukung prinsip tata kelola yang baik dalam pengelolaan manajemen Bank sehingga dapat memenuhi harapan *stakeholder* Bank.

### Efektivitas Pelaksanaan Audit Ekstern

Pada tahun 2023, Kantor Akuntan Publik (KAP) yang melakukan audit atas laporan keuangan Bank adalah KAP Tanubrata Sutanto Fahmi Bambang & Rekan (Anggota BDO International). Penunjukan KAP Tanubrata Sutanto Fahmi Bambang & Rekan dilakukan melalui proses yang sesuai dengan ketentuan yang berlaku. Penunjukan tersebut telah ditelaah dan diawasi serta mendapat rekomendasi dari Komite Audit termasuk dalam hal penetapan biaya audit atas dasar kewajaran.

## EXTERNAL AUDIT FUNCTION

Other than internal auditors, the Company's supervision is also carried out by external auditors, including the Financial Services Authority and the Public Accounting Firm (KAP). To ensure the effectiveness in the external audit function, PT Bank JTrust Indonesia Tbk refers to the provisions regarding the relationship between Banks, Public Accounting Firms, and Bank Indonesia, as stipulated in the provisions of the Financial Services Authority concerning Transparency of Bank Financial Conditions.

One important component/factor in the implementation of good governance is the availability of adequate financial reports and the sufficiency of the financial reporting process, in accordance with the principles of corporate governance, which are inspired by the four pillars, namely ethical behavior, accountability, transparency, and sustainability.

The role of External Auditor (in this case the Public Accounting Firm/KAP) is crucial to ensure compliance with the provisions of preparing and presenting the Bank's financial statements, in accordance with the Financial Accounting Standards in Indonesia.

The roles and functions of the External Auditor include:

1. Ensuring conformity of financial statements with applicable accounting standards.
2. Ensuring that internal financial statements have complied with applicable provisions of the Financial Services Authority concerning Transparency of Bank Financial Conditions.

The audit results of the Financial Statements by the Public Accounting Firm are the outcome of an objective, independent, and professional process, so it is expected to support the principles of good governance in the Bank's management in order to fulfil expectations of the Bank's stakeholders.

### The Effectiveness of External Audit

In 2023, the Public Accounting Firm (KAP) that audited the Bank's financial statements was KAP Tanubrata Sutanto Fahmi Bambang & Rekan (a Member of BDO International). The appointment of KAP Tanubrata Sutanto Fahmi Bambang & Rekan was carried out based on applicable regulations. The appointment has been reviewed, supervised, and recommended by the Audit Committee, including the determination of audit fees on a fair basis.

**Nama Akuntan Publik**

Tjong Eng Pin, SE, CPA

**Nama Kantor Akuntan Publik**

KAP Tanubrata Sutanto Fahmi Bambang & Rekan

**Alamat Kantor Akuntan Publik**

Prudential Tower Lt. 17  
Jl. Jenderal Sudirman Kav. 79  
Jakarta 12910

**Pengawasan Atas Auditor Eksternal**

Komite Audit melakukan pengawasan selama pelaksanaan proses audit eksternal melalui pertemuan secara rutin dengan Akuntan Publik untuk membahas rencana pemeriksaan seluruh temuan dan perkembangan selama pemeriksaan dilakukan, membantu dan memastikan bahwa tidak terdapat hambatan dalam pelaksanaan audit serta melakukan evaluasi atas kualitas proses audit, memastikan pelaksanaan audit telah sesuai ketentuan dan standar yang berlaku.

**Frekuensi Komunikasi Akuntan Publik dan Direksi**

Selama proses pemeriksaan, komunikasi dan kerja sama antara Akuntan Publik dan Direksi dilaksanakan secara intensif dan reguler.

**Jumlah Periode Akuntan dan Kantor Akuntan Publik (KAP) Telah Mengaudit Laporan Keuangan Bank**

Sesuai POJK No. 13/POJK.03/2017 dan SEOJK No. 36/SEOJK.03/2017 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik Dalam Kegiatan Jasa Keuangan, penunjukan KAP yang sama hanya dapat dilakukan untuk periode audit 5 (lima) tahun buku berturut-turut, kecuali jika memenuhi kondisi tertentu dan atas persetujuan dari otoritas yang berwenang.

Penunjukan KAP Tanubrata Sutanto Fahmi Bambang & Rekan (anggota dari BDO International) sebagai auditor di tahun 2023 telah dilaporkan kepada OJK melalui Surat No.06.03/S.Dir-FCD/JTRUST/IX/2023 tertanggal 6 September 2023.

Informasi mengenai Kantor Akuntan Publik yang melakukan audit Bank selama 5 (lima) tahun terakhir sebagai berikut:

**Name of the Public Accountant**

Tjong Eng Pin, SE, CPA

**Name of the Public Accounting Firm**

KAP Tanubrata Sutanto Fahmi Bambang & Rekan

**Address of the Public Accounting Firm**

Prudential Tower 17<sup>th</sup> Floor  
Jl. Jenderal Sudirman Kav. 79  
Jakarta 12910

**Supervision of the External Auditor**

The Audit Committee supervises the implementation of external audit process through regular meetings with the Public Accountant to discuss plans to cross-examine all findings and developments during the audit process, assist and ensure that there are no obstacles in the audit implementation, evaluate the quality of the audit process, ensure that the audit implementation is in accordance with applicable regulations and standards.

**Communication Frequency of Public Accountant and the Board of Directors**

During the audit process, communication and cooperation between the Public Accountant and the Board of Directors are carried out intensively and regularly.

**The Number of Periods Accountants and Public Accounting Firms (KAP) Have Audited the Bank's Financial Statements**

In accordance with POJK No. 13/POJK.03/2017 and SEOJK No. 36/SEOJK.03/2017 concerning the Use of Public Accountant Services and Public Accounting Firms in Financial Services Activities, the appointment of the same Public Accounting Firm (KAP) can only last for 5 (five) consecutive financial years, unless it meets certain conditions and obtains approval of competent authority.

The appointment of KAP Tanubrata Sutanto Fahmi Bambang & Rekan (a Member of BDO International) as auditor in 2023 has been reported to OJK through Letter No. 06.03/S.Dir-FCD/JTRUST/IX/2023 dated 6 September 2023.

Information regarding the Public Accounting Firm that has audited the Bank's financial statements over the last 5 (five) years is as follows:

Tahun Pemeriksaan Date of Audit	Kantor Akuntan Publik (KAP) The Public Accounting Office	Penanggung Jawab Person in Charge
2023	KAP Tanubrata Sutanto Fahmi Bambang & Rekan	Tjiong Eng Pin, SE, CPA
2022	KAP Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan	Riva Utama Winata, SE, CPA
2021	KAP Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan	Darmenta Pinem, CPA
2020	KAP Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan	Darmenta Pinem, CPA
2019	KAP Kosasih, Nurdiyaman, Mulyadi, Tjahjo & Rekan	Darmenta Pinem, CPA

### Jasa Lain yang Dilakukan Akuntan & KAP Terhadap PT Bank JTrust Indonesia Tbk Selain Memberikan Jasa Audit (Biaya Non-Audit) di Tahun 2023

Pada tahun 2023, terdapat fee yang dibayarkan kepada Kantor Akuntan Publik Tanubrata Sutanto Fahmi Bambang & Rekan sehubungan dengan pendampingan proses Penawaran Umum Terbatas (PUT III) Bank - 2023 yaitu sebesar Rp 500.000.000.

#### Biaya Audit Tahun 2023

Pada tahun 2023, total biaya audit/review Bank sebesar Rp4.005.000.000 dengan rincian sebagai berikut:

Periode/Tahun Pemeriksaan Period/Year of Audit	Biaya Fee
Audit - Maret 2023   March 2023	Rp 675.000.000
Review - Maret 2023   March 2023	Rp 335.000.000
Review - Juni 2023   June 2023	Rp 335.000.000
Review - September 2023	Rp 335.000.000
Audit - Desember 2023   December 2023	Rp 2.325.000.000

### Laporan Auditor Independen

Laporan Keuangan tahun buku 2023 telah disusun dan diaudit oleh Kantor Akuntan Publik (KAP) Tanubrata Sutanto Fahmi Bambang & Rekan (anggota BDO International) dengan partner penanggung jawab adalah Tjiong Eng Pin, SE, CPA yang berdasarkan Laporan Auditor Independen Nomor :0042/2.1068/AU.1/07/0517-1/1/IV/2024 tanggal 30 April 2024 menyatakan opini "WAJAR", dalam semua hal yang material, posisi keuangan PT Bank JTrust Indonesia Tbk tanggal 31 Desember 2023, serta kinerja keuangan dan arus kasnya untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia.

### Other Services Performed by Accountants & KAP for PT Bank JTrust Indonesia Tbk Other than Audit Services (Non-Audit Fees) in 2023

In 2023, there was a fee paid to the Public Accounting Firm Tanubrata Sutanto Fahmi Bambang & Rekan as the firm provided services for the Company's Limited Public Offering process (PUT III) Bank - 2023 worth Rp 500,000,000.

#### Audit Fees for 2023

In 2023, total fee for the Bank's audit/review was Rp4,005,000,000 with the following details:

### Independent Auditor's Report

The Financial Reports for the 2023 fiscal year have been prepared and audited by the Public Accounting Firm (KAP) Tanubrata Sutanto Fahmi Bambang & Rekan (a Member of BDO International) with the partner in charge was Tjiong Eng Pin, SE, CPA, who based on the Independent Auditor's Report Number :0042/2.1068/AU.1/07/0517-1/1/IV/2024 dated 30 April 2024 expressed a "UNQUALIFIED" opinion, in all material respects, the financial position of PT Bank JTrust Indonesia Tbk as of 31 December 2023, as well as the Company's financial performance and cash flows for the year ended on 31 December 2022, in accordance with the Financial Accounting Standards in Indonesia.

## PENERAPAN MANAJEMEN RISIKO TERMASUK SISTEM PENGENDALIAN INTERN

### Penerapan Manajemen Risiko

PT Bank JTrust Indonesia Tbk telah menerapkan manajemen risiko berdasarkan ketentuan Peraturan Otoritas Jasa Keuangan (POJK) Nomor 18/POJK.03/2016 tanggal 16 Maret 2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum, dan Surat Edaran Otoritas Jasa Keuangan (SEOJK) Nomor 34/SEOJK.03/2016 tanggal 1 September 2016 tentang Penerapan Manajemen Risiko Bagi Bank.

Penerapan manajemen risiko dan tata kelola Bank yang tepat dan sehat akan memiliki peran dalam meningkatkan nilai tambah dan memberikan gambaran yang komprehensif mengenai potensi risiko dan kerugian Bank di masa mendatang yang disesuaikan dengan kompleksitas serta kondisi internal bank.

Untuk mencapai tujuan di atas, maka diperlukan adanya budaya sadar risiko dan kemampuan teknis yang memadai daripada seluruh unit kerja di J Trust Bank, dimana hal ini menjadi tanggung jawab dan melibatkan seluruh unit kerja di J Trust Bank.

Efektivitas penerapan tata kelola dan kerangka kerja manajemen risiko oleh PT Bank JTrust Indonesia Tbk meliputi 4 (empat) pilar yaitu:

1. Pengawasan aktif Dewan Komisaris dan Direksi;
2. Kecukupan kebijakan, prosedur dan penetapan limit;
3. Kecukupan proses identifikasi, pengukuran, pemantauan, dan pengendalian Risiko serta sistem informasi Manajemen Risiko; dan
4. Sistem pengendalian intern yang menyeluruh.

Keempat pilar tersebut dijelaskan secara detail sebagai berikut:

#### 1. Pengawasan Aktif Dewan Komisaris dan Direksi

Dewan Komisaris dan Direksi bertanggung jawab atas efektivitas penerapan manajemen risiko di Bank serta memastikan penerapan manajemen risiko telah memadai sesuai dengan karakteristik, kompleksitas dan profil risiko Bank. Pengawasan aktif Dewan Komisaris meliputi antara lain:

1. Menyetujui kebijakan Manajemen Risiko termasuk strategi dan kerangka Manajemen Risiko yang ditetapkan sesuai dengan tingkat risiko yang diambil (*risk appetite*) dan toleransi risiko (*risk tolerance*) Bank;

## THE IMPLEMENTATION OF RISK MANAGEMENT INCLUDING INTERNAL CONTROL SYSTEM

### Risk Management Implementation

PT Bank JTrust Indonesia Tbk has implemented risk management based on provisions of the Financial Services Authority Regulation (POJK) Number 18/POJK.03/2016 dated 16 March 2016 concerning the Implementation of Risk Management for Commercial Banks, and the OJK Circular Letter (SEOJK) Number 34/SEOJK.03/2016 dated 1 September 2016 concerning the Implementation of Risk Management for Banks.

An appropriate and sound implementation of risk management and governance at the Bank will increase added value and provide a comprehensive picture of potential risks and losses that the Bank may face in the future, which are adjusted to the complexity and internal conditions of the Bank.

To achieve the above objectives, all work units at J Trust Bank must have risk awareness culture and adequate technical capabilities as these work units are responsible for and involved in achieving the Bank's objectives.

The effectiveness of governance and risk management framework by PT Bank JTrust Indonesia Tbk includes 4 (four) pillars, namely:

1. Active supervision by the Board of Commissioners and the Board of Directors;
2. Adequate policies, procedures, and limit setting;
3. Adequate process in risk identification, measurement, monitoring, and control, as well as Risk Management information system; and
4. A comprehensive internal control system.

These four pillars are described in detail as follows:

#### 1. Active Supervision by the Board of Commissioners and the Board of Directors

The Board of Commissioners and the Board of Directors are responsible for effective implementation of the Bank's risk management and making sure that the implementation is adequate, in accordance with the Bank's characteristics, complexity, and risk profile. Active supervision by the Board of Commissioners includes, among others:

1. Approve the Risk Management policy including the Risk Management strategy and framework that are determined according to the Bank's risk appetite and risk tolerance;



2. Melakukan evaluasi terhadap kebijakan dan implementasi manajemen risiko yang dilakukan oleh Direksi.
3. Menyelenggarakan Rapat Berkala dengan Direksi untuk mengevaluasi pencapaian tindak lanjut setiap rencana kerja (*action plan*);
4. Memastikan rekomendasi setiap Laporan Hasil Audit (LHA) Satuan Kerja Audit Internal dan Eksternal telah ditindaklanjuti.

Sedangkan Direksi bertugas menentukan arah kebijakan dan strategi manajemen risiko secara komprehensif, termasuk implementasinya, serta memastikan bahwa risiko yang material dan dampaknya telah ditindaklanjuti. Direksi juga bertanggung jawab untuk menumbuh kembangkan budaya dan kesadaran akan risiko di seluruh jajaran unit kerja. Pengawasan aktif Direksi, di antaranya meliputi:

1. Menyusun kebijakan, strategi, dan kerangka Manajemen Risiko dengan memperhatikan tingkat risiko yang diambil (*risk appetite*) dan toleransi risiko (*risk tolerance*) Bank;
2. Memantau, mengevaluasi, dan memastikan Rencana Bisnis Bank, strategi dan *action plan* telah dilakukan sesuai rencana melalui rapat/pertemuan berkala;
3. Memastikan Standar Operasional Prosedur (SOP), Kebijakan dan Prosedur telah dipahami dan dilaksanakan;
4. Memastikan dan melaksanakan langkah perbaikan atau rekomendasi dari Satuan Kerja Audit Internal dan Eksternal telah dilaksanakan dengan efektif;
5. Mengembangkan budaya manajemen risiko dan meningkatkan kesadaran risiko pada seluruh jenjang organisasi.

Dalam rangka pengawasan dan pengelolaan risiko Bank serta penerapan Tata Kelola yang baik, Dewan Komisaris dibantu oleh Komite Pemantau Risiko di tingkat Komisaris dan di tingkat Direksi dibantu oleh Komite Manajemen Risiko.

### Struktur Organisasi Manajemen Risiko

#### Komite Pemantau Risiko

Uraian mengenai Komite Pemantau Risiko dapat dilihat pada bagian "Kelengkapan dan Pelaksanaan Tugas Komite-Komite PT Bank JTrust Indonesia Tbk".

#### Komite Manajemen Risiko

Uraian mengenai Komite Manajemen Risiko dapat dilihat pada bagian "Kelengkapan dan Pelaksanaan Tugas Komite-Komite PT Bank JTrust Indonesia Tbk".

2. Evaluate the policies and implementation of risk management carried out by the Board of Directors;
3. Hold regular meetings with the Board of Directors to evaluate the follow-up progress of each action plan;
4. Make sure that the recommendations for each Audit Result Report of the Internal Audit Work Units and External Auditor have been followed up.

Meanwhile, the Board of Directors is tasked with determining the direction of risk management policies and strategies in a comprehensive manner, including the implementation, and ensuring that material risks and their impacts have been followed up. The Board of Directors is also responsible for promoting risk awareness culture in all work units. Active supervision by the Board of Directors includes:

1. Formulate Risk Management policies, strategies, and frameworks by taking into account the Bank's risk appetite and risk tolerance;
2. Monitor, evaluate, and ensure that the Bank's Business Plan, strategies, and action plans have been carried out according to plan through regular meetings/gatherings;
3. Ensure that Standard Operating Procedures (SOPs), Policies, and Procedures have been understood and implemented;
4. Make sure that corrective measures or recommendations from Internal Audit and External Audit Work Units have been carried out effectively;
5. Develop risk management culture and increase risk awareness at all levels of the organization.

In supervising and managing the Bank's risk and implementing Good Corporate Governance, the Board of Commissioners is assisted by the Risk Oversight Committee at the Commissioner's level and by the Risk Management Committee at the Director's level.

### Organizational Structure of Risk Management

#### Risk Oversight Committee

Details about the Risk Oversight Committee can be seen in the section of "Completion and Implementation of Duties of Committees at PT Bank JTrust Indonesia Tbk".

#### Risk Management Committee

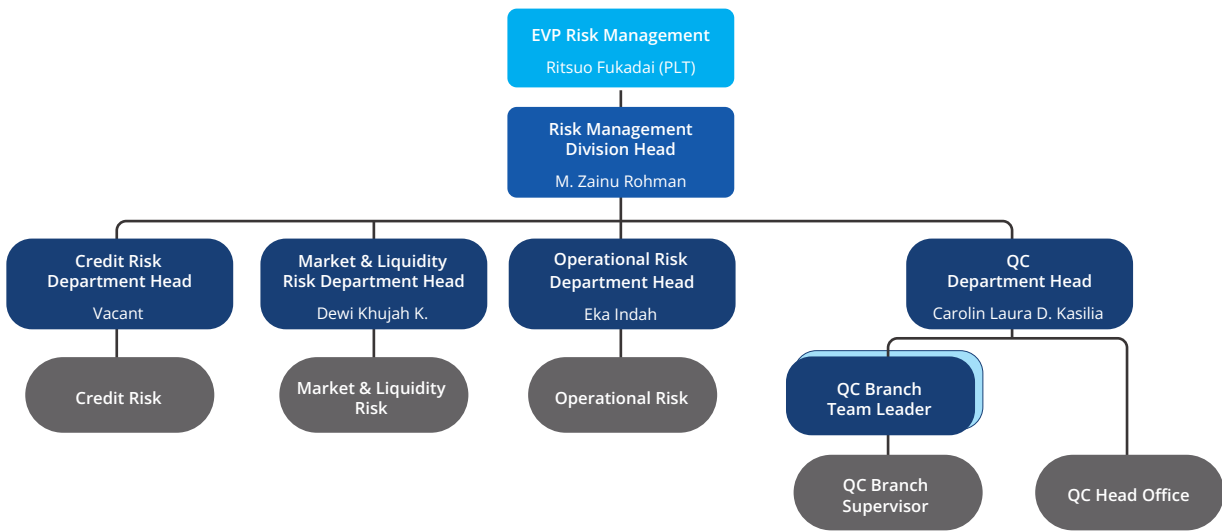
Details about the Risk Management Committee can be seen in the section of "Completion and Implementation of Duties of Committees at PT Bank JTrust Indonesia Tbk".

**Satuan Kerja Manajemen Risiko**

Satuan Kerja Manajemen Risiko (*Risk Management Division/RMD*) berada di bawah EVP Risk Management merupakan satuan kerja yang independen terhadap satuan kerja bisnis/operasional. RMD mempunyai fungsi mengidentifikasi, mengukur, memantau dan mengendalikan risiko untuk meminimalkan potensi maupun dampak dari berbagai jenis risiko yang dihadapi di dalam kegiatan serta proses bisnis.

Struktur organisasi RMD terdiri dari 4 (empat) unit kerja yaitu unit kerja risiko kredit, unit kerja risiko pasar & likuiditas, unit kerja risiko operasional, dan unit kerja *Quality Control* (QC).

Berikut Struktur Organisasi Manajemen Risiko PT Bank JTrust Indonesia Tbk:



**Tugas dan Tanggung Jawab Satuan Kerja Manajemen Risiko**

1. Memberikan masukan kepada Direksi dalam penyusunan, kebijakan, strategi dan kerangka manajemen risiko.
2. Mengembangkan prosedur dan alat untuk identifikasi, pengukuran, pemantauan dan pengendalian risiko.
3. Melakukan pemantauan atas strategi manajemen risiko yang telah disetujui oleh Direksi.
4. Pemantauan posisi/eksposur risiko secara keseluruhan dan jenis risiko.
5. Penerapan *stress testing* untuk mengetahui dampak implementasi kebijakan dan strategi manajemen risiko.
6. Melakukan kajian risiko atas usulan produk dan/atau aktivitas baru.
7. Melakukan *review* dan rekomendasi limit risiko dari usulan unit kerja bisnis dan operasional.

**Risk Management Work Unit**

The Risk Management Work Unit (*Risk Management Division/RMD*) is a work unit under the EVP Risk Management, which is independent from the business/operational work units. The RMD's function is to identify, measure, and control risks to minimize risk potential and the impact of various types of risks encountered in business activities and processes.

The RMD organizational structure consists of 4 (four) work units, namely the credit risk work unit, market & liquidity risk work unit, operational risk work unit, and *Quality Control* (QC) work unit.

Below is the Organizational Structure of Risk Management at PT Bank JTrust Indonesia Tbk:

**Duties and Responsibilities of the Risk Management Work Unit**

1. Provide inputs to the Board of Directors in risk management plans, policies, strategies, and frameworks.
2. Develop procedures and tools for risk identification, measurement, monitoring, and control.
3. Monitor risk management strategies that have been approved by the Board of Directors.
4. Monitor overall risk position/exposure and type of risk.
5. Conduct stress testing to determine the impact of implementing risk management policies and strategies.
6. Conduct risk studies on new product and/or activity proposals.
7. Review and recommend risk limits from proposals submitted by business and operational work units.

8. Menyusun dan menyampaikan laporan profil risiko kepada Komite Manajemen Risiko secara berkala untuk disampaikan kepada Direksi dan Otoritas Jasa Keuangan (OJK).
9. Menyusun laporan Kewajiban Penyediaan Modal Minimum (KPMM) dan *Internal Capital Adequacy Assessment Process* (ICAAP) secara berkala untuk disampaikan kepada Direksi dan OJK.

8. Prepare and submit risk profile reports to the Risk Management Committee periodically for submission to the Board of Directors and the Financial Services Authority (OJK)
9. Prepare reports on the Minimum Capital Adequacy Requirement (KPMM) and the Internal Capital Adequacy Assessment Process (ICAAP) periodically for submission to the Board of Directors and OJK.

### Program Sertifikasi Manajemen Risiko

Sampai dengan tahun 2023 jumlah pegawai yang telah memperoleh Sertifikasi Manajemen Risiko sebagai berikut:

Jenjang	Jumlah Pegawai Number of Employees		
	Wajib Sertifikasi Mandatory Certification	Telah Sertifikasi Certified	%
4	427	325	76%
5	60	49	82%
6	4	4	100%
7	14	9	64%
<b>Total</b>	<b>427</b>	<b>325</b>	<b>76%</b>

### Risk Management Certification Program

In 2023, the number of employees who have obtained Risk Management Certification are as follows:

Untuk tahun 2024, jumlah pegawai yang wajib Sertifikasi Manajemen Risiko akan ditingkatkan pemenuhannya.

In 2024, more employees will be required to have Risk Management Certification.

## 2. Kecukupan Kebijakan dan Prosedur Manajemen Risiko Serta Penetapan Limit Risiko

Penerapan manajemen risiko di PT Bank JTrust Indonesia Tbk telah dituangkan dalam beberapa kebijakan dan prosedur, antara lain Kebijakan Umum Manajemen Risiko (KUMR). KUMR sebagai ketentuan tertinggi dalam memberikan arahan kebijakan pengelolaan dan pengendalian risiko dalam rangka mengamankan PT Bank JTrust Indonesia Tbk atas risiko yang dihadapi dalam aktivitas bisnisnya. Penetapan limit dikelola dalam kegiatan usaha dan produk dan telah disesuaikan tingkat risiko yang akan diambil (*risk appetite*) dan limit tersebut ditinjau secara berkala untuk menyesuaikan terhadap perubahan kondisi yang terjadi.

## 2. Adequacy of Risk Management Policies and Procedures and Determination of Risk Limits

The implementation of risk management at PT Bank JTrust Indonesia Tbk has been outlined in several policies and procedures, including the General Policies on Risk Management (KUMR). KUMR acts as the highest form of provision in providing guidance on risk management and control policies in an effort to secure PT Bank JTrust Indonesia Tbk from risks inherent in its business activities. The limit setting is managed in business activities and products and has been adjusted to the Bank's risk appetite and these limits are reviewed periodically to adjust to changes in current conditions.

## 3. Kecukupan Proses Identifikasi, Pengukuran, Pemantauan, dan Pengendalian Risiko Serta Sistem Informasi Manajemen Risiko

Proses penerapan manajemen risiko yang meliputi identifikasi, pengukuran, pemantauan, pengelolaan dan pengendalian terhadap kedelapan jenis risiko yaitu risiko kredit, risiko pasar, risiko likuiditas, risiko operasional, risiko kepatuhan, risiko strategik, risiko hukum, dan risiko reputasi.

## 3. Adequacy in the Process of Risk Identification, Measurement, Monitoring, and Control and Risk Management Information Systems

The process of implementing risk management that includes identifying, measuring, monitoring, managing, and controlling the eight types of risk, namely credit risk, market risk, liquidity risk, operational risk, compliance risk, strategic risk, legal risk, and reputation risk.



**Identifikasi**

Identifikasi risiko dilakukan mencakup seluruh aktivitas bisnis dalam rangka menganalisis sumber dan kemungkinan timbulnya risiko beserta dampaknya.

**Pengukuran**

Pengukuran risiko dimaksudkan agar Bank mampu menghitung eksposur risiko yang melekat pada kegiatan usaha, dan diperkirakan dampak terhadap permodalan. Salah satu pengukuran risiko tercermin dalam Laporan Profil Risiko triwulanan.

**Pemantauan**

Pemantauan risiko dilakukan antara lain dengan cara mengevaluasi limit transaksi *treasury* serta efektivitas proses manajemen risiko.

**Pengendalian**

Pengendalian risiko antara lain dengan memberikan tindak lanjut atas aktivitas yang berisiko tinggi.

**4. Sistem Pengendalian Intern yang Menyeluruh**

Aktivitas dan sistem pengendalian internal dilakukan *assessment* secara berkesinambungan oleh Internal Audit Division untuk memastikan kualitas penerapan manajemen risiko yang mumpuni pada semua pelaksanaan proses yang memiliki eksposur risiko tinggi sudah diterapkan dengan baik. Selain itu adanya pemisahan fungsi yang jelas antara unit kerja operasional (*risk taking unit*) dengan unit kerja yang melaksanakan fungsi pengendalian risiko (*risk management unit*).

**Jenis Risiko dan Cara Pengelolaannya**

Pengelolaan pada 8 (delapan) risiko Bank adalah sebagai berikut:

**Risiko Kredit**

Pengelolaan risiko kredit dengan menerapkan organisasi manajemen risiko kredit, yaitu four eyes principles dalam proses pemberian dan persetujuan kredit pada rapat Komite Kredit, penetapan Batas Wewenang Memutus Kredit (BWMK), dan lebih rinci dijelaskan pada Pengungkapan Kualitatif Manajemen Risiko Kredit yang tertuang pada Laporan Tahunan ini.

**Risiko Pasar**

Pengelolaan risiko pasar yang disebabkan karena risiko suku bunga dan risiko nilai tukar dilakukan dengan pengelolaan portofolio aset dan liabilitas yang disesuaikan jangka waktu dan jenis suku bunga (*fixed/floating*).

**Identification**

Identifying risks covers all business activities and is carried out by analysing the sources and possible risks and their impacts.

**Measurement**

Risk measurement is carried out so the Bank can calculate the risk exposure inherent in business activities, and estimate its impact on capital. One of the risk measurements is reflected in the quarterly Risk Profile Report.

**Monitoring**

Risk monitoring is carried out by evaluating treasury transaction limits and the effectiveness of the risk management process.

**Control**

Risk control includes conducting follow-up on high-risk activities.

**4. Comprehensive Internal Control System**

The Bank's activities and the internal control system are assessed continuously by the Internal Audit Division to ensure the quality of the implementation of qualified risk management in all processes that have high risk exposures has been carried out accordingly. Additionally, there is a clear separation of functions between operational work units (risk-taking units) and work units that carry out risk control functions (risk management units).

**Types of Risk and Their Management**

The management of 8 (eight) types of risk at the Bank are as follows:

**Credit Risk**

Credit risk management is carried out through a credit risk management organization, namely four eyes principles, in the process of granting and approving credit requests at the Credit Committee meetings and setting up Credit Approval Authority Limits (BWMK). More detailed information can be seen in the Qualitative Disclosure of Credit Risk Management of this Annual Report.

**Market Risk**

The management of market risk, which is caused by interest rate risk and exchange rate risk, is carried out by managing assets and liabilities portfolios, which are adjusted to the time period and type of interest rate (*fixed/floating*).



Sebagai bank devisa, tentunya terdapat risiko fluktuasi nilai tukar (*Foreign Risk*) sehingga pengelolaan aset dan pasiva valasnya dalam posisi sesuai ketentuan Bank Indonesia dan Otoritas Jasa Keuangan untuk menghindari potensi kerugian jika terjadi fluktuasi nilai tukar. Penjelasan lebih rinci terdapat pada Pengungkapan Kualitatif Manajemen Risiko Pasar yang tertuang pada Laporan Tahunan ini.

#### Risiko Likuiditas

Risiko likuiditas timbul karena Bank tidak mampu memenuhi kewajiban dari nasabah atau dengan pihak lain telah jatuh tempo, efektifitas pengelolaan kesenjangan likuiditas (*maturity gap* dan proyeksi arus kas) untuk batas risiko likuiditas sedini mungkin, dan juga kontrol risiko likuiditas khususnya pada saat kondisi stres. J Trust Bank juga telah memiliki Kebijakan *Liquidity Contingency Plan* (LCP) atau Rencana Pendanaan Kontinjensi dan juga senantiasa melakukan akses ke pasar uang dengan terus membina hubungan dengan Bank koresponden.

#### Risiko Operasional

Pengelolaan risiko operasional juga menjadi perhatian Bank yang disebabkan ketidakcukupan dan atau tidak berfungsinya proses internal, kesalahan faktor manusia, kegagalan sistem, atau adanya masalah eksternal.

#### Risiko Hukum

Bank telah melakukan pengelolaan risiko hukum antara lain: Peninjauan kembali (*review*) atas dokumen hukum, perjanjian atau kontrak-kontrak dengan pihak ketiga.

Inventarisasi atas kasus-kasus hukum yang terjadi termasuk di dalamnya perkembangan dari setiap kasus hukum. Penanganan kasus hukum disusun berdasarkan skala prioritas dan seluruh perkembangannya terpantau dengan baik untuk ditindaklanjuti melalui penyelesaian yang mengandung potensi risiko hukum paling sedikit.

#### Faktor Reputasi

Pengelolaan risiko oleh Bank dilakukan dengan cara pemantauan terhadap media publikasi melalui kerja sama dengan jasa pihak ketiga dan melakukan pemantauan terhadap keluhan nasabah guna menangani keluhan dengan segera dengan optimalisasi fungsi Call Center dan Customer Care. Selain itu, Bank juga ikut ambil bagian dalam pelaksanaan program *Corporate Social Responsibility* (CSR), serta turut serta dalam kegiatan-kegiatan

As a foreign exchange bank, the Company is exposed to exchange rate fluctuations (*Foreign Risk*), so the management of assets and liabilities in foreign exchange must be in accordance with provisions of Bank Indonesia and the Financial Services Authority to avoid potential losses in the event of exchange rate volatility. A more detailed explanation can be seen in the Qualitative Disclosure of Market Risk Management of this Annual Report.

#### Liquidity Risk

Liquidity risk emerges because the Bank is unable to fulfil maturing obligations from customers or other parties, create the effectiveness in managing liquidity gaps (*maturity gap* and cash flow projection) for liquidity risk limit as early as possible, and control liquidity risk, especially under stressful conditions. J Trust Bank also has a *Liquidity Contingency Plan* (LCP) Policy or Contingency Funding Plan and always provides access to the money market by continuing to foster relationships with correspondent Banks.

#### Operational Risk

Operational risk management is also one of the Bank's concerns due to insufficiency and/or non-functioning internal processes, human errors, system failures, or external problems.

#### Legal Risk

The Bank has conducted legal risk management including: Review of legal documents, agreements or contracts with third parties.

An inventory of previous legal cases, including the progress of each legal case. The handling of legal cases is formulated based on priority scale and all developments are well monitored for a follow-up through a settlement that contains the least potential legal risk.

#### Reputation Factor

The Bank's risk management is carried out by monitoring media publication through collaboration with third party services and monitoring customers' complaints and handling these complaints promptly by optimizing the Call Center and Customer Care functions. In addition, the Bank also takes part in the implementation of *Corporate Social Responsibility* (CSR) programs, and other social activities with customers, including becoming a sponsor in various

sosial lainnya bersama dengan nasabah, termasuk di dalamnya sebagai sponsor dalam berbagai kegiatan masyarakat. Bank juga meningkatkan pelaksanaan Transparansi Informasi Keuangan kepada pemangku kepentingan seperti penyajian informasi keuangan, penyempurnaan website Bank, serta menerbitkan rilis kepada media.

### Risiko Strategi

Pengelolaan risiko dilakukan dengan cara melakukan pengawasan atas kinerja keuangan dengan membandingkan antara target yang ingin dicapai oleh Bank dengan Rencana Bisnis Bank.

### Risiko Kepatuhan

Pengelolaan risiko kepatuhan dilakukan dengan menjalankan pemantauan dan mengingatkan ke unit kerja terkait perihal kewajiban pelaporan ke regulator dengan didukung sistem Compliance Report Monitoring (CRM); pemantauan terhadap Kebijakan Kepatuhan serta Kebijakan Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme; pemantauan terhadap pengkinian data nasabah dan penerapan single CIF dan rekening pasif/dorman; dan Pelaksanaan Program Anti Pencucian Uang dan Pencegahan Pendanaan Teroris sesuai dengan ketentuan Regulator.

## Tinjauan atas efektivitas penerapan Manajemen Risiko

Tinjauan atas efektivitas penerapan Manajemen Risiko pada keempat pilar sistem manajemen risiko telah dilakukan secara memadai yang meliputi:

### a. Perumusan Tingkat Risiko

Perumusan *risk appetite* dan *risk tolerance* sudah memadai dan selaras dengan tujuan strategis dan bisnis Bank yang ditetapkan dalam RBB. Parameter *risk tolerance* secara bank wide didokumentasikan dalam ketentuan internal di *Risk Appetite & Risk Tolerance*.

### b. Kecukupan pengawasan aktif oleh Dewan Komisaris dan Direksi

Kecukupan pengawasan aktif oleh Dewan Komisaris dan Direksi, termasuk pelaksanaan kewenangan dan tanggung jawab Dewan Komisaris dan Direksi dinilai memadai. Dewan Komisaris telah membentuk Komite Pemantau Risiko, yang fungsinya antara lain:

1. Mengevaluasi dan menganalisis kecukupan kebijakan manajemen risiko secara berkala.

community activities. The Bank also improves the implementation of Financial Information Transparency to stakeholders, such as presenting financial information, updating the Bank's website, and issuing press releases.

### Strategy Risk

The risk management is carried out by supervising financial performance by comparing the Bank's targets with the Bank's Business Plan.

### Compliance Risk

The compliance risk management is carried out by monitoring and reminding relevant work units regarding the obligation to report to regulators, which is supported by the Compliance Report Monitoring (CRM) system; monitoring the Compliance Policy as well as Anti-Money Laundering and Combating the Financing of Terrorism Policy; monitoring updates on customer data and implementing single CIF and passive/dormant accounts; and Implementing the Anti-Money Laundering and Combating the Financing of Terrorism Program, in accordance with Regulatory provisions.

## Review of the effectiveness of Risk Management Implementation

Review of the effectiveness of the Risk Management implementation in the four pillars of the risk management system has been carried out accordingly, which includes:

### a. Risk Level Formulation

The formulation of risk appetite and risk tolerance is sufficient and aligned with the Bank's strategic and business objectives laid out in the Bank Business Plan. Bank-wide risk tolerance parameters are documented in the internal provisions of Risk Appetite & Risk Tolerance.

### b. Adequacy of active supervision by the Board of Commissioners and the Board of Directors

The adequacy of active supervision by the Board of Commissioners and the Board of Directors, including adequate implementation of authorities and responsibilities by the Board of Commissioners and the Board of Directors. The Board of Commissioners has created the Risk Oversight Committee with the following functions:

1. Evaluate and analyze the adequacy of risk management policies periodically.



2. Mengevaluasi dan menganalisa laporan profil risiko secara triwulanan dan Tingkat Kesehatan Bank secara semesteran.
3. Mengawasi dan mengevaluasi pelaksanaan tugas Komite Manajemen.

#### c. Alat Organisasi Manajemen Risiko

Alat organisasi yang mendukung penerapan Manajemen Risiko secara efektif dinilai memadai dengan wewenang dan tanggung jawab yang jelas dalam setiap kegiatan usaha, antara lain:

1. Dalam mengelola risiko kredit ada pemisahan petugas pinjaman, antara Unit Bisnis dan Unit *Credit Risk Review*. Delegasi wewenang diatur dalam ketentuan internal tentang Komite Kredit (KK) dan Batas Wewenang Memutus Kredit (BWMMK) dan dievaluasi secara rutin oleh pejabat yang berwenang.
2. Dalam pengelolaan risiko pasar dan likuiditas, fungsi manajemen risiko terdiri dari Divisi *Treasury & Capital Market*, *Divisi Head Office & Branch Operation* dan Divisi Manajemen Risiko.
3. Dalam pengelolaan risiko operasional terdapat pemisahan tugas dan wewenang pembuat, pemeriksa, penandatanganan (segregasi tugas dan *dual control*) terhadap pelaksanaan semua kegiatan operasional di unit kerja.
4. Untuk mengembangkan kompetensi dalam Manajemen Risiko, adalah wajib bagi Dewan Komisaris, Direksi, dan juga pejabat sampai empat tingkat di bawah Direksi untuk mengikuti pelatihan sertifikasi Manajemen Risiko. Selain itu, *refreshment* kepada Sumber Daya Manusia juga dilakukan secara rutin.

#### d. Sistem Informasi

Dukungan sistem informasi untuk penerapan manajemen risiko dinilai cukup memadai, antara lain persetujuan transaksi dan delegasi wewenang di sistem informasi *Core Banking*, pelaksanaan *Liquidity Risk Report* secara harian, pelaksanaan *Credit Daily Report* secara harian, pelaksanaan *Risk Control Self-Assessment (RCSA)* & penerapan *Key Operational Risk Indicator (KRI)* dalam pengukuran risiko operasional, sistem *Compliance Report Monitoring (CRM)* sebagai reminder ke unit kerja pelapor dan Direksi mengenai kewajiban penyampaian Laporan kepada Regulator dan sistem *Internal Regulation Reminder Application (IRRA)* sebagai *reminder* ke unit kerja mengenai pengkinian ketentuan internal sebelum masa *review* berakhir.

2. Evaluate and analyze risk profile reports on a quarterly basis and the Bank's Soundness Level on a semi-annual basis.
3. Supervise and evaluate the implementation of duties by the Management Committee.

#### c. Risk Management Organizational Tools

Organizational tools that support the effective implementation of Risk Management are deemed adequate with clear authorities and responsibilities in each business activity, including:

1. In managing credit risk, there are different loan officers between the Business Unit and the Credit Risk Review Unit. The delegation of authority is stipulated in internal provisions regarding the Credit Committee and Limits of Authority to Approve Credit (BWMMK) and evaluated regularly by authorized officials.
2. In managing market and liquidity risks, the risk management function consists of the Treasury & Capital Market Division, the Head Office & Branch Operation Division, and the Risk Management Division.
3. In operational risk management, there is a separation of duties and authorities between the creator, auditor, and signatory (duty segregation and dual control) in conducting all operational activities in work units.
4. To develop competency in Risk Management, it is mandatory for the Board of Commissioners, the Board of Directors, and the Bank's officials up to four levels below the Board of Directors to join training for Risk Management certification. In addition, refreshment of Human Resources is also carried out on a regular basis.

#### d. Information Systems

Information system support for the implementation of risk management is considered adequate, which includes transaction approval and delegation of authority in the Core Banking information system, daily Liquidity Risk Report, daily Credit Daily Report, Risk Control Self-Assessment (RCSA), the implementation of Key Operational Risk Indicator (KRI) in measuring operational risk, Compliance Report Monitoring (CRM) system as a reminder to reporting work units and the Board of Directors about the obligation to submit reports to Regulators, and the Internal Regulation Reminder Application (IRRA) system as a reminder to work units about updates on internal regulations before the end of review period.

Pernyataan Direksi dan/atau Dewan Komisaris atas Kecukupan Sistem Manajemen Risiko

Direksi dan Dewan Komisaris melihat bahwa sistem manajemen risiko Bank mampu mengelola risiko-risiko yang ada untuk mendukung Bank mencapai rencana bisnis sesuai dengan ketentuan-ketentuan yang berlaku dan kondisi bisnis yang terjadi.

## PENERAPAN SISTEM PENGENDALIAN INTERNAL

PT Bank JTrust Indonesia Tbk melaksanakan sistem pengendalian intern sebagai suatu mekanisme pengawasan yang ditetapkan oleh manajemen Bank secara berkesinambungan, untuk memastikan kepatuhan terhadap ketentuan dan peraturan perundang-undangan yang berlaku termasuk ketentuan intern Bank, tersedianya informasi keuangan dan manajemen yang lengkap, akurat, tepat guna, dan tepat waktu, efektivitas dan efisiensi dalam kegiatan operasional, serta efektivitas budaya risiko (*risk culture*) pada organisasi Bank secara menyeluruh, dengan mengacu pada regulasi yang berlaku antara lain sebagai berikut:

1. Peraturan Otoritas Jasa Keuangan (POJK) No. 17 tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum.
2. Surat Edaran Otoritas Jasa Keuangan (SEOJK) No 35/SEOJK.03/2017 tanggal 7 Juli 2017 tentang Pedoman Standar Sistem Pengendalian Intern bagi Bank Umum.
3. POJK No. 18/POJK.03/2016 tanggal 16 Maret 2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum.
4. POJK No. 11/POJK.03/2022 tanggal 7 Juli 2022 tentang Penyelenggaraan Teknologi Informasi Oleh Bank Umum.
5. SEOJK No. 21/SEOJK.03/2017 tanggal 6 Juni 2017 tentang Penerapan Manajemen Risiko Dalam Penggunaan Teknologi Informasi Oleh Bank Umum.

Sistem Pengendalian Intern dilaksanakan dengan tujuan agar kegiatan operasional Bank dapat berjalan secara sehat, aman dan terkendali.

Penerapan sistem pengendalian intern yang efektif membantu menjaga aset Bank, menjamin tersedianya pelaporan keuangan dan manajerial yang dapat dipercaya, meningkatkan kepatuhan Bank terhadap

Statement of the Board of Directors and/or Board of Commissioners regarding the Adequacy of the Risk Management System

The Board of Directors and Board of Commissioners see that the Bank's risk management system is able to manage existing risks to support the Bank in achieving its business plans, in accordance with applicable regulations and current business conditions.

## IMPLEMENTATION OF INTERNAL CONTROL SYSTEM

PT Bank JTrust Indonesia Tbk implements the internal control system as a monitoring mechanism that is continuously determined by the Bank's management, in order to ensure compliance with applicable laws and regulations, including the Bank's internal regulations, the availability of a comprehensive, accurate, appropriate, and timely financial and management information, the effectiveness and efficiency in operational activities, as well as the effectiveness of risk culture in the Bank's overall organization by referring to the following applicable regulations:

1. The Financial Services Authority (OJK) Regulation No. 18/POJK.03/2016 dated 14 September 2023 concerning Good Corporate Governance for Commercial Banks.
2. OJK Circular Letter No. 35/SEOJK.03/2017 dated 7 July 2017 concerning Standard Guidelines for Internal Control System in Commercial Banks.
3. OJK regulation No. 18/POJK.03/2016 dated 16 March 2016 concerning Implementation of Risk Management for Commercial Banks.
4. OJK regulation No. 11/POJK.03/2022 dated 7 July 2022 concerning Implementation of Information Technology by Commercial Bank.
5. OJK Circular Letter No. 21/SEOJK.03/2017 dated 6 June 2017 concerning the Implementation of Risk Management in the Use of Information Technology by Commercial Bank.

The internal control system is carried out so the Bank's operational activities can run in a sound, secured, and controlled manner.

The implementation of an effective internal control system helps the Bank protect its assets, ensure the availability of reliable financial and managerial reporting, improve the Bank's compliance with laws and regulations,



ketentuan dan peraturan perundang-undangan, serta mengurangi risiko terjadinya kerugian, penyimpangan, dan pelanggaran atas aspek kehati-hatian.

Bank telah mengimplementasikan fungsi pengendalian intern dalam kegiatan operasionalnya termasuk melalui pemisahan fungsi dan pemisahan tugas dan tanggung jawab, *dual control*, rekonsiliasi serta standar proses kerja dan pedoman pelaksanaan.

Bank JTrust Indonesia Tbk. menerapkan sistem pengendalian intern yang meliputi 5 (lima) komponen pengendalian yaitu:

1. Pengawasan oleh manajemen dan budaya 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.

Masing-masing komponen terkait satu sama lain, diimplementasikan secara terpadu dan tanggung jawab implementasinya menjadi tanggung jawab semua unit kerja dengan tujuan penerapannya sebagai berikut:

1. *Strategic*, Rencana Bisnis Bank telah dimengerti, sejalan dan didukung oleh semua unit kerja.
2. *Operation*, berjalan dengan efektif dan efisien dalam menggunakan sumber daya manusia dan prasarana.
3. *Reporting*, akurat, dan dapat dipercaya.
4. *Compliance*, aktivitas, dan transaksi telah tunduk dengan ketentuan serta hukum.

#### **Pernyataan Direksi dan/atau Dewan Komisaris atas Kecukupan Sistem Pengendalian Internal**

Efektivitas serta keandalan dalam penyelenggaraan pengendalian intern senantiasa menjadi prioritas jajaran manajemen Bank. Selain itu, manajemen juga berkewajiban untuk meningkatkan *risk culture* yang efektif pada organisasi Bank dan memastikan hal tersebut melekat di setiap jenjang organisasi.

Sistem pengendalian intern dilakukan oleh PT Bank JTrust Indonesia Tbk dinilai efektif dan memadai tercermin dari efektivitas pelaksanaan fungsi-fungsi pengendalian internal, antara lain fungsi audit intern, manajemen risiko, kepatuhan, kontrol finansial dan operasional.

and reduce the risk of losses, irregularities, and violations of prudential principles.

The Bank has implemented the internal control function in its operational activities by having segregation of functions and segregation of duties, dual control, reconciliation, work process standards, and implementation guidelines.

Bank JTrust Indonesia Tbk. implements internal control system that consists of 5 (five) control components:

1. Supervision by management and control culture.
2. Risk identification and assessment.
3. Control activities and segregation of functions.
4. Accounting, information and communication systems.
5. Monitoring activities and correcting deviations.

Each component is related to each other, implemented in an integrated manner, and its implementation is the responsibility of all work units, with the following objectives:

1. Strategic, the Bank's Business Plan has been understood, aligned, and supported by all work units.
2. Operation, running effectively and efficiently in using human resources and infrastructure.
3. Reporting, accurate, and reliable.
4. Compliance, activities, and transactions are subject to provisions and laws.

#### **Statement of the Board of Directors and/or the Board of Commissioners on the Adequacy of Internal Control System**

Effectiveness and reliability in internal control implementation remain as the management's priority. In addition, management is also obliged to encourage an effective risk culture within the Bank's organization and make sure that the risk culture is embedded at every level of the organization.

The internal control system carried out by PT Bank JTrust Indonesia Tbk is considered to be effective and adequate, as reflected in the effectiveness of the implementation of internal control functions, including internal audit, risk management, compliance, financial, and operational control functions.

## Tinjauan atas Efektivitas Sistem Pengendalian Internal

Secara umum, selama tahun 2023 terjadi peningkatan dalam proses sistem pengendalian intern, meskipun pada beberapa aspek diperlukan peningkatan seperti penyesuaian dan penerapan SOP yang sejalan dengan perkembangan bisnis dan proses aktivitas operasional, disiplin proses dan peningkatan kompetensi dari ketersediaan Sumber Daya Manusia (SDM).

Upaya yang telah dilakukan untuk meningkatkan Sistem Pengendalian Internal antara lain:

1. Melakukan reorganisasi Bank yang disesuaikan dengan Rencana Bisnis Bank.
2. Melakukan *review*, revisi, penyesuaian kembali serta sosialisasi terhadap ketentuan internal yang ada.
3. Melakukan *assessment* terhadap pejabat maupun karyawan, yang ditindaklanjuti dengan pembekalan training dan sertifikasi.
4. Menerapkan pemberian *reward & punishment* secara *fair*.

## PERKARA PENTING

Selama tahun 2023, jumlah permasalahan hukum yang dihadapi J Trust Bank dan telah diajukan melalui proses hukum sebagaimana tabel berikut:

### 1. Bank Sebagai Tergugat/Terlawan/Terlapor/Termohon

Permasalahan Hukum Legal Case	Jumlah Kasus Total Case	
	Perdata Civil	Pidana Criminal
<b>A. Perkara Bank sebagai Penggugat/Pelawan   Cases with the Bank as Defendant/Opposing Party</b>		
Telah selesai (Telah mendapatkan putusan yang mempunyai kekuatan hukum tetap) <i>Legally settled (Has reached a verdict with binding legal power)</i>	12	
Dalam proses penyelesaian <i>In settlement process</i>	24	
<b>Total</b>	<b>36</b>	
<b>B. Perkara Bank sebagai Pemohon tentang Kepailitan   Cases with the Bank as the Petitioner regarding Bankruptcy</b>		
Telah selesai (Telah mendapatkan putusan yang mempunyai kekuatan hukum tetap) <i>Legally settled (Has reached a verdict with binding legal power)</i>		1
Dalam proses penyelesaian <i>In settlement process</i>		2
<b>Total</b>		<b>3</b>
<b>C. Perkara Bank sebagai Pelapor adanya Dugaan Tindak Pidana   Cases with the Bank as the Party Reporting on Alleged Criminal Acts</b>		
Telah selesai (Telah mendapatkan putusan yang mempunyai kekuatan hukum tetap) <i>Legally settled (Has reached a verdict with binding legal power)</i>		1
Dalam proses penyelesaian <i>In settlement process</i>		5
<b>Total</b>		<b>6</b>

## Review of the Effectiveness of the Internal Control System

In general, there has been an improvement in the process of internal control system throughout 2023, even though some aspects still need to be optimized, such as adjustments and SOP implementation that are in line with business developments and operational activities, discipline process, and higher competency of human resources.

The initiatives that have been performed to improve the Internal Control System include:

1. Reorganize the Bank according to the Bank's Business Plan.
2. Review, revise, readjust, and disseminate current internal regulations.
3. Conduct assessments of officials and employees, which is then followed up with training and certification.
4. Carry out reward & punishment programs fairly.

## Important Cases

Throughout 2023, the number of legal cases faced by J Trust Bank and submitted through legal processes can be seen in the following table:

### 1. The Bank as Defendant/Respondent



Upaya penyelesaian permasalahan hukum oleh Bank antara lain :

- Menganalisa perkara dan mendiskusikan dengan Tim Legal bersama-sama dengan Unit Bisnis yang berkaitan dengan permasalahan hukum dimaksud;
- Tim Legal secara bersama-sama menentukan apakah perkara akan ditangani oleh internal Bank ataupun menggunakan jasa *Lawyer* eksternal dengan persetujuan dari Direksi sesuai dengan ketentuan hukum yang berlaku;
- Memonitor perkembangan penanganan kasus-kasus hukum baik yang ditangani oleh internal Bank maupun *Lawyer* eksternal.

### 3. Perkara Hukum yang Berdampak Material yang Dihadapi oleh Bank

Perkara perdata/pidana dengan nilai perkara yang signifikan yang dihadapi Bank sampai dengan periode 31 Desember 2023.

The Bank's efforts to resolve legal issues include :

- Analyze cases and discuss them together with Legal Team and Business Units related to the legal issues in question;
- The Legal Team collectively determines whether the case will be handled internally by the Bank or use an external Lawyer with approval from the Board of Directors, which is in accordance with applicable legal provisions;
- Monitor the progress of legal cases handled by both the Bank's internal and external lawyers.

### 3. Legal Cases with Material Impacts Faced by the Bank

Civil/Criminal cases with a significant case value that the Bank faced until 31 December 2023.

No	Perkara / Kasus Cases	Pokok Perkara/ Gugatan Major Case/Lawsuit	Nilai Gugatan (juta) Lawsuit Value (million)	Pengaruh pada Kondisi Bank The Impact on Bank's Condition	Upaya Bank & Status Penyelesaian Perkara/Gugatan The Bank's Efforts & Case Settlement Status
1	ADS : HR Dkk GL Dkk WP BWG & Yayasan SR CC	<ul style="list-style-type: none"> <li>• BJI sebagai Tergugat</li> <li>• Adanya gugatan agar bank mengembalikan dana investasi produk yang dikeluarkan oleh ADS berupa <i>Discretionary Fund</i></li> <li>• BJI as Defendant</li> <li>• A lawsuit for the Bank to return product investment funds issued by ADS in the form <i>Discretionary Fund</i></li> </ul>	Materiil: <ul style="list-style-type: none"> <li>• Rp16.363,-</li> <li>• Rp41.113,-</li> <li>• Rp94.325,-</li> <li>• Rp33.383,- &amp; Rp24.277,-</li> <li>• Rp12.787,-</li> </ul> Immateriil: Rp10.000,-	Membayar ganti rugi <b>Pay the compensation</b>	Bank berkoordinasi dengan pihak-pihak terkait dalam melakukan percepatan eksekusi isi putusan yang sudah berkekuatan hukum tetap (Case RT) serta mengajukan upaya hukum atas adanya sita eksekusi. The Bank coordinates with related parties to accelerate the execution of legally-binding decisions (Case RT) and submitting legal action against confiscation.



No	Perkara / Kasus Cases	Pokok Perkara/ Gugatan Major Case/Lawsuit	Nilai Gugatan (juta) Lawsuit Value (million)	Pengaruh pada Kondisi Bank The Impact on Bank's Condition	Upaya Bank & Status Penyelesaian Perkara/Gugatan The Bank's Efforts & Case Settlement Status
2	WST FGFL Dkk	<ul style="list-style-type: none"> <li>• BJI sebagai Tergugat II</li> <li>• BJI Dkk sebagai Tergugat</li> <li>• BJI as Defendant II</li> <li>• BJI et al as Defendants</li> </ul>	USD 116 USD 959	Membayar ganti rugi Pay the Compensation	<p>a. Kasus Weston di Singapore sudah dinyatakan "Strike Out" karena Weston tidak memenuhi persyaratan dari Pengadilan Singapore dan telah dilakukan pembayaran atas jaminan pengadilan oleh Weston ke JTrust Co dan BJI (Perkara Selesai).</p> <p>b. Pengadilan Mauritius menulis surat kepada Para Pihak karena sifat kasus yang tidak ada kemajuan. Dentons telah mengajukan surat tertanggal 29 September 2022 untuk menghadiri pemeriksaan dalam sidang dan memberikan informasi terbaru pada tanggal 31 Januari 2023 sehubungan dengan masalah representasi Weston.</p> <p>Bank akan tetap berkoordinasi dengan Kuasa Hukum jika terdapat hal - hal yang akan menentukan langkah selanjutnya.</p> <p>a. Weston's case in Singapore was declared "Strike Out" as Weston did not meet the requirements set by the Singapore Court and Weston has paid court guarantees to JTrust Co and BJI (Case Close).</p> <p>b. The Mauritius Court wrote a letter to the Parties as there was no progress on the case. Dentons has filed a letter dated 29 September 2022 to attend hearings in court and provide updates on 31 January 2023 regarding issues on Weston's representation.</p> <p>The Bank will continue to coordinate with the Legal Counsel for the next steps.</p>

#### 4. Perkara Hukum yang Berdampak Material yang Dihadapi oleh Anggota Direksi dan Anggota Dewan Komisaris.

Tidak terdapat perkara hukum yang dihadapi oleh individu anggota Dewan Komisaris dan Direksi sepanjang tahun 2023.

#### 4. Legal Cases with Material Impacts Faced by Members of the Board of Directors and the Board of Commissioners.

There were no legal cases faced by individual members of the Board of Commissioners and the Board of Directors in 2023.



## PENYEDIAAN DANA, RENCANA STRATEGIS BANK, TRANSPARANSI, DAN PENGUNGKAPAN ASPEK LAINNYA

### KEBIJAKAN TRANSAKSI AFILIASI DAN TRANSAKSI BENTURAN KEPENTINGAN

Bank mengatur ketentuan mengenai transaksi dengan pihak terafiliasi dan transaksi yang mengandung benturan kepentingan sesuai ketentuan yang berlaku yang mana pengaturan dan implementasinya dilakukan dengan komitmen tinggi dari jajaran Manajemen dan karyawan PT Bank JTrust Indonesia Tbk.

Mengacu pada POJK Nomor 42/POJK.04/2020 tanggal 1 Juli 2020, Bank memiliki Kebijakan Transaksi Afiliasi dan Transaksi Benturan Kepentingan yang memuat prinsip-prinsip/pokok-pokok kebijakan yang mendasari pelaksanaan transaksi dengan pihak terafiliasi dan transaksi yang mengandung benturan kepentingan dalam 1 (satu) kali transaksi atau suatu rangkaian transaksi untuk suatu tujuan atau kegiatan tertentu, sebagai pedoman dan proses di internal Bank guna melindungi kepentingan pemegang saham minoritas dan sebagai bagian dari penerapan prinsip-prinsip tata kelola perusahaan yang baik. Kebijakan Ini dikaji ulang secara berkala minimal setiap 2 (dua) tahun sekali atau dalam hal dianggap perlu untuk menyelaraskan kesesuaian pelaksanaan kebijakan ini dengan kondisi internal Bank dan ketentuan eksternal yang berlaku.

Bank memiliki prosedur yang memadai dengan membandingkan ketentuan dan persyaratan transaksi yang setara dengan transaksi yang dilakukan antara pihak yang tidak mempunyai hubungan afiliasi, sehingga transaksi dilaksanakan sesuai dengan ketentuan praktik bisnis yang berlaku umum, memenuhi prinsip transaksi yang wajar, dan tidak mengandung Benturan Kepentingan. Bank wajib menyimpan dokumen terkait pelaksanaan prosedur sebagaimana dimaksud dalam jangka waktu penyimpanan dokumen sesuai dengan ketentuan peraturan perundang-undangan dan ketentuan internal Bank.

Divisi yang melakukan Transaksi Afiliasi, wajib berkoordinasi dengan *Corporate Secretary Division* (CSD) yang akan melakukan assessment bersama Direktur Kepatuhan untuk memastikan transaksi yang dilakukan merupakan Transaksi Afiliasi, serta apakah jenis transaksi merupakan kegiatan yang perlu dimasukkan ke Rencana Bisnis Bank.

Dewan Komisaris bertanggung jawab untuk memberikan masukan atas pengungkapan dan pelaksanaan Transaksi

## PROVISION OF FUNDS, BANK STRATEGIC PLANS, TRANSPARENCY, AND DISCLOSURE OF OTHER ASPECTS

### POLICY OF AFFILIATE TRANSACTIONS AND TRANSACTIONS WITH CONFLICTS OF INTEREST

The Bank regulates provisions regarding transactions with affiliated parties and transactions containing conflicts of interest in accordance with applicable regulations, the regulation and implementation of which is carried out with high commitment from the Management and employees of PT Bank JTrust Indonesia Tbk.

Referring to POJK Number 42/POJK.04/2020 dated 1 July 2020, the Bank has an Affiliate Transaction and Conflict of Interest Transaction Policy which contains the principles/principals of the policy underlying the implementation of transactions with affiliated parties and transactions containing conflicts of interest in 1 (one) transaction or a series of transactions for a specific purpose or activity, as a guideline and process within the Bank to protect the interests of minority shareholders and as part of implementing the principles of good corporate governance. This Policy is reviewed periodically at least once every 2 (two) years or if deemed necessary to align the implementation of this policy with the Bank's internal conditions and applicable external regulations.

The Bank has adequate procedures by comparing the terms and conditions of transactions that are equivalent to transactions carried out between parties who have no affiliated relationship, so that transactions are carried out in accordance with generally accepted business practice provisions, meet the arm's-length principle, and do not contain any Conflict of Interest. Banks are obliged to keep documents related to the implementation of procedures as intended within the document storage period in accordance with the provisions of laws and regulations and the Bank's internal regulations.

Divisions that carry out Affiliate Transactions are required to coordinate with the Corporate Secretary Division (CSD) who will carry out an assessment with the Compliance Director to ensure that the transactions carried out are Affiliate Transactions, as well as whether the type of transaction is an activity that needs to be included in the Bank's Business Plan.

The Board of Commissioners is responsible for providing inputs on the disclosure and implementation of Affiliated

Afiliasi dan/atau Transaksi Benturan Kepentingan, memberikan masukan dan persetujuan atas pemberian kredit pihak terafiliasi serta melakukan pengawasan aktif terhadap Batas Maksimum Pemberian Kredit (BMPK). Selain itu, didukung oleh Komite Audit yang melakukan tugasnya dalam menelaah dan memberikan saran kepada Dewan Komisaris terkait dengan adanya potensi benturan kepentingan di dalam Bank.

Transaksi Benturan Kepentingan guna memastikan transaksi tersebut dilakukan dengan memenuhi prinsip transaksi yang wajar dan tidak merugikan Bank. Detail mengenai Transaksi Afiliasi yang dilakukan oleh Bank sepanjang tahun 2023 telah diungkapkan dalam bab Analisis dan Pembahasan Manajemen pada Laporan Tahunan ini.

Penyediaan Dana Kepada Pihak Terkait (*Related Party*) dan Penyediaan Dana Besar (*Large Exposure*) dilaksanakan dengan mengacu kepada POJK No.32/POJK.03/2018 sebagaimana telah diubah dengan POJK No.38/POJK.03/2019 tentang BMPK dan Penyediaan Dana Besar Bagi Bank Umum, dan tidak boleh bertentangan dengan kebijakan/ketentuan perkreditan internal Bank, serta wajib mendapatkan persetujuan Dewan Komisaris sebelum transaksi penyediaan dana kepada pihak terkait direalisasikan.

Portofolio Penyediaan Dana kepada Pihak Terafiliasi dengan Bank secara keseluruhan ditetapkan paling tinggi 10% (sepuluh persen) dari Modal Bank.

Bank telah melakukan Penyediaan Dana Kepada Pihak Terkait (individu atau kelompok, termasuk pihak terkait lainnya) dan Penyediaan Dana Besar (debitur inti: individu atau group) secara wajar dengan kebijakan harga dan syarat normal, serta telah mendapatkan persetujuan Dewan Komisaris.

Penyediaan dana kepada pihak terkait dan debitur inti (individu atau grup) per posisi tanggal 31 Desember 2023, dapat dilihat pada tabel di bawah ini:

Penyediaan Dana Provision of Fund	Jumlah Debitur Number of Debtors	Nominal (jutaan rupiah) Nominal (million rupiah)
Kepada Pihak Terkait To Related Party	7	Rp375,911
Kepada Debitur Inti To Key Debtors	25	Rp11,608,702
• Individu Individual	11	Rp4,442,743
• Grup Group	14	Rp7,165,959

**Keterangan/Note:**

Informasi terkait penyediaan Dana Kepada Pihak Terkait dan Penyediaan Dana Besar telah diungkapkan dalam Laporan keuangan Audited dan dilaporkan ke Bank Indonesia

Information regarding provision of funds to Related Parties and Large Exposure of Funds has been disclosed in the Audited Financial Statements and reported to Bank Indonesia

Transactions and/or Conflict of Interest Transactions, providing input and approval for the granting of credit to affiliated parties and carrying out active supervision of the Maximum Legal Lending Limit (LLL). In addition, it is supported by the Audit Committee which carries out its duties in reviewing and providing advice to the Board of Commissioners regarding potential conflicts of interest within the Bank.

Conflict of Interest Transactions to ensure that transactions are carried out in accordance with the arm's-length principle and do not harm the Bank. Details regarding Affiliate Transactions carried out by the Bank throughout 2023 have been disclosed in the Management Analysis and Discussion chapter of this Annual Report.

Provision of Funds to Related Parties and Provision of Large Funds (Large Exposure) is carried out by referring to POJK No.32/POJK.03/2018 as amended by POJK No.38/POJK.03/2019 concerning LLL and Provision of Funds Large for Commercial Banks, and must not conflict with the Bank's internal credit policies/provisions, and must obtain approval from the Board of Commissioners before transactions to provide funds to related parties are realized.

The overall portfolio for providing funds to parties affiliated with the Bank is set at a maximum of 10% (ten percent) of the Bank's capital.

The Bank has provided funds to related parties (individuals or groups, including other related parties) and provided large funds (core debtors: individuals or groups) in a reasonable manner with normal price policies and conditions, and has obtained approval from the Board of Commissioners.

Provision of funds to related parties and key debtors (individuals or groups) as of 31 December 2023 can be seen in the following table:



PT Bank JTrust Indonesia Tbk memiliki dan menatausahakan daftar rincian Pihak Terkait dengan Bank dan telah menyampaikan kepada Otoritas Jasa Keuangan posisi akhir bulan Juni dan bulan Desember 2023.

Bank tidak memiliki kasus ketidakpatuhan terhadap hukum, aturan, maupun peraturan yang berkaitan dengan transaksi pihak terkait yang signifikan atau material dalam tiga tahun terakhir.

## AKSES INFORMASI DAN DATA PERUSAHAAN

PT Bank JTrust Indonesia Tbk senantiasa berkomitmen untuk menjalankan seluruh proses bisnis secara transparan sebagai salah satu bagian dari prinsip Tata Kelola Perusahaan yang baik. Bank memberikan kemudahan kepada seluruh kepentingan dalam mengakses informasi dan data kinerja Bank baik yang bersifat keuangan maupun non keuangan melalui jalur komunikasi seperti siaran pers dan paparan publik. Bank juga menyebarkan informasi ke media cetak dan elektronik termasuk situs web Bank yang tersedia dalam Bahasa Indonesia dan Inggris.

Untuk mendapatkan informasi lebih lanjut, Bank memiliki beberapa kanal komunikasi yaitu:

- Layanan JTrust Call: Ask J 1500 615
- E-mail: [customercare@jtrustbank.co.id](mailto:customercare@jtrustbank.co.id)
- Situs web: [www.jtrustbank.co.id](http://www.jtrustbank.co.id)
- Layanan Investor Relations Bank melalui halaman web: <https://www.jtrustbank.co.id/id/information/investor-support>

### Investor Relations

PT Bank JTrust Indonesia Tbk memiliki Departemen Investor Relations yang menjalankan fungsi untuk membina hubungan baik dan berinteraksi dengan para pelaku pasar modal. Dengan penyediaan informasi yang akurat, tepat waktu dan mudah diakses oleh pemegang kepentingan diharapkan dapat membantu pada investor dalam proses pengambilan keputusan investasi termasuk untuk menanamkan persepsi dan ekspektasi investor terkait strategi, kinerja operasional dan kinerja keuangan Bank.

Tugas dan tanggung jawab Departemen Investor Relations adalah:

- a. Menjaga hubungan baik dan menjadi penghubung antara Bank dengan investor, pemegang saham, analis, perusahaan sekuritas, dan pemangku kepentingan lainnya.

PT Bank JTrust Indonesia Tbk has and administers a detailed list of Parties Related to the Bank and has submitted to the Financial Services Authority the position at the end of June and December 2023.

The Bank had no cases of non-compliance with laws, rules or regulations related to significant or material related party transactions over the last three years.

## ACCESS TO COMPANY INFORMATION AND DATA

PT Bank JTrust Indonesia Tbk is always committed to carrying out all business processes in a transparent manner as one part of the Good Corporate Governance principles. The Bank provides stakeholders with easy access to all information and data on the Bank's performance, both financial and non-financial, through communication channels such as press releases and public exposes. The Bank also publishes information in printed and electronic media, including the Bank's website that is available in Indonesian and English.

For further information, the Bank has several communication channels, namely:

- JTrust Call Service: Ask J 1500 615
- E-mail: [customercare@jtrustbank.co.id](mailto:customercare@jtrustbank.co.id)
- Website: [www.jtrustbank.co.id](http://www.jtrustbank.co.id)
- The Bank's Investor Relations service via webpage: <https://www.jtrustbank.co.id/id/information/investor-support>

### Investor Relations

PT Bank JTrust Indonesia Tbk has an Investor Relations Department, whose function is to create and maintain good relations and interact with capital market players. By providing accurate, timely, and easily accessible information to stakeholders, it is hoped that it can help investors in the process of making investment decisions, including to instil investors' perceptions and expectations regarding the Bank's strategies, operational performance, and financial performance.

Duties and responsibilities of the Department of Investor Relations are:

- a. Maintain good relations and act as a liaison between the Bank and investors, shareholders, analysts, securities companies and other stakeholders.

- b. Komunikasi kinerja Bank kepada pihak eksternal seperti investor, pemegang saham, analis, dan pelaku pasar modal lainnya secara akurat dan tepat waktu.
- c. Menyediakan data untuk mendukung investor maupun calon investor dalam melakukan valuasi Bank.
- d. Koordinasi penyusunan, penerbitan, dan distribusi Laporan Tahunan kepada seluruh pemangku kepentingan.
- e. Menyajikan umpan balik dari investor maupun calon investor kepada manajemen Bank.
- f. Melakukan pengkinian profil Bank berdasarkan data dan informasi terbaru.
- g. Membuka komunikasi dengan calon investor guna mendapatkan hubungan strategis.
- h. Penyelenggaraan Paparan Publik.

Dalam kaitannya sebagai perusahaan publik, Paparan Publik Tahunan wajib dilakukan minimal 1 (satu) kali dalam setahun dalam rangka pelaksanaan prinsip keterbukaan dan transparansi. Pada tahun 2023, Perseroan melakukan Paparan Publik Tahunan sebanyak 1 (satu) kali. Perseroan juga menjalin hubungan strategis dengan pelaku pasar modal dengan senantiasa melakukan *update* kinerja keuangan dan non-keuangan agar meningkatkan kepercayaan di mata *stakeholder*.

### Media Sosial

PT Bank JTrust Indonesia Tbk memiliki dan mengelola sebanyak 3 (tiga) akun media sosial yaitu:

- Facebook: JTrustBankID
- Instagram: @jtrustbank
- LinkedIn: J Trust Bank

Seluruh akun tersebut berfungsi sebagai media penyampai informasi aktivitas Bank seperti brand, promo dan pengetahuan produk, dan tips keuangan. Selain itu kedua akun ini juga memberikan respons terhadap pertanyaan masyarakat baik yang sudah menjadi nasabah maupun yang belum menjadi nasabah.

### Siaran Pers

Membangun hubungan baik dengan media massa melalui berbagai kegiatan merupakan salah satu prioritas utama Bank, mengingat pentingnya peran media massa dalam perjalanan, perkembangan dan capaian dari PT Bank JTrust Indonesia Tbk.

- b. Communicate the Bank's performance to external parties such as investors, shareholders, analysts and other capital market players in an accurate and timely manner.
- c. Providing data to support investors and potential investors in conducting bank valuations.
- d. Coordinate the preparation, publication, and distribution of the Annual Report to all stakeholders.
- e. Presenting feedback from investors and potential investors to the Management.
- f. Updating the Bank's company profile based on the latest data and information.
- g. Open communication with potential investors to obtain strategic relationships.
- h. Organize Public Expose.

As a public company, Annual Public Expose must be conducted at least 1 (once) a year as part of efforts in implementing the principles of impartiality and transparency. In 2023, the Company held 1 (one) Annual Public Expose. The Company also maintains strategic relations with capital market players by continuously updating financial and non-financial performances in order to increase stakeholders' trust.

### Social Media

PT Bank JTrust Indonesia Tbk has and manages 3 (three) social media accounts, namely:

- Facebook: JTrustBankID
- Instagram: @jtrustbank
- LinkedIn: J Trust Bank

All of these accounts become a medium for conveying information on the Bank's activities, such as brands, promos, product knowledge, and financial tips. In addition, two of these accounts also respond to questions from the public, whether they are customers or non-customers.

### Press Releases

Building good relations with mass media through various activities is one of the Bank's main priorities, given the important role of mass media in the journey, development, and achievements of PT Bank JTrust Indonesia Tbk.

No	Bulan Month	Judul Title
1	Januari January	J Trust Bank Terus Perkuat Kinerja Sosial Perusahaan J Trust Bank Strengthens its Social Performance
2		J Trust Bank Penuhi Modal Inti Minimum Rp3 Triliun J Trust Bank Meets Minimum Core Capital of Rp3 Trillion
3	Februari February	J Trust Bank Tandatangani Kerjasama Kredit Kepemilikan Rumah (KPR) dengan KSO Damara Village Ubud Alaya Collection dan KSO Damara Village Jimbaran Hijau, Bali J Trust Bank Inks Partnership in Housing Loan (KPR) with KSO Damara Village Ubud Alaya Collection and KSO Damara Village Jimbaran Hljau, Bali.
4		J Trust Bank Buka dan Resmikan Kantor Cabang di Kupang Nusa Tenggara Timur J Trust Bank Opens and Inaugurates Branch Office in Kupang, East Nusa Tenggara
5	Maret March	RUPSLB J Trust Bank Setujui Rencana PMHMETD, Kondisi Fundamental Perseroan Kuat dan Solid J Trust Bank EGMS Approves Rights Issue Plan, the Bank's Fundamental is Strong and Solid
6		Kinerja Terus Membaik, Tahun 2022 J Trust Bank Catatkan Laba Bersih J Trust Bank Records Net Profit in 2022 as Performance Improves
7		J Trust Bank Berhasil Menutup Tahun Buku 2022 dengan Kinerja Positif dan Kondisi Permodalan yang Semakin Kokoh J Trust Bank Ends 2022 with Positive Performances, Stronger Capital
8		Optimis Sektor Properti Kembali Meningkatkan, J Trust Bank Tanda Tangan Perjanjian Kerja Sama Pemberian Fasilitas Kredit Pemilikan Properti dengan Alam Sutera Group J Trust Bank Signs Partnership Agreement with Alam Sutera Group for Property Ownership Loan Facility
9	Mei May	J Trust Bank Gelar Rapat Umum Pemegang Saham Tahunan J Trust Bank Holds Annual General Meeting of Shareholders
10		J Trust Bank Buka dan Resmikan Kantor Cabang Ke-44 di Manado, Sulawesi Utara J Trust Bank Opens and Inaugurates the 44th Branch Office in Manado, North Sulawesi.
11	Juni June	Adakan Taiwanese Customer Gathering, J Trust Bank Siap Menjadi Mitra Perbankan Pelaku Usaha Taiwan Having Taiwanese Customer Gathering, J Trust Bank Ready to Become Banking Partner for Taiwanese Business Owners
12		Asuransi Jiwa Seumur Hidup 'Q Life Legacy' dari Sequis Financial untuk Lindungi Masa Depan Nasabah J Trust Bank Life Insurance for a Lifetime 'Q Life Legacy' of Sequis Financial Ready to Protect the Future of J Trust Bank Customers
13		Sambut Hari Raya Idul Adha 1444 H, J Trust Bank Serahkan Hewan Kurban In Celebration of Eid al-Adha 1444 H, J Trust Bank Hands Over Sacrificed Animals
14		Satu Windu J Trust Bank Merajut dan Mewujudkan Impian Bersama Nasabah dan Masyarakat Indonesia Eight Years in Indonesia, J Trust Bank Builds and Makes Dreams Come True with Customers and the Community
15		J Trust Bank Lanjutan Kinerja Positif di Kuartal I 2023 J Trust Bank Maintains Positive Performances in the First Quarter of 2023
16	Juli July	Catatkan Kinerja Positif di 2022, J Trust Bank Raih Indonesia Top Bank Award 2023 J Trust Bank Wins Indonesia Top Bank Award 2023 due to Positive Performance in 2022
17		J Trust Bank Tanda Tangan Perjanjian Kerjasama Pemberian Fasilitas Kredit Pemilikan Properti Untuk Proyek Sembawang Aparthouse J Trust Bank Signs Agreement to Provide Property Ownership Credit Facility for Sembawang Aparthouse Project
18		Karyawan J Trust Bank Rayakan Hari Anak Nasional 2023 Bersama Yayasan Ronald McDonald House Charities J Trust Bank Employees Celebrates National Children Day 2023 with Ronald McDonald House Charities Foundation
19		J Trust Bank Selenggarakan J Trust Bank Golf Tournament untuk Apresiasi Nasabah Setia J Trust Bank Holds J Trust Bank Golf Tournament as Appreciation for Loyal Customers
20		J Trust Bank Mampu Mempertahankan Kinerja Positif di Kuartal II 2023 J Trust Bank Maintains Positive Performances in the Second Quarter of 2023

No	Bulan Month	Judul Title
21	Agustus August	J Trust Bank Buka dan Resmikan Kantor Cabang Ke-45 di Kendari, Sulawesi Tenggara J Trust Bank Opens and Inaugurates the 45th Branch Office in Kendari, Southeast Sulawesi
22		Kinerja Perusahaan Positif, J Trust Bank Perkuat Komitmen ESG J Trust Bank Records Positive Performance, Strengthens ESG Commitment
23		Dukung Hunian Ramah Lingkungan, J Trust Bank Siapkan Program Kredit Pemilikan Rumah dengan Bunga Istimewa Supporting Environmentally-Friendly Housing, J Trust Bank Offers Housing Loan Program with Special Interest
24	September	Kerja Sama Brand Ambassador antara J Trust Bank dengan JKT48 Brand Ambassador Partnership between J Trust Bank and JKT48
25		Bupati Timor Tengah Selatan Resmikan Teknologi Sederhana Pengubah Udara menjadi Air South Timor Tengah Regent Inaugurates Simple Technology for Converting Air into Water
26		J Trust Bank Menggelar Paparan Publik 2023 J Trust Bank Holds Public Expose 2023
27	Oktober October	Kerja Sama Proyek Crowne Plaza Labuan Bajo, J Trust Bank Dukung Pariwisata Nasional Collaborating in Crowne Plaza Project in Labuan Bajo, J Trust Bank Supports National Tourism
28		J Trust Bank Tampilkan Komitmen pada Sustainable Development Goals di ASEAN-Japan Fair 2023 J Trust Bank Showcases Its Commitment During Sustainable Development Goals in ASEAN-Japan Fair 2023
29		Aksi Jaga Iklim J Trust Bank Tanam 3.000 Mangrove Bersama Para Mitra To Save the Climate, J Trust Bank and Partners Plant 3,000 Mangroves
30	November	Kinerja Positif J Trust Bank Berlanjut di Kuartal III 2023 J Trust Bank Continues to Post Positive Performance in the Third Quarter of 2023

**PAPARAN PUBLIK (PUBLIC EXPOSE)**  
**PT BANK JTRUST INDONESIA**  
 Jakarta, 15 September



## KEBIJAKAN PENGADAAN BARANG, JASA DAN ALIH DAYA

PT Bank JTrust Indonesia Tbk memiliki dan menerapkan Kebijakan dan prosedur Pengadaan Barang Jasa dan Alih Daya yang telah diperbarui pada tahun 2023. Kebijakan tersebut menjadi acuan utama seluruh aktivitas pengadaan barang, jasa dan/atau alih daya yang dilakukan oleh unit-unit kerja Bank. Dengan ruang lingkup kebijakan sebagai berikut:

- a. Mengatur hal-hal yang harus dilaksanakan oleh seluruh Unit Kerja di Kantor Pusat/Kantor Cabang/Kantor Cabang Pembantu.
- b. Berlaku untuk proses Pengadaan Barang Jasa & Alih Daya yang menggunakan anggaran atas beban investasi dari unit kerja. Termasuk dalam pengadaan Jasa adalah antara lain Jasa Konsultan (Bidang Hukum, Audit, Perekrutan Karyawan, IT, Renovasi Gedung, Barang Promosi, dan Jasa lainnya).
- c. Membantu perusahaan untuk dapat berkonsentrasi pada pekerjaan pokoknya (*core business*) dengan melakukan penyerahan sebagian pelaksanaan pekerjaan kepada pihak lain sehingga sumber daya Bank dapat dikerahkan pada pekerjaan-pekerjaan pokok.
- d. Mencakup penyerahan sebagian pelaksanaan pekerjaan kepada pihak lain, seperti pekerjaan penunjang pada kegiatan usaha dan kegiatan pendukung usaha.

Penyerahan sebagian pelaksanaan pekerjaan kepada pihak lain berpotensi meningkatkan risiko yang dihadapi Bank, antara lain risiko operasional, risiko kepatuhan, risiko hukum, dan risiko reputasi, sehingga penyerahan sebagian pelaksanaan pekerjaan tersebut harus dilakukan dengan menerapkan prinsip kehati-hatian dan manajemen risiko yang memadai, meliputi:

- i. melakukan analisa dan penilaian Perusahaan Penyedia Jasa (PPJ) dengan baik untuk memastikan bahwa PPJ yang dipilih memiliki kinerja keuangan dan reputasi yang baik, sumber daya manusia, sarana dan prasarana, serta pengalaman yang memadai agar pekerjaan yang dilakukan Alih Daya dapat dilaksanakan dengan baik;
- ii. menyusun perjanjian Alih Daya dengan PPJ sesuai dengan cakupan minimum perjanjian yang dipersyaratkan dalam POJK Alih Daya, dalam rangka memastikan bahwa kualitas dan tata cara pelaksanaan pekerjaan yang dialihdayakan sesuai dengan ukuran dan standar yang ditetapkan dalam perjanjian.
- iii. menerapkan manajemen risiko secara efektif atas pelaksanaan Alih Daya, termasuk melaksanakan

## POLICY ON PROCUREMENT OF GOODS, SERVICES AND OUTSOURCING

PT Bank JTrust Indonesia Tbk establishes and implements policies and procedures for Procurement of Goods, Services, and Outsourcing, which have been updated in 2023. This policy becomes the main reference for all procurement of goods, services and/or outsourcing activities carried out by the Bank's work units. The scope of the policy is as follows:

- a. Regulate matters that must be carried out by all Work Units at the Head Office/Branch Offices/Sub-branch Offices.
- b. Applicable for the Procurement of Goods, Services & Outsourcing that use budget on the investment burden of the work unit. Procurement of services includes, among others, Consulting Services (Legal, Audit, Employee Recruitment, IT, Building Renovations, Promotional Items, and other Services).
- c. Help the Company to focus on core business by handing over several works to other parties, so the Bank's resources can be utilized for main jobs.
- d. Hand over several works to other parties, such as supporting works in business activities and activities to support the Bank's business.

Delegating several works to other parties could potentially increase risks faced by the Bank, including operational risk, compliance risk, legal risk and reputation risk. Thus, the handover must be carried out by implementing the prudence principles and adequate risk management, such as:

- i. conduct proper analysis and assessment of Service Provider Companies (PPJ) to make sure that the selected company has good financial performance, reputation, human resources, facilities, and infrastructure, as well as many experiences so that the Outsourcing can do their works accordingly;
- ii. formulate Outsourcing agreement with PPJ based on the minimum scope of agreement required in the POJK on Outsourcing, in order to ensure that the quality and procedures for doing the outsourced work are in accordance with aspects and standards stipulated in the agreement.
- iii. carry out effective risk management in Outsourcing, including conducting supervision of the work done



pengawasan secara berkala atas pelaksanaan pekerjaan oleh PPJ dan melakukan tindakan perbaikan secara dini dan efektif atas permasalahan yang teridentifikasi, sehingga pelaksanaan pekerjaan tetap berjalan dengan baik dan kepentingan nasabah terlindungi.

- iv. memenuhi ketentuan dan peraturan perundang-undangan yang berlaku.
- v. melakukan upaya dalam rangka memberikan perlindungan hak dan kepentingan nasabah, sehubungan dengan Pelaksanaan Alih Daya tidak menghilangkan tanggung jawab Bank dalam memberikan perlindungan terhadap hak dan kepentingan nasabah atas pelaksanaan pekerjaan yang dilakukan Alih Daya kepada PPJ.

### Prinsip Dasar Pengadaan Barang, Jasa Dan Alih Daya

1. **Transparan:**  
Seluruh ketentuan dan informasi mengenai pelaksanaan pengadaan barang jasa dan alih daya, termasuk syarat teknis dan administratif, tata cara evaluasi, hasil evaluasi, penetapan calon Perusahaan Penyedia Jasa (PPJ) bersifat terbuka.
2. **Akuntabel:**  
Proses, hasil, dan pembayaran pengadaan barang jasa dan alih daya harus dapat dipertanggungjawabkan.
3. **Bertanggung jawab:**  
Proses pengadaan barang jasa dan alih daya dilaksanakan berdasarkan prinsip kehati-hatian dan patuh terhadap ketentuan yang berlaku.
4. **Independen:**  
Keputusan pengadaan barang jasa dan alih daya diambil secara obyektif dan bebas dari tekanan pihak manapun serta benturan kepentingan.
5. **Adil dan Tidak Diskriminatif:**  
Memberikan perlakuan yang sama bagi semua Perusahaan Penyedia Jasa (PPJ) serta tidak mengarah untuk memberikan keuntungan kepada pihak tertentu dengan cara dan/atau alasan apapun.
6. **Efektif:**  
Kegiatan pengadaan barang jasa dan alih daya harus sesuai dengan kebutuhan/rencana yang telah ditetapkan serta dapat memberikan manfaat yang optimal bagi Bank
7. **Efisien:**  
Kegiatan pengadaan barang jasa dan alih daya dilaksanakan untuk mencapai kualitas sesuai dengan yang ditetapkan dengan waktu yang disepakati pada tingkat harga yang terbaik yang senantiasa berlandaskan pada 4 Values – J Trust Bank:

by PPJ periodically and taking early and effective corrective measures on identified problems, so the work continues to run smoothly and customers' interests are protected.

- iv. comply with applicable laws and regulations.
- v. strive to protect customers' rights and interests since the use of Outsourcing does not eliminate the Bank's responsibility in providing protection on customers' rights and interests for the works carried out by Outsourcing to PPJ.

### Basic Principles of Procurement of Goods, Services, and Outsourcing

1. **Transparent:**  
All provisions and information regarding the procurement of goods, services and outsourcing, including technical and administrative requirements, evaluation procedures, evaluation results, determination of prospective Service Provider Companies (PPJ) can be accessed.
2. **Accountable:**  
The processes, results, and payments for the procurement of goods, services and outsourcing must be accountable.
3. **Responsible:**  
The procurement process goods, services, and outsourcing are carried out based on the prudence principles and in accordance with applicable regulations.
4. **Independent:**  
Decisions on procurement of goods, services, and outsourcing are made objectively and free from any pressures or conflicts of interest.
5. **Fair and Non-Discriminatory:**  
Provide equal treatment for all Service Provider Companies (PPJ) and do not intentionally benefit certain parties in any way and/or reason.
6. **Effective:**  
Procurement of goods, services, and outsourcing must be in accordance with the initial needs or plans and provide maximum benefits for the Bank.
7. **Efficient:**  
Procurement of goods, services, and outsourcing is carried out to achieve certain quality and must be in line with the agreed time and at the best price, which is based on the 4 Values of J Trust Bank:



- a. *Super Integrity*
- b. *Customer First*
- c. *Discipline and Responsible*
- d. *Learning and Trying More*

#### Kriteria Perusahaan Penyedia Jasa

1. Wajib berbadan hukum yang jelas (PT/CV/Firma).
2. Domisili perusahaan jelas, dapat ditemukan keberadaannya, dan memiliki karyawan yang memadai.
3. Dapat menunjukkan Financial Report/Financial Highlight perusahaan.
4. Memiliki reputasi yang baik setelah dilakukan penelusuran secara Web ataupun dilakukannya *benchmarking*.
5. Untuk menghindari benturan kepentingan, aktual atau yang dipersepsikan, anggota Bank (Komisaris, Pihak Independen, Direksi, dan Karyawan) harus mematuhi larangan:
  - a. Seorang anggota Bank maupun anggota keluarganya tidak boleh meminjam atau meminjamkan uang secara pribadi kepada Pelanggan/Vendor Bank;
  - b. Seorang anggota Bank maupun anggota keluarganya dilarang untuk menerima hadiah atau hiburan yang ditawarkan oleh pihak ketiga; dan
  - c. Seorang anggota Bank maupun anggota keluarganya dilarang terlibat dalam pengadaan barang dan jasa dalam kepentingan pribadi mereka.
6. Perusahaan Alih Daya tersebut telah berdiri minimum 2 (dua) tahun.
7. Memiliki sarana dan prasarana yang dibutuhkan dalam Alih Daya.

#### Metode Pengadaan Barang dan Jasa

1. Pengadaan Barang dan Jasa
  - a. Dilakukan melalui Metode Penunjukkan Langsung yaitu, masing-masing melalui metode penunjukan yang dapat terlaksana sekurang-kurangnya melalui proses seleksi dan negosiasi terhadap minimal penawaran harga dari 3 (tiga) vendor.
  - b. Dilakukan melalui Metode Penunjukkan Tidak Langsung/Pemilihan/ Tender.

Evaluasi Vendor harus dilakukan 1 tahun sekali atau di akhir kontrak, untuk mengetahui hasil penilaian kinerja vendor.

- a. Super Integrity
- b. Customer First
- c. Discipline and Responsible
- d. Learning and Trying More

#### Criteria for Service Provider Company

1. Must have a clear legal entity (Limited Liability Company/Limited Partnership /Firm).
2. The company must have a clear location, its presence can be traced, and it has enough employees.
3. Can provide Financial Report/Financial Highlights.
4. Have a good reputation after web browsing or benchmarking.
5. To avoid actual or potential conflicts of interest, members of the Bank (Commissioners, Independent Parties, Directors, and Employees) must comply with the following prohibitions:
  - a. A member of the Bank or their family must not personally borrow or lend money to the Bank's Customers/Vendors;
  - b. A member of the Bank or their family is prohibited from accepting gifts or entertainment offered by third parties; and
  - c. A member of the Bank or their family is prohibited from being involved in the procurement of goods and services for their personal interests.
6. The Outsourcing company has been established for at least 2 (two) years.
7. Has adequate facilities and infrastructure for Outsourcing.

#### Procurement Methods of Goods and Services

1. Procurement of Goods and Services
  - a. Carried out through Direct Appointment or Indirect Appointment Methods where each appointment method must be done via a selection and negotiation process on bid price from at least 3 (three) vendors.
  - b. Carried out through the Indirect Appointment/ Selection/Tender Method.

Vendors must be evaluated once a year or at the end of a contract, in order to find out results of the vendor's performance assessment.

## 2. Alih Daya

- a. Pemborongan pekerjaan. Alih Daya dilakukan dengan menggunakan perjanjian kerja antara Bank dengan Perusahaan Penyedia Jasa untuk melakukan pemborongan pekerjaan tertentu dengan lebih menekankan standar hasil dari pekerjaan yang diborongkan.
- b. Penyediaan jasa tenaga kerja (PJTK) dilakukan dengan menggunakan perjanjian kerja antara Bank dengan Perusahaan Penyedia Jasa untuk menyediakan tenaga kerja dengan kualifikasi tertentu dalam rangka pelaksanaan pekerjaan tertentu.
- c. Kriteria Pekerjaan yang dialihdayakan adalah pekerjaan yang bersifat penunjang, tidak diperbolehkan untuk pekerjaan atau kegiatan pokok, baik pada alur kegiatan usaha maupun alur kegiatan pendukung usaha Bank.
- d. Kriteria dalam menentukan suatu pekerjaan dapat dialihdayakan adalah sebagai berikut:
  - Berisiko rendah, yaitu pekerjaan yang apabila terjadi kegagalan tidak akan mengganggu aktivitas operasional Bank secara signifikan.
  - Tidak memerlukan kualifikasi kompetensi yang tinggi di bidang perbankan yaitu pekerjaan yang umumnya tidak memerlukan kualifikasi kompetensi yang tinggi baik pendidikan formal maupun pengetahuan atau pengalaman di bidang perbankan.
  - Tidak terkait langsung dengan proses pengambilan keputusan yang mempengaruhi operasional Bank yaitu pekerjaan yang tidak memuat aspek analisis, pertimbangan, dan/atau pengambilan keputusan yang mempengaruhi operasional Bank.

### Cakupan Minimum Perjanjian Alih Daya

Untuk memastikan hasil dari Perusahaan Penyedia Jasa, maka perlu dilakukan standarisasi perjanjian dengan Perusahaan Penyedia Jasa dengan mencantumkan butir-butir sebagai berikut:

1. Ruang lingkup pekerjaan
2. Jangka waktu perjanjian
3. Nilai kontrak
4. Struktur biaya dan mekanisme pembayaran
5. Hak, kewajiban, dan tanggung jawab Bank maupun Perusahaan Penyedia Jasa

## 2. Outsourcing

- a. Chartering a job. Outsourcing is carried out under a work agreement between the Bank and the Service Provider Company to do certain contract works by emphasizing more on the standard results of the contract works.
- b. Provision of labor services (PJTK) is carried out under a work agreement between the Bank and the Service Provider Company to provide workers with certain qualifications in order to do particular jobs.
- c. The criteria for Outsourced Work are works that are of a supporting nature, not main activities, whether the jobs are within the Bank's business activities or within activities that support the Bank's business.
- d. The criteria in determining whether a job can be outsourced are as follows:
  - Low risk, which means a failure in doing the job will not significantly disrupt the Bank's operational activities.
  - Does not require high competency in the banking sector. The job does not need high qualifications in formal education, knowledge, or experience in the banking sector.
  - Is not directly related to the decision-making process that can affect the Bank's operations, which means the job does not involve analysis, consideration, and/or decision-making that can affect the Bank's operations.

### Minimum Scope of Outsourcing Agreement

To ensure results from the Service Provider Company, there must be a standardized agreement with the Service Provider Company that includes the following points:

1. Scope of work
2. The agreement periods
3. Contract value
4. Fee structure and payment mechanism
5. Rights, obligations, and responsibilities of the Bank and the Service Provider Company



## INFORMASI TENTANG KODE ETIK EMITEN/ PERUSAHAAN PUBLIK

Dalam rangka meningkatkan kinerja dan kepatuhan Bank terhadap perundang-undangan yang berlaku serta mengikuti pembaharuan dan pelaksanaan Tata Kelola Perusahaan yang baik, Bank menetapkan standar etika dan perilaku yang wajib dijadikan pedoman oleh seluruh Anggota Bank yaitu:

- Dewan Komisaris
- Direksi
- Karyawan Tetap dan atau Kontrak

Pedoman ini wajib dijalankan dalam melakukan hubungan bisnis dengan nasabah, rekanan dan rekan sekerja. Dengan dipatuhinya Kode Etik dan Perilaku Bisnis diharapkan dapat mencegah berkembangnya hubungan yang tidak wajar dengan para nasabah, rekanan atau antara sesama Anggota Bank.

### a. Hal-Hal Pokok yang Diatur dalam Etika Korporasi

1. Kerahasiaan
2. Konflik kepentingan
3. Penyalahgunaan wewenang
4. Perilaku pihak internal
5. Akurasi data
6. Integritas sistem perbankan
7. Sanksi pelanggaran/ketidakpatuhan
8. Supervisi dan administrasi

### b. Bentuk sosialisasi kode etik dan upaya penegakannya

Dilakukan sosialisasi buku Etika Korporasi bagi seluruh karyawan terutama Anggota Bank pada saat bergabung di PT Bank JTrust Indonesia Tbk, di mana seluruh karyawan diharapkan memahami informasi dan konsekuensinya.

### c. Pernyataan bahwa kode etik berlaku bagi anggota Direksi, anggota Dewan Komisaris, dan karyawan Emiten

Pernyataan dilakukan dengan mengisi *annual disclosure* 1 (satu) tahun sekali. Anggota Bank harus memahami dan mengetahui bahwa seluruh informasi yang berhubungan dengan Bank dan nasabah bersifat rahasia sebagaimana tercantum dalam Undang-Undang kerahasiaan Bank dan peraturan lainnya dan Anggota Bank wajib menjaga kerahasiaan informasi tersebut.

## INFORMATION ON THE CODE OF ETHICS OF ISSUERS/PUBLIC COMPANIES

In order to improve the Bank's performance and compliance with applicable laws and regulations, as well as to monitor updates and implement Good Corporate Governance, the Bank establishes ethical and behavioral standards that must be used as guidelines by all members of the Bank, namely:

- The Board of Commissioners
- The Board of Directors
- Permanent and/or Contract Employees

These guidelines must be implemented in managing business relations with customers, partners, and co-workers. Compliance with the Code of Ethics and Business Conduct is expected to prevent the impartial relations with customers, partners, or between fellow Members of the Bank.

### a. Main Things Regulated in Corporate Ethics

1. Confidentiality
2. Conflict of interest
3. Abuse of authority
4. Behavior of internal parties
5. Data accuracy
6. Banking system integrity
7. Sanctions for violation/non-compliance
8. Supervision and administration

### b. Dissemination of the code of ethics and its enforcement

The Bank holds dissemination of the book on Corporate Ethics for all employees, especially when Members of the Bank joined PT Bank JTrust Indonesia Tbk. All employees are expected to understand the information and its consequences.

### c. A statement that the code of ethics applies to members of the Board of Directors, members of the Board of Commissioners, and employees of the Issuer

The statement is made by filling out the annual disclosure 1 (once) a year. Members of the Bank must understand and acknowledge that all information related to the Bank and customers is confidential, as stated in the Bank secrecy Act and other regulations. Members of the Bank are required to maintain the confidentiality of such information.

**d. Dalam pelaksanaannya seluruh Anggota Bank diwajibkan:**

1. Membuat Surat Pernyataan yang mengikatkan diri untuk melaksanakan:
  - Kode Etik Bankir Indonesia
  - Kode Etik dan Perilaku Bisnis PT Bank JTrust Indonesia Tbk
  - Semua peraturan yang berlaku di PT Bank JTrust Indonesia Tbk baik peraturan yang sudah ada maupun peraturan yang akan ada dikemudian hari
  - Semua peraturan perundangan yang berlaku, baik yang berlaku umum maupun berhubungan dengan kegiatan perbankan
2. Membuat Pernyataan Tahunan (*Annual Disclosure*) yang memuat semua keadaan atau situasi yang memungkinkan timbulnya pelanggaran/ ketidakpatuhan terhadap Kode Etik dan Perilaku Bisnis.

**e. Sanksi Pelanggaran/Ketidakpatuhan**

1. Setiap pelanggaran kepada Kode Etik dan Perilaku Bisnis akan dikenakan sanksi sesuai dengan tingkat pelanggarannya
2. Semua konflik kepentingan atau pelanggaran harus dilaporkan dan ditangani dengan ketentuan sebagaimana tercantum dalam Kode Etik dan Perilaku Bisnis.

**d. In practice, all Members of the Bank are required to:**

1. Make a Statement that binds themselves to carry out:
  - The Indonesian Banker Code of Ethics
  - Code of Ethics and Business Conduct of PT Bank JTrust Indonesia Tbk
  - All applicable regulations at PT Bank JTrust Indonesia Tbk, both existing and future regulations
  - All applicable laws and regulations, whether they generally apply or are related to banking activities.
2. Create an Annual Disclosure, which contains all circumstances or situations that may cause violations /non-compliance with the Code of Ethics and Business Conduct.

**e. Sanctions on Violation/Non-Compliance**

1. Any violations of the Code of Ethics and Business Conduct will be subject to sanctions according to the level of violation
2. All conflicts of interest or violations must be reported and handled according to the provisions outlined in the Code of Ethics and Business Conduct.



## PEMBERIAN DANA UNTUK KEGIATAN SOSIAL

PT Bank JTrust Indonesia Tbk memberikan dana untuk kegiatan sosial melalui program tanggung jawab sosial perusahaan (CSR). Target dari program dan kegiatan CSR PT Bank JTrust Indonesia Tbk yang diyakini nantinya dapat menciptakan kondisi masyarakat yang lebih baik dan berdaya, serta memiliki ketangguhan dalam menghadapi berbagai perubahan dalam kehidupan masyarakat yang pada akhirnya akan menciptakan hubungan yang saling bermanfaat dan menguntungkan antara PT Bank JTrust Indonesia Tbk dengan masyarakat luas.

Pada tahun 2023, PT Bank JTrust Indonesia Tbk mengalokasikan sebagian biaya operasionalnya untuk mengembangkan dan memberdayakan kehidupan masyarakat serta lingkungannya, yang fokus membantu masyarakat dalam bidang ekonomi-kreatif, pendidikan, kesehatan, sosial, keagamaan, dan lingkungan hidup.

Penjelasan rinci terkait dengan tanggung jawab sosial Bank disampaikan dalam bagian khusus tentang “Tanggung Jawab Sosial Perusahaan yang Terintegrasi dan Berkelanjutan” dan Laporan Keberlanjutan tahun 2023 yang menjadi bagian yang tidak terpisahkan dalam Laporan Tahunan Terintegrasi 2023.

## PEMBERIAN DANA UNTUK KEGIATAN POLITIK

Sebagaimana tahun-tahun sebelumnya, selama tahun 2023 PT Bank JTrust Indonesia Tbk tidak pernah melakukan kegiatan politik atau memberikan sumbangan dana untuk kegiatan politik.

No	Nama Kegiatan Politik Political Activities	Jumlah Amount (Rp)
NIHIL   NONE		

## TRANSPARANSI KONDISI KEUANGAN DAN NON KEUANGAN BANK YANG BELUM DIUNGKAP DALAM LAPORAN LAIN

Sebagai perusahaan terbuka, PT Bank JTrust Indonesia Tbk telah memberikan informasi secara jelas dan transparan/keterbukaan mengenai kondisi keuangan dan non keuangan Bank kepada para *stakeholders* melalui Publikasi Laporan Keuangan Tahunan, Laporan Keuangan Triwulanan dan Laporan lainnya yang disampaikan kepada regulator seperti Bank Indonesia

## DONATION FOR SOCIAL ACTIVITIES

PT Bank JTrust Indonesia Tbk donates for social activities through Corporate Social Responsibility (CSR) programs. The Bank's CSR programs and activities are targeted to create a better and empowered community that are resilient in facing various changes in life. These programs and activities will ultimately create a mutual and beneficial relation between PT Bank JTrust Indonesia Tbk and the wider community.

In 2023, PT Bank JTrust Indonesia Tbk allocated some of its operational budget to develop and empower the community and environment by creating programs that focus on helping the community in creative economy, education, health, social, religion, and environment.

Detailed explanations related to the Bank's social responsibility are presented in a special section on “Integrated and Sustainable Corporate Social Responsibility” and the 2023 Sustainability Report, which is an integral part of the 2023 Integrated Annual Report.

## DONATION FOR POLITICAL ACTIVITIES

As in previous years, PT Bank JTrust Indonesia Tbk never engages in political activities or give financial contributions for political activities in 2023.

## TRANSPARENCY OF THE BANK'S FINANCIAL AND NON-FINANCIAL CONDITIONS THAT HAVE NOT BEEN DISCLOSED IN OTHER REPORTS

As a public company, PT Bank JTrust Indonesia Tbk has provided clear and transparent/open information regarding its financial and non-financial conditions to stakeholders through Publication of Annual Financial Report, Quarterly Financial Reports, and other reports that are submitted to regulators, such as Bank Indonesia (BI), the Financial Services Authority (OJK),

(BI), Otoritas Jasa Keuangan (OJK) dan Bursa Efek Indonesia (BEI) serta stakeholders lain sesuai dengan ketentuan yang berlaku.

### Transparansi Kondisi Keuangan

Publikasi Laporan Keuangan Tahunan dan Triwulanan (periode Juni dan Desember) disampaikan pada media yang mudah diakses yaitu melalui situs web Bursa Efek Indonesia dan situs web Bank [www.jtrustbank.co.id](http://www.jtrustbank.co.id).

Di samping mempublikasikan Laporan Keuangan yang dimaksud, PT Bank JTrust Indonesia Tbk juga menyusun dan menyampaikan laporan publikasi dalam bentuk Laporan Tahunan. Laporan Tahunan diharapkan dapat menjelaskan transparansi kondisi Bank secara menyeluruh termasuk kepemilikan, kepengurusan, kegiatan operasional, perkembangan usaha dan kinerja Bank kepada masyarakat luas/publik dalam menjaga kepercayaan masyarakat terhadap Bank.

Laporan Tahunan tersebut cakupan isinya cukup luas, meliputi penjelasan Informasi Umum perusahaan, Laporan Keuangan Tahunan, Opini dari Kantor Akuntan Publik (KAP), transparansi terkait Kelompok Usaha, transparansi laporan kepegawaian, transparansi laporan keuangan sesuai ketentuan PSAK, Eksposur dan Manajemen Risiko dan Informasi lain yang berhubungan dengan Operasional Bank.

Adapun Informasi Umum meliputi: Susunan Pengurus, Rincian Kepemilikan Saham, perkembangan usaha Bank, sasaran, strategi dan kebijakan manajemen, struktur organisasi, aktivitas utama, Teknologi Informasi, jaringan kantor, dan hal-hal penting yang diperkirakan akan terjadi di masa mendatang, jumlah dan struktur SDM. Sedangkan Laporan Keuangan Tahunan adalah laporan keuangan akhir tahun yang merupakan laporan keuangan yang telah diaudit oleh Kantor Akuntan Publik (KAP) beserta opininya.

### Transparansi Kondisi Non Keuangan

Transparansi juga harus diterapkan pada informasi mengenai produk-produk Bank maupun produk lembaga keuangan lainnya seperti *bancassurance* yang dijual melalui bank, sehingga nasabah memperoleh informasi yang jelas mengenai manfaat dan risiko serta biaya-biaya yang melekat pada produk-produk tersebut.

Transparansi ini dapat berupa informasi dalam bahasa Indonesia yang disampaikan kepada nasabah secara lengkap dan jelas mengenai karakteristik produk baik lisan maupun tulisan. Informasi ini minimal mencakup

and the Indonesia Stock Exchange (IDX), as well as other stakeholders, in accordance with applicable regulations.

### Transparency of Financial Condition

The Annual and Quarterly Financial Reports (for the period of June and December) are published in easily accessible media, such as the Indonesia Stock Exchange (IDX) website and the Bank's website [www.jtrustbank.co.id](http://www.jtrustbank.co.id).

In addition to publishing Financial Reports, PT Bank JTrust Indonesia Tbk also prepares and submits a publication in the form of Annual Report. The Annual Report is expected to be able to provide transparency of the Bank's overall condition, including ownership, management, operational activities, business development, and the Bank's performance, to the general public in order to maintain public trust in the Bank.

The Annual Report contains a wide range of information, including general information about the Company, Annual Financial Report, Opinions from a Public Accounting Firm (KAP), transparency related to Business Group, transparency of staff reports, transparency of financial statements based on provisions in financial accounting standards (PSAK), risk exposure and management, as well as other information related to the Bank's Operation.

The General Information includes: Management Structure, Details on Share Ownership, the Bank's business development, the management's goals, strategies, and policies, organizational structure, core business, Information Technology, office network, other important things that are expected to occur in the future, as well as the number and HR structure. Meanwhile, the Annual Financial Report is a financial report at the end of the year, which has been audited by a Public Accounting Firm (KAP) with its opinion.

### Transparency of Non-Financial Condition

Transparency must also be applied to information regarding the Bank's products or products from other financial institutions, such *bancassurance* that is sold through the Bank, so customers receive clear information about the benefits, risks, and costs inherent to these products.

This transparency can be in the form of information in Indonesian, which is delivered to customers in a complete and clear manner regarding product characteristics, both verbally and in writing. This information must at least

nama produk, jenis produk, manfaat dan risiko yang melekat, tata cara penggunaan produk, biaya-biaya produk, perhitungan bunga atau bagi hasil dan margin keuntungan, jangka waktu berlakunya produk dan penerbit produk Bank termasuk ada atau tidaknya penjaminan produk.

Apabila terdapat perubahan karakteristik produk, Bank segera memberitahukan kepada nasabah. Informasi mengenai produk yang disampaikan dengan jelas, benar, dan jujur serta dengan menggunakan media yang mudah dibaca dan diakses oleh nasabah.

Informasi mengenai produk yang ditawarkan kepada nasabah maupun non nasabah dapat diketahui dengan mendatangi kantor cabang terdekat, mengakses website [www.jtrustbank.co.id](http://www.jtrustbank.co.id) atau bisa langsung menghubungi Call Center J Trust Bank di J Trust Call di 1500615 dan *Customer Care* melalui *e-mail* [customercare@jtrustbank.co.id](mailto:customercare@jtrustbank.co.id).

Bank juga secara berkesinambungan melakukan pengkinian data nasabah, sehingga data pribadi yang disampaikan nasabah kepada Bank juga selain harus transparan juga merupakan data yang terkini. Hal ini selain untuk meningkatkan perlindungan terhadap hak-hak pribadi nasabah dalam berhubungan dengan Bank dan juga untuk meminimalisir risiko lainnya yang diakibatkan ketidakbenaran atau ketidakakuratan data nasabah. Bank juga harus meminta persetujuan tertulis dari nasabah jika Bank akan memberikan dan atau menyebarkan Data pribadi Nasabah kepada Pihak lain untuk tujuan komersial, kecuali ditetapkan lain oleh peraturan perundang-undangan lain yang berlaku.

Transparansi juga harus dilaksanakan pada penyelesaian pengaduan nasabah yang merupakan salah satu bentuk peningkatan perlindungan nasabah sehingga hak-hak nasabah dalam bertransaksi dengan Bank senantiasa terjamin. Pengaduan nasabah harus segera ditindaklanjuti agar tidak menurunkan reputasi bagi Bank dan dapat menurunkan kepercayaan masyarakat terhadap lembaga perbankan. Bank memiliki waktu 2 (dua) hari kerja untuk penyelesaian pengaduan lisan dan 20 (dua puluh) hari kerja penyelesaian pengaduan tertulis.

Bank memiliki unit kerja dengan fungsi di bidang pengaduan nasabah yang bertempat di Kantor Pusat Bank berada. Unit kerja ini bertugas menyelesaikan pengaduan nasabah yang diterima oleh Kantor Cabang, Kantor Cabang Pembantu, Kantor Kas, atau pengaduan

include product name, product type, inherent benefits and risks, procedures for using the product, product costs, calculation of interest or profit sharing and profit margin, product validity period, and issuer of the Bank's products including whether there is a product guarantee or not.

If there is a change in product characteristics, the Bank immediately notifies the customer. Information about products is conveyed clearly, correctly, and honestly using media that is easy to read and accessible to customers.

Information about products offered to customers and non-customers can be found by visiting the nearest branch office, accessing the Bank's website at [www.jtrustbank.co.id](http://www.jtrustbank.co.id) or directly contact the Jtrust Bank Call Center at J Trust Call at 1500615 and Customer Care at [customercare@jtrustbank.co.id](mailto:customercare@jtrustbank.co.id).

The Bank also continuously updates customer data, so personal data submitted by customers to the Bank are not only transparent, but also up to date. By doing so the Bank can increase protection of customers' personal rights that are related to the Bank and minimize other risks caused by incorrect or inaccurate customer data. The Bank must also request written approval from a customer if the Bank will provide and/or disseminate the Customer Personal Data to other Parties for commercial purposes, unless stated otherwise by other applicable laws and regulations.

Transparency must also be instilled in resolving customer complaints, as part of efforts to increase customers' protection so their rights in doing transactions with the Bank are always guaranteed. Customer complaints must be followed up immediately so as not to rattle the Bank's reputation and diminish public trust in banking institutions. The Bank has 2 (two) working days to resolve verbal complaints and 20 (twenty) working days to resolve written complaints.

The Bank has a work unit in charge of customer complaints, which is based in the Bank's Head Office. The work unit is tasked with resolving customer complaints received by Branch Offices, Sub-Branch Offices, Cash Offices, or customer complaints through J Trust Call 1500615 and



nasabah yang masuk melalui J Trust Call 1500615 dan yang langsung diterima oleh *Customer Care via e-mail* [customercare@jtrustbank.co.id](mailto:customercare@jtrustbank.co.id).

Staff unit kerja *Customer Care* akan mencatat detail pengaduan nasabah untuk kemudian dilakukan eskalasi ke unit kerja bersangkutan untuk diselesaikan, melalui sistem aplikasi Ticketing Pengaduan Nasabah secara *online*, yaitu: JTrust Help Desk.

Bank wajib mempublikasikan keberadaan unit ini kepada masyarakat khususnya nasabah. Hasil penanganan dan penyelesaian pengaduan tersebut secara triwulanan dan tahunan dilaporkan kepada Otoritas Jasa Keuangan (OJK) melalui website Sistem Informasi Pelaporan Edukasi dan Perlindungan Konsumen (SIPEDULI).

Bagi *stakeholder* lainnya seperti pemegang saham dan regulator, situs web J Trust Bank juga telah menyajikan berbagai informasi kondisi non-keuangan lainnya seperti Laporan Pelaksanaan Tata Kelola (GCG), Struktur Pemegang Saham, Kegiatan Perusahaan melalui *Press Release*, Penerimaan Penghargaan, dan lain-lain.

## PEMBELIAN KEMBALI (*BUY BACK*) SAHAM DAN/ATAU OBLIGASI BANK

Pembelian kembali (*Buy back*) saham atau obligasi Bank adalah upaya mengurangi jumlah saham/obligasi yang telah diterbitkan Bank dengan cara membeli kembali saham atau obligasi tersebut dengan tata cara pembayaran dilaksanakan sesuai dengan ketentuan yang berlaku.

Selama tahun 2023 tidak ada pembelian kembali (*Buy back*) saham atau obligasi Bank yang terjadi di PT Bank JTrust Indonesia Tbk.

### Kebijakan Dividen

Penentuan jumlah dan pembayaran dividen tersebut akan dapat dilaksanakan dengan memperhatikan dan mempertimbangkan beberapa faktor, antara lain tingkat kesehatan keuangan Bank, tingkat kecukupan modal, kebutuhan dana Bank untuk ekspansi usaha lebih lanjut tanpa mengurangi hak dari RUPS Bank untuk menentukan lain sesuai dengan ketentuan Anggaran Dasar Bank. Sesuai dengan ketentuan Pasal 71 ayat 3 UUPT disebutkan bahwa dividen hanya boleh dibagikan apabila Bank mempunyai saldo laba yang positif dan Pasal 22 Anggaran Dasar Bank disebutkan bahwa dividen hanya dapat dibayarkan sesuai dengan kemampuan keuangan Bank berdasarkan keputusan

complaints that are directly received by Customer Care via e-mail [customercare@jtrustbank.co.id](mailto:customercare@jtrustbank.co.id).

Staff of the Customer Care work unit will record details of customer complaints and deliver them to related work units to be resolved through the online Customer Complaint Ticketing application system, namely: JTrust Help Desk.

The Bank is required to publish the presence of this unit to the public, especially customers. The handling and settlement of these complaints are reported quarterly and annually to the Financial Services Authority (OJK) through the website of Information System for Reporting on Customer Education and Protection (SIPEDULI).

For other stakeholders, such as shareholders and regulators, the website of J Trust Bank has also provided various information on other non-financial conditions, including Good Corporate Governance (GCG) Reports, Shareholders Structure, the Company's Activities through Press Releases, Award Acceptance, etc.

## THE BANK'S SHARE AND/OR BOND BUY BACK

Shares or bonds buy back that is conducted by the Bank is an effort to reduce the number of shares/bonds that have been issued by the Bank by buying back the shares or bonds by carrying out payment procedures based on applicable regulations.

Throughout 2023, there was no buy back of shares or bonds by PT Bank JTrust Indonesia Tbk.

### Dividend Policy

Determination of the dividend amount and payment can be carried out by observing and considering several factors, including the soundness level of the Bank's financial, the level of capital adequacy, the Bank's needs for funds to further expand business without prejudice to the rights of the Company's GMS to determine otherwise, in accordance with provisions of the Bank's Articles of Association. Provisions of Article 71 paragraph 3 concerning Limited Liability Company states that dividends may only be distributed if the Bank has a positive profit and Article 22 of the Bank's Articles of Association states that dividends can only be paid in accordance with the Bank's financial capacity based on



yang diambil dalam RUPS. Sesuai dengan UUPT dan Anggaran Dasar Bank, kebijakan dividen Bank adalah dapat mempertimbangkan untuk membagikan dividen apabila memiliki saldo laba yang positif dengan mempertimbangkan kemampuan keuangan Bank.

Sejak tahun 2008 hingga tahun 2023, Bank tidak melakukan pembayaran dividen karena mencatat defisit (saldo rugi) sebesar Rp12.293.563 per 31 Desember 2023, Rp12.348.235 juta per 31 Desember 2022 dan sebesar Rp12.434.856 juta per 31 Desember 2021.

### **Kebijakan Pengungkapan Informasi/ Larangan Transaksi oleh Orang Dalam/ (Termasuk Insider Trading)**

Bank memiliki Kebijakan Larangan Transaksi Oleh Orang Dalam yang diterbitkan pada bulan Maret 2022 berdasarkan Peraturan OJK No. 11/POJK.04/2017 tentang Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka, Peraturan OJK No. 78/POJK.04/2017 tentang Transaksi Efek Yang Tidak Dilarang Bagi Orang Dalam, Peraturan OJK Nomor 55/POJK.03/2016 tentang Penerapan Tata Kelola Bagi Bank Umum, Peraturan OJK No. 21/POJK.04/2015 dan Surat Edaran OJK No. 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka, serta Pedoman Umum Governansi Korporat Indonesia (PUG-KI) 2021 oleh Komite Nasional Kebijakan Governansi (KNKG).

Kebijakan tersebut disusun guna memastikan bahwa orang dalam Bank tidak mendapatkan keuntungan secara langsung atau tidak langsung dari Informasi yang tidak dan/atau belum tersedia di pasar. Kebijakan ini berlaku juga sebagai panduan dasar dalam melaksanakan kegiatan bisnis, termasuk untuk kepentingan pribadi masing-masing anggota Dewan Komisaris, Direksi, dan Karyawan Bank.

Bank memberlakukan periode larangan atau Blackout transaksi Efek Bank di mana Orang Dalam tidak diperbolehkan untuk melakukan transaksi Efek Bank selama jangka waktu di bawah ini:

- 10 (sepuluh) hari kerja sebelum Bank menyampaikan laporan publikasi keuangan bulanan dan triwulanan.
- 30 (tiga puluh) hari sebelum Bank menyampaikan laporan publikasi keuangan tahunan sampai dengan 2 (dua) hari kerja setelah publikasi laporan keuangan tersebut.
- Periode lainnya yang ditentukan Direksi sewaktu-waktu sehubungan dengan penyampaian keterbukaan informasi mengenai tindakan korporasi yang dilakukan Bank.

the GMS resolutions. To comply with the law and the Company's Articles of Association, the Bank's dividend policy is to consider distributing dividends if it has a positive profit balance by taking into account the Bank's financial capacity.

Since 2008 to 2023, the Company did not pay dividends because it recorded a deficit (loss balance) of Rp12.293.563 as of 31 December 2023, Rp12,348,235 million as of 31 December 2022 and Rp12,434,856 million as of 31 December 2021.

### **Policy on Disclosure of Information/ Prohibition of Insider Transactions/ (Including Insider Trading)**

The Bank has a Prohibiting Transactions by Insiders Policy, which was issued in March 2022 based on OJK Regulation No. 11/POJK.04/2017 concerning Ownership Reports or Any Changes in Ownership of Public Company Shares, OJK Regulation no. 78/POJK.04/2017 concerning Securities Transactions that are Not Prohibited for Insiders, OJK Regulation Number 55/POJK.03/2016 concerning Implementation of Governance for Commercial Banks, OJK Regulation No. 21/POJK.04/2015 and OJK Circular Letter no. 32/SEOJK.04/2015 concerning Guidelines for Public Company Governance, as well as General Guidelines for Indonesian Corporate Governance (PUG-KI) 2021 by the National Committee for Governance Policy (KNKG).

This policy was formulated to ensure that the Bank's internal do not gain benefits directly or indirectly from information that is not and/or not yet available on the market. This policy also applies as a basic guide in carrying out business activities, including for the personal interests of each member of the Board of Commissioners, Directors and the Bank's Employees.

The Bank enacts a prohibition or a Blackout period on its securities transaction where Insiders are not allowed to conduct the Bank's securities transactions during the following period:

- 10 (ten) working days before the Bank submits monthly and quarterly financial statements.
- 30 (thirty) days before the Bank submits an annual financial statement up to 2 (two) working days after the publication of the financial statements.
- Other periods are determined by the Board of Directors at any time in connection with information disclosure regarding the Bank's corporate actions.

Anggota Direksi atau anggota Dewan Komisaris wajib menyampaikan informasi kepada Divisi Corporate Secretary paling lambat 3 (tiga) hari kerja setelah terjadinya kepemilikan atau setiap perubahan kepemilikannya atas saham Bank untuk kemudian dilaporkan ke Otoritas Jasa Keuangan paling lambat 10 (sepuluh) hari sejak terjadinya transaksi.

Dengan adanya kebijakan ini diharapkan transparansi Bank dapat ditingkatkan dan praktik transaksi oleh orang dalam untuk mendapatkan keuntungan pribadi dapat dicegah.

Tidak terjadi perdagangan orang dalam yang melibatkan Direksi/Dewan Komisaris, Manajemen, dan Karyawan Bank dalam tiga tahun terakhir.

### Kebijakan Perlindungan Konsumen

Bank memiliki nilai – nilai perusahaan yang bertujuan untuk melindungi kepentingan nasabah yang tercermin dalam Corporate Values, yaitu Customer First. Bank juga memiliki Kebijakan Perlindungan Konsumen sebagai upaya untuk melengkapi nasabah dengan informasi mengenai pelayanan dan pengaduan terkait produk dan layanan Bank.

Bank memiliki Unit Kerja Perlindungan Konsumen yang berfungsi :

1. Mengkoordinasikan proses perencanaan dan pelaksanaan kepatuhan Bank terhadap ketentuan mengenai Perlindungan Konsumen dan Masyarakat di sektor jasa keuangan.
2. Berkoordinasi dengan unit terkait untuk pemantauan dan evaluasi atas pelaksanaan kepatuhan Bank terhadap ketentuan mengenai Perlindungan Konsumen dan Masyarakat di sektor jasa keuangan.
3. Melaporkan kepada Direksi dan Divisi terkait secara bulanan mengenai implementasi dan aktivitas Perlindungan Konsumen dan Masyarakat, serta memberikan rekomendasi untuk perbaikan dan pengembangan Perlindungan Konsumen dan Masyarakat.

Unit Kerja Perlindungan Konsumen mendukung dan memastikan terlaksananya penerapan Prinsip Perlindungan Konsumen antara lain:

- a. Edukasi yang memadai yaitu memberikan pemahaman yang baik kepada nasabah mengenai manfaat produk/layanan, biaya dan risiko serta prosedur dan mekanisme perlindungan Bank pada saat pemasaran sampai dengan penyelesaian pengaduan.

Members of the Board of Directors or members of the Board of Commissioners are required to notify the Corporate Secretary Division no later than 3 (three) working days after having ownership or changing their ownership of the Bank's shares to be reported to the Financial Services Authority no later than 10 (ten) days after the transaction.

The implementation of these policies is expected to improve the Bank's transparency and prevent insider transactions, which aim to gain personal benefits, from happening.

There was no insider trading involving the Board of Directors/Board of Commissioners, Management and the Bank's Employees over the past three years.

### Consumer Protection Policy

The Bank's corporate values are aimed at protecting customers' interests, which are reflected in the Corporate Value, namely Customer First. The Bank also established a Consumer Protection Policy as an effort to provide customers with information about assistance and complaints related to the Bank's products and services.

The Bank has a Consumer Protection Work Unit with the following functions:

1. Coordinating the Bank's planning process and implementation of compliance with provisions regarding Consumer and Community Protection in the financial services sector.
2. Coordinating with related units for monitoring and evaluation of the Bank's compliance with provisions regarding Consumer and Community Protection in the financial services sector.
3. Giving monthly reports to the Board of Directors and related Divisions of the implementation and activities of Consumer and Community Protection, as well as providing recommendations for improvements and development of Consumer and Community Protection.

Consumer Protection Work Unit supports and ensures the implementation of Consumer Protection Principles, including:

- a. Adequate education, such as providing a good understanding to customers regarding product/ service benefits, costs and risks, as well as the Bank's procedures and protection mechanisms from marketing to resolving complaints.

- b. Keterbukaan dan transparansi informasi yaitu memberikan informasi yang jelas, tidak menyesatkan dan akurat mengenai Produk/Layanan Bank kepada nasabah.
- c. Perlakuan yang adil dan perilaku bisnis yang bertanggung jawab yaitu memberikan perlakuan yang adil, tidak diskriminatif dan bertanggung jawab kepada nasabah.
- d. Perlindungan aset, privasi, dan data konsumen yaitu melakukan perlindungan atas data-data, aset dan privasi nasabah.
- e. Menangani pengaduan dari nasabah dan penyelesaian sengketa yang efektif dan efisien.

Bank memiliki kebijakan dan prosedur tertulis mengenai Penerapan Perlindungan Konsumen yang telah diperbarui di bulan Desember 2023. Kebijakan tersebut mencakup antara lain:

- Bank menyediakan dan/atau menyampaikan informasi mengenai produk dan atau layanan yang akurat, jujur, jelas dan tidak menyesatkan.
- Bank wajib melaporkan secara berkala adanya pengaduan, tindak lanjut pelayanan dan penyelesaian pengaduan konsumen kepada OJK.
- Bank wajib menindaklanjuti dan menyelesaikan pengaduan berdasarkan ketentuan berikut:
  - Pengaduan Lisan, paling lambat 5 (lima) hari kerja setelah tanggal penerimaan pengaduan
  - Pengaduan Tertulis paling lambat 20 (dua puluh) hari kerja setelah tanggal penerimaan pengaduan
- Penyelesaian pengaduan konsumen oleh OJK dilakukan terhadap pengaduan yang berindikasi sengketa.

Dalam menjalankan tugas dan tanggung jawabnya *Call Center & Customer Care* J Trust Bank mengacu pada prosedur standar yang telah diperbarui di bulan Desember 2023, untuk melakukan hal-hal berikut ini di antaranya:

#### • CALL CENTER

1. Menerima telepon dari nasabah/non-nasabah yang direkam dalam *Voice Recorder* pada *System Contact Center* sesuai dengan ruang lingkup layanan J Trust Bank.
2. Menyampaikan informasi kepada nasabah/non-nasabah melalui telepon dengan benar dan akurat sesuai dengan ketentuan yang berlaku dan pertanyaan yang diajukan penelepon.
3. Berkewajiban untuk selalu melakukan proses identifikasi nasabah khususnya untuk layanan permintaan blokir kartu ATM, informasi saldo, mutasi, transaksi, informasi valas, informasi

- b. Information disclosure and transparency, such as providing clear, non-misleading and accurate information regarding the Bank's Products/Services to customers.
- c. Fair treatment and responsible business conduct, such as providing fair, non-discriminatory and responsible treatment to customers.
- d. Protection of consumer assets, privacy and data, such as safeguarding customer data, assets, and privacy.
- e. Handle complaints from customers and resolve the disputes effectively and efficiently.

The Bank has written policy and procedures of the Implementation of Consumer Protection, which have been updated in December 2023. The policy include:

- The Bank provides and/or delivers accurate, honest, clear, and non-misleading information regarding its products and or services.
- The Bank is required to periodically report complaints, follow-up actions, and settlement of consumer complaints to OJK.
- The Bank is required to follow up and resolve complaints based on the following provisions:
  - Verbal Complaint, no later than 5 (five) working days after the Bank receives the complaint
  - Written Complaint, no later than 20 (twenty) working days after the Bank receives the complaint
- Settlement of consumer complaints by OJK can be carried out on complaints that could lead to disputes.

In carrying out its duties and responsibilities, Call Center and Customer Care of J Trust Bank refer to standard procedures that have been updated in December 2023, to do the following:

#### • CALL CENTER

1. Receive calls from customers/non-customers, which are recorded in Voice Recorder in the Contact Center System, in accordance with the scope of services of J Trust Bank.
2. Deliver correct and accurate information to customers/ non-customers via telephone, in accordance with applicable regulations and questions raised by callers.
3. Must always carry out customer identification processes especially for requests such as ATM card blocking, balance information, mutations, transactions, foreign exchange information,

produk, Layanan *Internet Banking* dan *Mobile Banking* perorangan maupun Perusahaan sebelum menjawab pertanyaan penelepon.

4. Menerima keluhan nasabah penelepon terkait dengan transaksi di J Trust Bank dan memberikan solusi sesuai dengan kewenangan yang dimiliki dan ketentuan yang berlaku.
  5. Mendokumentasi pengaduan nasabah termasuk penyelesaian yang telah dilakukan.
  6. Meneruskan kepada divisi terkait pertanyaan yang memerlukan penjelasan khusus dari divisi terkait.
  7. Menyelesaikan permasalahan keluhan nasabah sesuai dengan ketentuan BI/OJK.
- **PELAYANAN KONSUMEN & MEDIA SOSIAL**
    1. Menerima *e-mail*, *direct message*, komentar dan *Google review* dari nasabah/non-nasabah melalui email customer care dan media sosial sesuai dengan ruang lingkup layanan J Trust Bank.
    2. Menyampaikan informasi kepada nasabah/non-nasabah melalui email direct message, komentar dan *review* dengan benar sesuai dengan ketentuan yang berlaku dan pertanyaan yang diajukan oleh nasabah/non-nasabah.
    3. Mengelola pengiriman *E-mail Blast Birthday Greeting* dari internal unit kerja *Customer Care*.
    4. Menerima pengaduan/ keluhan nasabah melalui *e-mail*, *direct message*, komentar dan *review* terkait dengan transaksi dan layanan di J Trust Bank dan memberikan solusi sesuai dengan kewenangan yang dimiliki dan ketentuan yang berlaku.
    5. Menindaklanjuti pengaduan nasabah yang diteruskan oleh Head Office & Branch Division (HOBD) khususnya Unit Kerja *Call Center & Customer Care* paling lambat wajib melakukan tindak lanjut dan melakukan penyelesaian untuk Pengaduan secara lisan paling lama 5 (lima) hari dan Pengaduan secara tertulis paling lama 10 (sepuluh puluh) hari kerja sejak dokumen yang berkaitan langsung dengan pengaduan.
    6. Melakukan monitoring atas pengaduan Nasabah yang masuk melalui dan diproses dari *Call Center*, *Customer Care*, Kantor Cabang, Internal Divisi, Media Massa (cetak dan elektronik), Channel Social Media J Trust Bank dan Aplikasi Portal Perlindungan Konsumen (APPK OJK).
    7. Memberikan jawaban atas pertanyaan/keluhan nasabah/ non nasabah melalui *e-mail*, *direct message*, komentar dan *review Google* dengan berpedoman pada *system*, *operation* dan *procedure* yang berlaku (selanjutnya disebut SOP).

product information, as well as Internet Banking and Mobile Banking services for both individuals and companies before answering inquiries from callers.

4. Receive customer complaints related to transactions at J Trust Bank and provide solutions in accordance with their authority and applicable regulations.
  5. Make documentation of customer complaints, including settlements that have been made.
  6. Forward questions that require specific explanations to the relevant division.
  7. Resolve customer complaints in accordance with BI/OJK regulations.
- **CUSTOMER CARE & SOCIAL MEDIA**
    1. Receive emails, direct message, comments and Google review from customers/non-customers through customer care email and social media in line with the scope of services offered by J Trust Bank.
    2. Deliver information to customers/non-customers via email direct message, comments & review correctly, in accordance with applicable regulations and questions raised by customers/non-customers.
    3. Manage the delivery of Birthday Greeting Email Blasts from the internal Customer Care work unit.
    4. Receive customer objections/ complaints via email, direct message, comments & review that are related to transactions and services at J Trust Bank and provide solutions in accordance with their authority and applicable regulations.
    5. Follow up on customer complaints forwarded by the Head Office & Branch Division (HOBD), especially the Call Center & Customer Care Work Unit, it is mandatory to follow up and settle verbal complaints no later than 5 (five) days and written complaints no later than 10 (Ten) working days since documents related to the complaint are received.
    6. Monitor customer complaints that come through and are processed from the Call Center, Customer Care, Branch Offices, Internal Division, Mass Media (printed and electronic), J Trust Bank Social Media Accounts, and Customer Protection Portal Application (APPK OJK).
    7. Provide answers to questions/ complaints from customers /non-customers via email, direct message, comments & Google review based on applicable system, operation, and procedure (hereinafter referred to as SOP).



8. Meneruskan kepada divisi terkait pertanyaan yang memerlukan penjelasan khusus dari divisi terkait.
9. Menyelesaikan permasalahan keluhan nasabah sesuai dengan ketentuan BI/OJK.

8. Forward questions that require specific explanations to the relevant division.
9. Resolve customer complaints in accordance with BI/OJK regulations.

**Tabel Jenis dan Jumlah Serta Penyelesaian Keluhan**

Table of Types, Numbers, and Resolution of Complaints

Jenis Keluhan Type of Complaint	2023		2022	
	Jumlah Keluhan Number of Complaints	Penyelesaian Keluhan Complaint Settlement	Jumlah Keluhan Number of Complaint	Penyelesaian Keluhan Complaint Settlement
Keuangan   Financial	252	100%	365	100%
Non Keuangan   Non-financial	138	100%	118	100%
Kualitas Pelayanan   Service Quality	45	100%	16	100%
Lainnya   Others	376	100%	402	100%
<b>Total</b>	<b>811</b>	<b>100%</b>	<b>901</b>	<b>100%</b>

**Tabel Penanganan Pengaduan Tahun 2023**

Table of Complaints Settlement in 2023

Jenis Transaksi Keuangan Type of Financial Transaction	Selesai Settled		Dalam Proses In Process		Tidak Selesai Not Settled	
	Jumlah Total	%	Jumlah Total	%	Jumlah Total	%
Bancassurance	0	100%	0	0%	0	0%
Deposito   Deposit	0	100%	0	0%	0	0%
Direct Debit	0	100%	0	0%	0	0%
Electronic Banking	87	100%	0	0%	0	0%
Kartu ATM/Debit/Mesin ATM   ATM Card/Debit/ATM Machine	165	100%	0	0%	0	0%
<b>Total</b>	<b>252</b>	<b>100%</b>	<b>0</b>	<b>0%</b>	<b>0</b>	<b>0%</b>

## KEBIJAKAN DAN KEGIATAN PENERAPAN STRATEGI ANTI-FRAUD

Kebijakan *Anti-fraud* PT Bank JTrust Indonesia Tbk merupakan bagian dari sistem pengendalian intern Bank dalam membangun budaya kepatuhan dan menciptakan kesadaran risiko atas potensi dan konsekuensi terjadinya *fraud* pada seluruh jenjang organisasi.

Kebijakan *Anti-fraud* PT Bank JTrust Indonesia Tbk mengatur mengenai kerangka kerja, tata kelola dan penerapan strategi *Anti-fraud* yang merupakan strategi Bank dalam mengendalikan *fraud* dengan memperhatikan karakteristik dan jangkauan dari potensi *fraud* serta diimplementasikan dalam bentuk sistem pengendalian *fraud*.

## ANTI-FRAUD STRATEGY IMPLEMENTATION POLICIES AND ACTIVITIES

The Anti-fraud policy at PT Bank JTrust Indonesia Tbk is part of the Bank's internal control system in building compliance culture and creating risk awareness of potential fraud and its consequences at all levels of the organization.

This Anti-fraud policy regulates the framework, governance, and implementation of the Anti-fraud strategy which is the Bank's effort to control fraud by taking into account the characteristics and scope of potential fraud and implementing in the fraud control system.

Bank telah menerapkan Strategi *Anti-fraud* berdasarkan Peraturan Otoritas Jasa Keuangan (POJK) nomor 39/POJK.03/2019 tanggal 19 Desember 2019 tentang Penerapan Strategi *Anti-fraud* Bagi Bank Umum, yang meliputi implementasi 4 (empat) Pilar strategi *anti-fraud* J Trust Bank yaitu Pilar I (Pencegahan), Pilar II (Deteksi), Pilar III (Investigasi, pelaporan dan sanksi); dan Pilar IV (Pemantauan, evaluasi dan tindak lanjut).

Manajemen J Trust Bank telah menetapkan kebijakan "*No Fraud Tolerance*" sejak tanggal 19 April 2012 dan telah diperbaharui pada bulan Februari 2020 dalam Kebijakan Penerapan Strategi *Anti-fraud*. Bank telah membentuk unit kerja *Anti-fraud* di bawah Internal Audit Division yang bertugas mengkoordinasikan implementasi strategi *Anti-fraud* PT Bank JTrust Indonesia Tbk.

Bank telah mengimplementasikan program-program pada setiap Pilar Strategi *Anti-fraud* secara berkesinambungan dan konsisten antara lain melalui:

- a. Pemberian informasi *Anti-fraud news* secara bulanan melalui media informasi internal Bank (aplikasi Garoon).
- b. Pemberian "*Sosialisasi Anti-fraud Awareness (AFA)*" kepada kantor-kantor cabang/capem dan unit divisi.
- c. Pemberian test materi *Anti-fraud Awareness (AFA)* melalui program *e-learning* HCD.
- d. Sosialisasi *Anti-fraud Awareness (AFA)* dalam program *e-learning* HCD, video GreatDay, serta pemasangan poster Deklarasi *Anti-fraud* dan *Whistleblowing System (WBS)* di cabang-cabang dan divisi kantor pusat.
- e. Pembuatan dan sosialisasi Deklarasi *Anti-fraud*.
- f. Pengkinian dan sosialisasi Kebijakan *Whistleblowing System (WBS)*.
- g. Pelaksanaan program *Know Your Employee (KYE)* terhadap karyawan Bank.
- h. Implementasi *Whistleblowing System (WBS)*
- i. Program Surprise Audit
- j. Investigasi kasus indikasi *fraud*
- k. Evaluasi serta monitoring tindak lanjut penyelesaian kasus *fraud*

Sebagai upaya meningkatkan budaya sadar risiko *fraud*, sejak tahun 2021 Bank secara berkelanjutan mengadakan sosialisasi *Anti-fraud Awareness* yang bersifat *mandatory* untuk karyawan baru dan eksisting baik secara tatap muka maupun melalui media *e-Learning* yang bertujuan untuk meningkatkan pengetahuan dan kesadaran karyawan tentang pencegahan dan konsekuensi *fraud*.

The Bank has implemented an Anti-fraud Strategy based on the Financial Services Authority Regulation (POJK) number 39/POJK.03/2019 dated 19 December 2019 concerning Implementation of Anti-fraud Strategy for Commercial Banks, which includes the implementation of 4 (four) Pillars of the Bank's anti-fraud strategy, namely Pillar I (Prevention), Pillar II (Detection), Pillar III (Investigation, reporting, and sanction), and Pillar IV (Monitoring, evaluation, and follow-up).

The management of J Trust Bank has established a "No Fraud Tolerance" policy since 19 April 2012 and it has been updated in February 2020 in the Anti-fraud Strategy Implementation Policy. The Bank has established an Anti-fraud work unit under the Internal Audit Division which is tasked with coordinating the implementation of PT Bank JTrust Indonesia Tbk's Anti-fraud strategy.

The Bank has consistently carried out programs in each Pillar of the Anti-fraud Strategy in a continuous and consistent manner, such as through:

- a. Providing Anti-fraud news on a monthly basis through the Bank's internal media (Garoon application).
- b. Conducting dissemination on "*Anti-fraud Awareness (AFA)*" in branch/sub-branch offices and divisional units.
- c. Organizing tests on Anti-fraud Awareness (AFA) material through HCD e-learning program.
- d. Disseminating Anti-fraud Awareness (AFA) in HCD e-learning program, GreatDay videos, and putting up posters on Anti-fraud Declaration and Whistleblowing System (WBS) in branch offices and divisions at the head office.
- e. Creating and disseminating Anti-fraud Declaration.
- f. Updating and disseminating the Whistleblowing System (WBS) Policy.
- g. Implementing Know Your Employee (KYE) program for the Bank's employees.
- h. Implementing the Whistleblowing System (WBS)
- i. Surprise Audit Program
- j. Investigating cases with fraud indications
- k. Evaluating and monitoring follow-up actions to resolve fraud cases

As an effort to increase awareness of fraud risk, since 2021 the Bank has continuously held mandatory Anti-fraud Awareness socialization programs for new and existing employees, through face-to-face meetings and e-Learning media, which aims to increase employees' knowledge and awareness on fraud prevention and consequences.



## PENYIMPANGAN (*INTERNAL FRAUD*)

Penanganan penyimpangan (*Internal Fraud*) mengacu pada Peraturan Otoritas Jasa Keuangan (POJK) nomor 39/POJK.03/2019 tanggal 19 Desember 2019 tentang Penerapan Strategi Anti-fraud Bagi Bank Umum.

Penyimpangan (*Internal Fraud*) adalah *fraud* yang dilakukan oleh Manajemen (anggota Direksi, anggota Dewan Komisaris), Pegawai Tetap, Pegawai Tidak Tetap (honorar), dan/ atau Tenaga Kerja Alih Daya/*outsourcing* terkait dengan proses kerja dan kegiatan operasional Bank yang mempengaruhi kondisi keuangan Bank secara signifikan atau dampak penyimpangannya > Rp.100.000.000 (seratus juta rupiah).

## PENYIMPANGAN (*INTERNAL FRAUD*)

To handle Internal Fraud, the Bank refers to the Financial Services Authority Regulation (POJK) number 39/POJK.03/2019 dated 19 December 2019 concerning the Implementation of Anti-fraud Strategy for Commercial Banks.

Internal fraud is a violation committed by Management (members of the Board of Directors, members of the Board of Commissioners), Permanent Employees, Non-Permanent Employees (contract), and/or Outsourced Workers related to the Bank's work processes and operational activities which significantly affect the Bank's financial condition or could generate loss of more than IDR 100,000,000 (one hundred million rupiah).

Status	Jumlah Kasus yang dilakukan oleh: Number of Cases by:						
	Dewan Komisaris dan Direksi The Board of Commissioners and the Board of Directors		Karyawan Tetap Permanent Employees		Karyawan Tidak Tetap Non-Permanent Employees		Tenaga kerja Alih Daya Outsourced Workers
	2023	2022	2023	2022	2023	2022	
Telah diselesaikan Settled	0	0	5	3	0	0	0
Dalam proses penyelesaian di internal Bank In the process of settlement at the Bank's internal	0	0	0	1	0	0	0
Belum diupayakan penyelesaian Settlement process not yet started	0	0	0	0	0	0	0
Telah ditindaklanjuti melalui proses hukum Followed up by legal proceedings	0	0	2	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>7</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>0</b>

### Sanksi/Sanctions:

Sanksi/Sanction	2023	2022
Surat Teguran   Reprimand Letter	0	2
Surat Peringatan 1   Warning Letter 1	0	2
Surat Peringatan 2   Warning Letter 2	5	4
Surat Peringatan 3   Warning Letter 3	6	0
Pemutusan Hubungan Kerja   Termination of Employment	6	1



## SISTEM PELAPORAN PELANGGARAN

Sebagai wujud nyata upaya pengendalian internal, PT Bank JTrust Indonesia Tbk melaksanakan kebijakan mengenai sistem pelaporan pelanggaran (*Whistleblowing System*) secara menyeluruh dalam setiap aspek kegiatan bisnis. Mekanisme pelaksanaan dan hasil Whistleblowing System (WBS) selama tahun 2023 sebagai berikut:

### a. Cara penyampaian laporan pelanggaran

Sejak tahun 2012, Bank telah mengimplementasikan WBS yang berfungsi sebagai sarana penerimaan laporan indikasi fraud yang diketahui oleh karyawan di lingkungan kerjanya maupun sarana penerimaan laporan indikasi *fraud* dan atau adanya benturan kepentingan yang diketahui oleh nasabah/rekanan Bank. Mulai Desember 2023 Bank melakukan perubahan jalur informasi sarana WBS Bank menjadi sebagai berikut:

- *Hotline number* (021) 27889235.
- *E-mail*: wbs@jtrustbank.co.id.

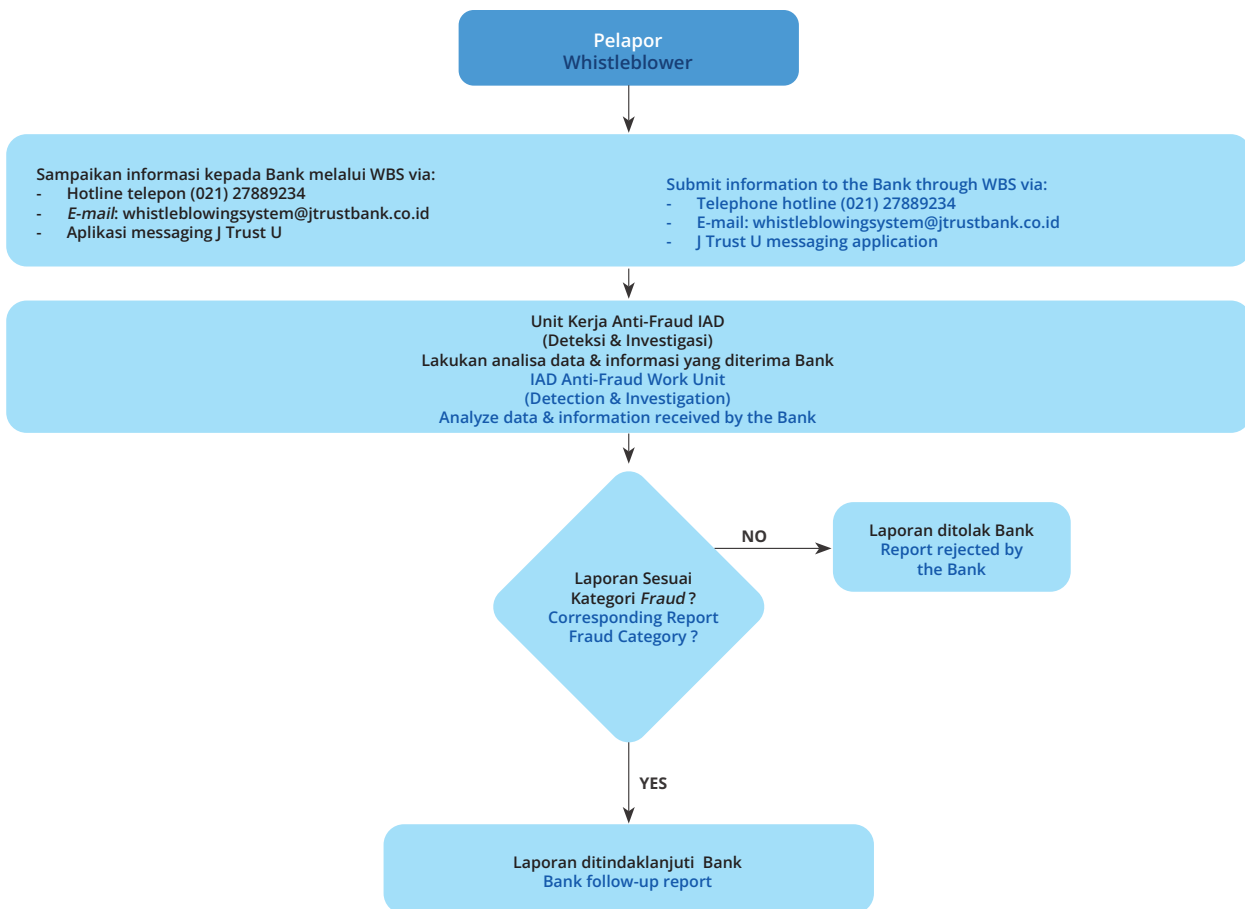
## WHISTLEBLOWING SYSTEM

As a manifestation of internal control efforts, PT Bank JTrust Indonesia Tbk carries out a policy regarding Whistleblowing System thoroughly in every aspect of business activity. The mechanism and results of the Whistleblowing System (WBS) for 2023 are as follows:

### a. How to submit a violation report

Since 2012, the Bank has implemented WBS, which functions as a means of receiving reports of fraud indications that are noticed by employees in their work environment and also a means of receiving reports of fraud indications and/or conflicts of interest that are noticed by the Bank's customers/partners. Starting from December 2023, the Bank has made changes to the channels for WBS to:

- *Hotline number* (021) 27889235.
- *E-mail*: wbs@jtrustbank.co.id



## b. Perlindungan bagi pelapor (*whistleblower*)

Manajemen Bank berkomitmen untuk melindungi pelapor *fraud* yang beritikad baik dan akan patuh terhadap segala peraturan perundangan yang terkait serta *best practices* yang berlaku dalam penyelenggaraan Sistem Pelaporan Pelanggaran (*Whistleblowing System*).

Perlindungan yang diberikan kepada pelapor *fraud* meliputi perlindungan Bank terhadap perlakuan yang merugikan, seperti pemecatan yang tidak adil, penurunan jabatan/pangkat, diskriminasi dalam segala bentuk, dan catatan yang merugikan dalam arsip pribadi pegawai (*personal file record*).

## c. Penanganan pengaduan

Seluruh informasi yang masuk ke dalam WBS JTrust Bank akan dilakukan analisis terlebih dahulu dan mengumpulkan bukti-bukti adanya indikasi *fraud*. Dan apabila dari hasil analisis dan bukti-bukti yang ada terindikasi kuat adanya kejadian *fraud*, maka selanjutnya akan dilakukan investigasi lebih lanjut.

## d. Pihak yang mengelola pengaduan

WBS JTrust Bank dikelola oleh *Anti-fraud* Department yang berada di bawah Internal Audit Division (IAD) sehingga setiap pengaduan yang masuk dalam WBS JTrust Bank akan diterima langsung oleh pejabat *Anti-fraud* dan Direktur Utama untuk ditindak lanjut.

## e. Jumlah pengaduan yang masuk dan diproses pada tahun buku terakhir

Selama tahun 2023 seluruh laporan ditindaklanjuti dan diselesaikan, dengan rincian sebagai berikut:

Status Laporan Whistleblowing (WBS) Whistleblowing (WBS) Report Status	Jumlah Total
Total Laporan WBS yang diterima Total WBS reports received	4
Laporan WBS yang diproses investigasi WBS reports that are eligible for investigation	4
Laporan WBS yang telah selesai investigasi ( <i>CLOSED</i> ) WBS reports that have been investigated ( <i>CLOSED</i> )	4
Laporan WBS yang masih dalam proses investigasi ( <i>OPEN</i> ) WBS reports that are being investigated ( <i>OPEN</i> )	0
Laporan WBS yang tidak diteruskan investigasi ( <i>PRE-CLOSED</i> ) WBS reports that are not investigated ( <i>PRE-CLOSED</i> )	0

## b. Protection for whistleblowers

The Bank's management is committed to protect the whistle-blowers, who act based on good faith, and it will comply with all relevant laws and best practices in implementing the Whistleblowing System.

The protection for whistleblowers includes the Bank's protection against adverse treatment such as unfair dismissal, demotion, discrimination in all forms, and adverse records in the employee's personal file record.

## c. Complaint Handling

All information that is received in the JTrust Bank WBS will be analyzed first and collected evidence of the fraud indications. If the analysis results and available evidence indicate a strong indication of fraud, then further investigation will be carried out.

## d. The party managing the complaint

The WBS in JTrust Bank is managed by the Anti-fraud Department which is part of the Internal Audit Division (IAD) so that every complaint submitted to JTrust Bank's WBS will be received directly by the Anti-fraud officials and the President Director for follow-up actions.

## e. Number of complaints received and processed in the last fiscal year

Throughout 2023, all reports were followed up and settled, with the following details:

#### f. Sanksi/tindak lanjut atas pengaduan yang telah selesai diproses

Sanksi/tindak lanjut yang dilakukan Bank atas proses penyelesaian pengaduan pada tahun 2023 sebagai berikut:

1. Bank melakukan tindak lanjut terhadap proses penyelesaian pengaduan dengan melakukan pelaporan kepada Manajemen untuk mendapatkan persetujuan melakukan proses investigasi terhadap pengaduan dimaksud.
2. Kepada para pelaku yang dinyatakan bersalah atau bertanggung jawab terhadap terjadinya kasus, Bank menjatuhkan sanksi berupa pemberian Surat Peringatan, permintaan untuk membayar ganti kerugian, sanksi administratif lain yang dapat berupa mutasi ke unit kerja lain baik di dalam kota ataupun di luar kota asal pelaku bertugas, sampai ke pemutusan hubungan kerja.

## RENCANA STRATEGIS BANK

Pada tahun 2022 Bank menetapkan rencana strategis Bank untuk rencana jangka panjang (*corporate plan*) dan rencana jangka menengah dan pendek (*business plan*) yang kemudian dikoreksi pada bulan Juni 2023 dengan penjelasan sebagai berikut:

### 1. Rencana Jangka Pendek

Rencana Bank jangka pendek direfleksikan dalam uraian Rencana Bisnis Bank tahun 2023-2025 dengan pembahasan untuk 1 (satu) tahun ke depan yaitu tahun 2023 di mana perekonomian dunia sudah mulai menunjukkan perbaikan meskipun masih dibayangi oleh risiko-risiko global. Beberapa strategi fokus bisnis yang telah dilaksanakan pada tahun 2023 adalah sebagai berikut:

- a. Memperkuat permodalan dan profitabilitas
  - i. Memperkuat Permodalan
    - Selama tahun 2023 Bank menjaga pemenuhan modal inti minimum Bank sebesar Rp3 Triliun untuk memenuhi POJK No. 12/POJK.03/2020 perihal Konsolidasi Bank Umum.
    - Bank juga telah melakukan proses Right Issue atau Hak Memesan Efek Terlebih Dahulu (HMETD) III melalui Penawaran Umum Terbatas (PUT) III untuk mengkonversi Dana Setoran Modal (DSM) dan publik pada triwulan III tahun 2023 sebesar Rp1.001,86 miliar. Namun

#### f. Sanctions/follow-up on complaints that have been processed

Sanctions/follow-ups that are carried out by the Bank to resolve the complaints in 2023 are as follows:

1. The Bank follows up on the complaint resolution process by reporting to the Management to obtain approval to investigate the complaint.
2. To the staff who is found guilty or responsible to the fraud cases will receive punishment/sanction in the form of Warning Letter, pay compensation for the Bank's losses, as well as other administrative sanctions, such as transfer to other work units, whether it is in the city or outside the city where the perpetrator is currently on duty, and termination of employment.

## THE BANK STRATEGIC PLAN

In 2022, the Bank has formulated its strategic plan for the long term (*corporate plan*) as well as the medium- and short-term plans (*business plan*) which were then corrected in June 2023 with the following explanation:

### 1. Short-Term Plans

The Bank's short-term plans are reflected in the description of the Bank's Business Plan for 2023-2025 with a discussion about the year ahead which is the year of 2023, where the economy has started to show some improvements even though global risks are still shadowing the market. Several business focus strategies that have been implemented in 2023 are as follows:

- a. Strengthening capital and profitability
  - i. Strengthening Capital
    - In 2023, the Bank maintains the minimum core capital of Rp3 trillion to comply with POJK No. 12/POJK.03/2020 concerning Consolidation of Commercial Banks.
    - The Bank has also carried out the Rights Issue process or Pre-emptive Rights (HMETD) III through a Limited Public Offering (PUT) III to convert Paid-in Capital Funds (DSM) and the public fund in the third quarter of 2023 amounting to Rp1,001.86 billion. However, due to one reason or

karena satu dan lain hal di dalam proses permohonan belum mendapatkan persetujuan OJK Pasar Modal dan OJK Pengawas sehingga belum berlaku efektif di tahun 2023. Investor baru dari Jepang yang sebelumnya akan masuk melalui PUT III di tahun 2023 menunda investasinya ke tahun 2024 dan Bank akan mengajukan kembali proses persetujuan Right Issue atau Hak Memesan Efek Terlebih Dahulu (HMETD) III tersebut pada triwulan III tahun 2024.

ii. Meningkatkan Laba Perusahaan

Beberapa strategi bank untuk meningkatkan Laba Perusahaan yaitu:

- Peningkatan pendapatan bisnis melalui pertumbuhan kredit pada segmen korporasi dan retail secara berimbang dengan memberikan bunga yang kompetitif melalui *Pricing Strategy*.
- Peningkatan pendapatan dari *fee-based income* melalui beberapa strategi seperti :
- Meningkatkan Program CASA berbasis teknologi dengan meluncurkan produk dan program baru, fasilitas Internet Banking ritel, Mobile Banking, SMS Banking dan bekerja sama dengan pihak ketiga untuk inklusi keuangan dengan meluncurkan produk-produk *financial education program, micro saving, micro insurance, micro lending*, dan mempertahankan segmen *mass affluent* melalui layanan prioritas banking.
- Meningkatkan transaksi *Foreign Exchange* melalui kolaborasi Divisi Bisnis dan produktivitas yang lebih tinggi kantor cabang.

b. Menjaga keseimbangan likuiditas antara pemenuhan ketentuan regulasi dengan optimalisasi transaksi operasional sehingga secara bersamaan turut memperkuat profitabilitas bank.

c. Melakukan efisiensi serta Digitalisasi yaitu:

- i. Melakukan penurunan biaya umum dan administrasi, serta biaya tenaga kerja dalam rekrutmen karyawan baru.
- ii. Melakukan efisiensi biaya Capex dan Opex dari berbagai divisi dengan menerapkan transformasi digital.
- iii. Optimalisasi *New Core Banking System* dengan mengeluarkan produk-produk yang berbasis teknologi sesuai kebutuhan saat ini dan akan datang.

another, the application process has not secured approval from OJK Capital Markets and Supervisory, so it will not become effective in 2023. New investors from Japan who previously planned to buy shares through PUT III in 2023 have postponed their investments to 2024 and the Bank will resubmit the approval process for Rights Issue or Pre-emptive Rights (HMETD) III in the third quarter of 2024.

ii. Increasing the Company's Profits

Followings are the Bank's strategies to increase profits:

- Increase business revenue by providing more loans for corporate and retail segments proportionately by offering competitive interest rates through *Pricing Strategy*.
- Increase fee-based income through the following strategies:
- Boost low-cost funds through the technology-based CASA Program by launching new products and programs, retail Internet Banking facilities, Mobile Banking, SMS Banking and working with third parties for financial inclusion by launching products of financial education program, micro saving, micro insurance, micro lending, as well as maintain the mass affluent segment through priority banking services.
- Boost Foreign Exchange transactions through collaboration between Business Divisions and higher productivity at branch offices.

b. Maintaining liquidity balance between fulfilling regulatory requirements and optimizing operational transactions so at the same time it helps strengthen bank profitability.

c. Carrying out efficiency and digitalization, such as:

- i. Reduce general and administrative costs, as well as labor costs in recruiting new employees.
- ii. Carry out cost efficiency in Capex and Opex of various divisions through digital transformation.
- iii. Optimizing the *New Core Banking System* by launching technology-based products according to current and future needs.

Dalam hal infrastruktur, bank terus berupaya untuk memperbaiki pelayanan perbankan dengan dukungan teknologi informasi sehingga proses operasional kegiatan usaha Bank menjadi lebih cepat, akurat dan memenuhi kebutuhan pelayanan nasabah. Hal ini pada akhirnya dapat memberikan pelayanan yang memuaskan bagi seluruh nasabah sesuai dengan visi dan misi Bank.

## 2. Target Jangka Menengah

Target Jangka Menengah didefinisikan sebagai sasaran yang hendak dicapai dalam kurun waktu sampai 3 (tiga) tahun ke depan, di antaranya:

- a. Memperkuat struktur permodalan dengan mengandalkan pertumbuhan modal organik, disamping upaya penambahan modal eksternal yang relevan dengan kondisi permodalan Bank dalam bentuk:
  - Penambahan Setoran Modal dari Investor Dalam dan Luar Negeri.
  - Merger dan Akuisisi baik Bank Lokal maupun Bank Asing.
  - Penambahan Setoran Modal dari Pemegang Saham Pengendali.
- b. Penerapan *Prudential Banking* dalam meningkatkan pertumbuhan aset bank.
- c. Optimalisasi *New Core Banking System* dengan pengembangan *Data Warehouse* dan sistem Informasi Manajemen agar lebih efisien dan efektif.
- d. Peningkatan pangsa pasar dalam persaingan perbankan untuk bisnis *Corporate Banking, Commercial & SME, Japanese dan Korean linkage, Trade Finance, dan Treasury*.
- e. Meningkatkan pertumbuhan Dana Murah, melalui penurunan tingkat suku bunga deposito, meluncurkan produk dan program baru seperti fasilitas Internet Banking ritel, *Virtual Account, Mobile Banking*, dan mempertahankan segmen *mass affluent* (komunitas Tionghoa sebagai nasabah utama) melalui layanan perbankan prioritas, sehingga diharapkan dapat menambah jumlah *Customer Information File (CIF)* atau nasabah baru.
- f. Optimalisasi jaringan kantor yang ada melalui relokasi kantor, perubahan status dan melakukan penutupan kantor. Dengan adanya pengaturan lokasi jaringan kantor yang strategis akan mendukung kinerja bisnis dan meningkatkan *market share* dalam menggarap potensi bisnis daerah selain biaya operasional menjadi efisien dan efektif.
- g. Menerapkan tata kelola perusahaan dengan baik dan menjadikannya budaya organisasi dengan komitmen dan keterlibatan dari seluruh

In infrastructure, the Bank strives to improve banking services with the support of information technology, so the Bank's operational process will be faster, more accurate, and meet customers' demand. This will ultimately provide satisfactory service to all customers, in accordance with the Bank's vision and mission.

## 2. Medium-Term Targets

The Medium-Term Target is defined as the targets that will be achieved in the next 3 (three) years, including:

- a. Strengthening the capital structure by relying on organic capital growth, in addition to efforts to increase external capital that are relevant to condition of the Bank's capital in the form of:
  - Additional Capital Deposits from Domestic and Foreign Investors.
  - Mergers and Acquisitions, whether Local Banks or Foreign Banks.
  - Additional Capital Deposits from Controlling Shareholders.
- b. Carrying out Prudential Banking in increasing the growth of the Bank's assets.
- c. Optimizing the New Core Banking System by developing a Data Warehouse and Management Information system to make it more efficient and effective.
- d. Increasing market share in the banking sector for the Corporate Banking, Commercial & SME, Japanese and Korean linkage, Trade Finance, and Treasury business segment.
- e. Increasing the growth of Third-Party Funds especially current account and saving account (CASA), such as lowering deposit interest rates, launching new products and programs to increase such as, retail Internet Banking facilities, Virtual Accounts, Mobile Banking, as well as maintaining the mass affluent segment (Chinese community as the main customer) through priority banking service, which could lead to an increase in the number of Customer Information File (CIF) or new customers.
- f. Optimizing existing office networks through office relocations, status changes and office closures. The arrangement of strategic office network locations will support business performance and increase market share in working on regional business potential and create an efficient and effective operational cost.
- g. Implementing good corporate governance and making it an organizational culture with commitment and involvement from all aspects



aspek organisasi mulai dari Pemegang Saham Pengendali, Dewan Komisaris, Direksi, dan seluruh level karyawan di Bank.

### 3. Target Jangka Panjang

Target Jangka Panjang didefinisikan sebagai sasaran yang hendak dicapai dalam kurun waktu sampai 10 (sepuluh) tahun ke depan, diantaranya:

- a. Perbaikan *funding mix* dengan melakukan beberapa inovasi dan pengembangan produk yang berbasis teknologi untuk meningkatkan jumlah rekening. Bank mengupayakan profiling terhadap persentase CASA (*Current Account & Saving Account*) secara bertahap sehingga jumlah komposisi CASA di tahun 2030 berada di atas 20%.
- b. Penyaluran *Loan/Kredit*  
Pada tahun 2030 Bank tetap fokus terhadap segmen *Corporate banking, Commercial & SME* serta *Business Linked* dan *Consumer Retail*. Bank melakukan kajian awal untuk pengembangan Produk *FinTech* dan *android based mobile application* sebagai alternatif *Channel Customer Acquisition*, yang diharapkan akan memudahkan *Customer* untuk mengajukan pinjaman ke J Trust Bank dan memperluas jangkauan Bank dengan jaringan kantor cabang yang masih terbatas. Bank juga akan memperluas rencana kerja sama dengan Bank Daerah di Jepang yang memfasilitasi perusahaan Jepang skala SME yang akan berinvestasi di Indonesia.
- c. Peningkatan *Fee Based Income*  
Alternatif perolehan pendapatan utama dari pendapatan bunga seiring dengan peningkatan volume bisnis kredit yang memiliki *margin* lebih besar melalui *cross selling* sehingga *fee-based income* dari komisi, transaksi valas, *fee* produk dan aktivitas Bank akan meningkat
- d. Berdasarkan Kategori KBMI (Kelompok Bank Berdasarkan Modal Inti), Bank berada di KBMI 1. Fokus *positioning* Bank dalam jangka panjang sampai tahun 2030, menjadi KBMI 2. Bank berupaya menjadi Bank KBMI 2 yang sehat dan kuat dengan mengutamakan pertumbuhan bisnis yang berkualitas dan Bank berkomitmen untuk mewujudkan:
  - Bisnis yang berkesinambungan
  - Penerapan GCG
  - Permodalan dan Aktiva yang sehat.
  - *Comply* terhadap ketentuan dan regulasi yang berlaku.
  - Penguatan *Corporate Branding*.

of the organization, including Controlling Shareholders, the Board of Commissioners, the Board of Directors, and all levels of employees at the Bank.

### 3. Long-Term Targets

Long-term targets are defined as targets that the Bank wants to achieve within the next 10 (ten) years, including:

- a. Improvements in funding mix by carrying out several technology-based product innovations and developments to increase the number of accounts. The Bank seeks gradual profiling of the percentage of CASA (Current Account & Saving Account) so that total composition of CASA in 2030 is above 20%.
- b. Loan Disbursement /Credit  
In 2030, the Bank will remain focusing on Corporate banking, Commercial & SME, and Business Linked and Consumer Retail segments. The Bank conducts an initial study for the development of FinTech products and android-based mobile applications as an alternative to the Customer Acquisition Channel, which is expected to make it easier for customers to apply for loans to J Trust Bank and widen the Bank's outreach with a limited network of branch offices. The Bank will also expand partnerships with Regional Banks in Japan that facilitate Japanese SMEs to invest in Indonesia.
- c. Higher Fee Based Income  
An alternative source to generate interest income, in line with the increase in the volume of credit and has larger margins is through fee-based income from commissions, foreign exchange transactions, and fees for the Bank's products and activities.
- d. According to the category of Bank Group Based on Core Capital (KBMI), the Bank is under KBMI 1. The focus of the Bank's positioning in the long run until 2030 is to become KBMI 2. The Bank strives to become the Bank under KBMI 2 category that is healthy and strong, by prioritizing quality business growth and the Bank's commitment to realize:
  - Sustainable business
  - GCG Implementation
  - Healthy capital and assets.
  - Compliance with applicable provisions and regulations.
  - Stronger Corporate Branding.

## PENERAPAN KEBIJAKAN ANTI KORUPSI

Merujuk pada peraturan/dasar hukum penindakan anti-korupsi di Indonesia:

1. Undang-Undang No. 31 Tahun 1999 tentang Komisi Pemberantasan Tindak Pidana Korupsi sebagaimana telah beberapa kali diubah terakhir dengan Undang-Undang No. 19 Tahun 2019
2. Undang-Undang Nomor 28 Tahun 1999 tentang Penyelenggaraan Negara Yang Bersih dan Bebas dari Korupsi, Kolusi dan Nepotisme.
3. Peraturan Pemerintah Nomor 71 Tahun 2000 tentang Tata Cara Pelaksanaan Peran Serta Masyarakat dan Pemberian Penghargaan dan Pemberantasan Tindak Pidana Korupsi
4. Peraturan Mahkamah Agung Republik Indonesia No. 13 Tahun 2016 tentang Tata Cara Penanganan Perkara Tindak Pidana oleh Korporasi (Perma 13/2016).
5. Peraturan Komisi Pemberantasan Korupsi Republik Indonesia (KPK) No. 02 Tahun 2014 tentang Pedoman Pelaporan dan Penetapan Status Gratifikasi (Peraturan KPK mengenai Pedoman Pelaporan dan Penetapan Status Gratifikasi).
6. Peraturan Otoritas Jasa Keuangan No.21/POJK.04/2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka.
7. Peraturan Otoritas Jasa Keuangan No. 55/POJK.03/2016 tentang Penerapan Tata Kelola Bagi Bank Umum.
8. Peraturan Otoritas Jasa Keuangan No. 39/POJK.03/2019 Tahun 2019 tentang Penerapan Strategi Anti-fraud Bagi Bank Umum
9. Surat Edaran Otoritas Jasa Keuangan No. 32/SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka.
10. Surat Edaran Otoritas Jasa Keuangan No. 13/POJK.03/2017 tentang Penerapan Tata Kelola Bank Umum.
11. Surat Edaran Otoritas Jasa Keuangan No 16/SEOJK.04/2021 tentang Bentuk dan Isi Laporan Tahunan Emiten atau Perusahaan Publik
12. Undang-Undang Nomor 28 Tahun 1999 tentang Penyelenggaraan Negara Yang Bersih dan Bebas dari Korupsi, Kolusi dan Nepotisme.

Bank telah memiliki Kode Etik dan Perilaku Bisnis yang menjunjung tinggi nilai-nilai perusahaan yaitu integritas dan tanggung jawab yang dijalankan oleh Manajemen dan Karyawan Bank. Oleh karena itu, Manajemen dan Karyawan telah konsisten melakukan tindakan-tindakan untuk mencegah terjadinya kecurangan suap dan korupsi, seperti:

## IMPLEMENTATION OF ANTI-CORRUPTION POLICY

Referring to the regulations/legal basis for anti-corruption action in Indonesia:

1. Law No. 31 of 1999 concerning the Corruption Eradication Commission which has been amended several times, the final one is Law No. 19 of 2019.
2. Law No. 28 of 1999 concerning the State Administration that is Clean and Free from Corruption, Collusion, and Nepotism.
3. Government Regulation No. 71 of 2000 concerning Procedures for Community Participation and Awards and Eradication of Corruption
4. The Supreme Court Regulation of the Republic of Indonesia No. 13 of 2016 concerning Procedures for Handling Criminal Cases by Corporations (Perma 13/2016).
5. Regulation of the Corruption Eradication Commission of the Republic of Indonesia (KPK) No. 02 of 2014 concerning Reporting Guidelines and Determination of Gratification Status (KPK Regulations regarding Reporting Guidelines and Determination of Gratification Status).
6. The Financial Services Authority Regulation (POJK) No.21/POJK.04/2015 concerning the Implementation of Corporate Governance in Public Companies.
7. The Financial Services Authority Regulation (POJK) No. 55/POJK.03/2016 concerning the Implementation of Governance in Commercial Banks.
8. The Financial Services Authority Regulation (POJK) No. 39/POJK.03/2019 concerning the Implementation of Anti-Fraud Strategies for Commercial Banks
9. The Financial Services Authority Circular Letter (SEOJK) No. 32/SEOJK.04/2015 concerning Governance Guidelines for Public Companies.
10. The Financial Services Authority Circular Letter (SEOJK) No. 13/POJK.03/2017 concerning the Implementation of Governance in Commercial Banks.
11. The Financial Services Authority Circular Letter (SEOJK) No. 16/SEOJK.04/2021 concerning the Annual Report Format and Content of Issuers or Public Companies
12. Law No. 28 of 1999 concerning the State Governance that is Clean and Free from Corruption, Collusion, and Nepotism.

The Bank has a Code of Ethics and Code of Conduct that uphold its values namely the integrity and responsibility carried out by the Bank's management and employees. Therefore, the management and employees have consistently taken actions to prevent frauds, including bribery and corruption, such as:



1. Tidak menerima hadiah dan imbalan dari pihak ketiga dengan maksud untuk mempengaruhi, keputusan bisnis dengan cara apa pun.
2. Tidak melakukan kegiatan yang berpotensi menyebabkan konflik kepentingan
3. Tidak menggunakan fasilitas dan sumber daya Bank untuk kepentingan pribadi
4. Tidak menyalahgunakan informasi terkait Bank
5. Dilarang menawarkan atau memberi hadiah kepada Pejabat Publik dengan maksud memperoleh keuntungan pribadi
6. Dilarang menawarkan hadiah kepada pihak ketiga kecuali telah disetujui melalui program pemasaran.

PT Bank JTrust Indonesia Tbk juga telah membuat kebijakan *Anti-fraud* yang diterapkan menggunakan 4 pilar, seperti Pilar Pencegahan melalui penandatanganan *Anti-fraud Charter*, *Annual Disclosure*, dan Pakta Integritas serta telah disosialisasikan kepada seluruh pegawai.

Sedangkan kebijakan anti kecurangan pada aspek korupsi sedang dalam proses pengembangan, sehingga program dan prosedur yang dilakukan dalam mengatasi praktik korupsi, balas jasa (*kickbacks*), *fraud*, suap dan/atau gratifikasi dapat segera diimplementasikan. Selanjutnya akan dilakukan dengan pelaksanaan pelatihan/sosialisasi anti korupsi kepada karyawan J Trust Bank.

## SANKSI ADMINISTRATIF DARI OTORITAS TERKAIT

Selama tahun 2023 tidak terdapat sanksi administratif yang material dan secara signifikan berpengaruh terhadap kelangsungan usaha Bank maupun sanksi administratif kepada Direksi dan Dewan Komisaris yang diberikan oleh regulator.

### Penerapan Aspek dan Prinsip Tata Kelola Perusahaan Terbuka Sesuai Ketentuan Otoritas Jasa Keuangan

Sebagai Perusahaan Terbuka, Bank wajib memenuhi Pedoman Tata Kelola Perusahaan Terbuka yang diatur dalam Peraturan Otoritas Jasa Keuangan (POJK) Nomor 21/POJK.04/2015 tanggal 16 November 2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka dan Surat Edaran Otoritas Jasa Keuangan (SEOJK) Nomor 32/SEOJK.04/ 2015 tanggal 17 November 2015 tentang Pedoman Tata Kelola Perusahaan Terbuka.

1. Not receiving gifts and rewards from third parties with the intention to influence business decisions in any way.
2. Not involved in activities that have the potential to cause conflicts of interest
3. Not using the Bank's facilities and resources for personal interests
4. Not exploiting information related to the Bank
5. Prohibited from offering gifts to public officials with the intention of gaining personal benefits
6. Prohibited from offering gifts to third parties unless having been approved and the gifts are awarded through marketing programs.

PT Bank Jtrust Indonesia Tbk has also established Anti-fraud policy that is carried out through 4 pillars, such as Prevention Pillar through the signing of the Anti-fraud Charter, Annual Disclosure, and Integrity Pact and this policy has been disseminated to all employees.

The Bank is in the process of setting up anti-fraud policy on corruption, in the hope that later, the programs and procedures aimed at tackling corruption practices, kickbacks, bribery, and/or gratification can be carried out immediately. Then, there will be dissemination/training programs on anti-corruption for all employees at J Trust Bank.

## ADMINISTRATIVE SANCTIONS FROM RELATED AUTHORITIES

In 2023, there were no material administrative sanctions that significantly affected the Bank's business or administrative sanctions on the Board of Directors and Board of Commissioners imposed by the regulator.

### Implementation of Corporate Governance Aspects and Principles for Public Companies Pursuant to Financial Services Authority Provisions

As a public company, the Company is required to meet the Governance Guidelines for Public Companies that are stipulated in the Financial Services Authority Regulation (POJK) No. 21/POJK.04/2015 dated 16 November 2015, concerning the Implementation of Governance Guidelines in Public Companies and the Financial Services Authority Circular Letter (SEOJK) No. 32/ SEOJK.04/ 2015 dated 17 November 2015, concerning Governance Guidelines for Public Companies.



Pedoman Tata Kelola Perusahaan Terbuka memuat praktik tata kelola perusahaan yang baik sesuai dengan praktik internasional mencakup 5 (lima) aspek dan 8 (delapan) prinsip tata kelola perusahaan yang baik, serta 25 (dua puluh lima) rekomendasi penerapan aspek dan prinsip tata kelola perusahaan yang baik berdasarkan pendekatan “*Comply or Explain*”. Penerapan di Bank adalah sebagai berikut:

The Governance Guidelines for Public Companies contain good corporate governance practices that are in accordance with international practices including 5 (five) aspects, 8 (eight) good corporate governance principles and 25 (twenty five) recommendations for the implementation of aspects and principles of good corporate governance based on the “*Comply or Explain*” approach. The implementation at the Bank is as follows:

Aspek Aspect	Prinsip Principle	Rekomendasi Recommendation	Penerapan di PT Bank JTrust Indonesia Tbk (Comply or Explain)
<p><b>A. Hubungan Perusahaan Terbuka Dengan Pemegang Saham Dalam Menjamin Hak-Hak Pemegang Saham.</b></p> <p>A. The Relationship of Public Companies with Shareholders to Secure Shareholders' Rights</p>	<p><b>Prinsip 1:</b> Meningkatkan Nilai Penyelenggaraan Rapat Umum Pemegang Saham (RUPS).</p> <p><b>Principle 1:</b> Improve the Value of General Meeting of Shareholders (GMS)</p>	<p>1.1 Perusahaan Terbuka memiliki cara atau prosedur teknis Pengumpulan suara (<i>voting</i>) baik secara terbuka maupun tertutup yang mengedepankan independensi dan kepentingan pemegang saham.</p> <p>1.1 The Public Company has technical procedures for voting via open or closed method which prioritizes independence and interests of shareholders.</p>	<p><i>Comply.</i></p> <ul style="list-style-type: none"> <li>- PT Bank JTrust Indonesia Tbk menjunjung tinggi hak pemegang saham dalam melakukan pemungutan suara yang mengedepankan independensi dan kepentingan pemegang saham.</li> <li>- Rekomendasi ini diterapkan oleh PT Bank JTrust Indonesia Tbk dalam pengambilan keputusan untuk setiap agenda RUPS Bank.</li> <li>- Penghitungan hasil pemungutan suara dilakukan oleh pihak independen yaitu Biro Administrasi Efek dan Notaris, sehingga independensi dan kepentingan pemegang saham dapat terjaga dalam proses pemungutan suara tersebut.</li> <li>- Tata cara atau prosedur teknis pengumpulan suara tertuang dalam Tata Tertib RUPS yang diunggah dalam situs web Bank, serta dibacakan oleh Sekretaris Perusahaan sebelum RUPS dimulai.</li> <li>- PT Bank J Trust Indonesia Tbk highly respects shareholders' rights to vote and prioritizes independence and interests of shareholders.</li> <li>- This recommendation is implemented in decision making for each of the Bank's GMS agenda.</li> <li>- The voting calculation is carried out by independent party, namely the Securities Administration Bureau and the Notary, so shareholders' independence and interests can be maintained during the voting process.</li> <li>- Voting methods and technical procedures are stipulated in the GMS Rules that are uploaded on the Bank's website and announced by the Corporate Secretary before GMS begins.</li> </ul>

Aspek Aspect	Prinsip Principle	Rekomendasi Recommendation	Penerapan di PT Bank JTrust Indonesia Tbk (Comply or Explain)
		<p>1.2 Seluruh anggota Direksi dan anggota Dewan Komisaris Perusahaan Terbuka hadir dalam RUPS Tahunan.</p> <p>1.2 All members of the Board of Directors and the Board of Commissioners of the Public Company are present at the Annual GMS.</p> <p>1.3 Ringkasan risalah RUPS tersedia dalam Situs Web Perusahaan Terbuka paling sedikit selama 1 (satu) tahun.</p> <p>1.3 Summary of the GMS Minutes of Meeting is available on the Company's website for at least 1 (one) year.</p>	<p><i>Comply.</i></p> <ul style="list-style-type: none"> <li>- RUPS Tahunan merupakan hirarki tertinggi dalam organisasi perusahaan yang mempunyai kewenangan yang tidak diberikan kepada Dewan Komisaris atau Direksi Perseroan dalam batas-batas yang ditentukan dalam Undang-Undang RI No. 40 Tahun 2007 tentang Perseroan Terbatas dan Anggaran Dasar Perseroan Pasal 19.</li> <li>- Seluruh Anggota Direksi dan anggota Dewan Komisaris hadir dalam RUPS Tahunan secara fisik maupun melalui media telekonferensi.</li> <li>- Apabila ada Anggota Direksi dan anggota Dewan Komisaris berhalangan hadir dalam RUPS Tahunan, maka yang bersangkutan harus memberitahukan secara tertulis atas ketidakhadirannya dengan alasan yang jelas.</li> <li>- The Annual GMS is the highest hierarchy in the Company's organization whose authority cannot be delegated to the Company's Board of Commissioners and the Board of Directors within the limits specified in Law No. 40 of 2007 concerning Limited Liability Companies and the Company's Articles of Association, Article 19.</li> <li>- All members of the Board of Directors and members of the Board of Commissioners attend the annual GMS physically or through teleconference.</li> <li>- In case some members of the Board of Directors and the Board of Commissioners are unable to attend the Annual GMS, then the person must submit written notification for the absence and state a clear reason.</li> </ul> <p><i>Comply.</i></p> <ul style="list-style-type: none"> <li>- Ringkasan risalah RUPS sejak RUPST tanggal 30 Maret 2015 hingga saat ini tersedia dalam Situs Web J Trust Bank (<a href="http://www.jtrustbank.co.id">www.jtrustbank.co.id</a>)</li> <li>- Summary of the GMS Minutes of Meeting is available on the website of J Trust Bank (<a href="http://www.jtrustbank.co.id">www.jtrustbank.co.id</a>) from the AGMS on 30 March 2015 to present.</li> </ul>

Aspek Aspect	Prinsip Principle	Rekomendasi Recommendation	Penerapan di PT Bank JTrust Indonesia Tbk (Comply or Explain)
	<p><b>Prinsip 2:</b> Meningkatkan Kualitas Komunikasi Perusahaan Terbuka dengan Pemegang Saham atau Investor</p> <p><b>Principle 2:</b> Improve the Quality of Public Communication with Shareholders or Investors</p>	<p>2.1 Perusahaan Terbuka memiliki suatu kebijakan komunikasi dengan pemegang saham atau investor.</p> <p>2.1 Public companies must have a communication policy with shareholders or investors.</p> <p>2.2 Perusahaan Terbuka mengungkapkan kebijakan komunikasi Perusahaan Terbuka dengan pemegang saham atau investor dalam Situs Web.</p> <p>2.2 Public Companies disclose the Communication Policy of Public Companies with shareholders or investors on their website.</p>	<p><i>Comply.</i></p> <ul style="list-style-type: none"> <li>- PT Bank JTrust Indonesia Tbk memiliki kebijakan komunikasi dengan pemegang saham atau investor. Komunikasi yang dilakukan oleh Bank diantaranya melalui pelaksanaan RUPS, kegiatan perusahaan melalui Press Release, publikasi Laporan Keuangan Triwulanan dan Tahunan, serta melakukan keterbukaan informasi yang akurat dan tepat waktu. J Trust Bank juga menyediakan alamat kantor pusat dan cabang, alamat e-mail dan nomor telepon baik dalam situs web maupun Laporan Tahunan, akses Media Sosial (Facebook, Instagram, LinkedIn, Youtube), Call Center, sebagai sarana bagi pemegang saham maupun investor agar dapat melakukan komunikasi dengan Bank secara mudah.</li> <li>- PT Bank Jtrust Indonesia Tbk has a communication policy with shareholders or investors. The communication is carried out through the GMS, press releases on the Company's activities, publication of quarterly and annual financial statements, as well as accurate and timely information disclosure. J Trust Bank also provides the addresses for the head office and branch offices, e-mail address, and telephone number on the website and annual reports, social media accounts (Facebook, Instagram, LinkedIn, YouTube), and Call Center, as a means for shareholders and investors to communicate with the Bank easily.</li> </ul> <p><i>Comply.</i></p> <ul style="list-style-type: none"> <li>- PT Bank JTrust Indonesia Tbk telah mengungkapkan kebijakan komunikasi Perseroan dengan pemegang saham atau investor yang diunggah ke Situs Web J Trust Bank (<a href="http://www.jtrustbank.co.id">www.jtrustbank.co.id</a>)</li> <li>- PT Bank Jtrust Indonesia Tbk has disclosed the Company's communication policy with shareholders or investors and uploaded the policy to the J Trust Bank website (<a href="http://www.jtrustbank.co.id">www.jtrustbank.co.id</a>)</li> </ul>

Aspek Aspect	Prinsip Principle	Rekomendasi Recommendation	Penerapan di PT Bank JTrust Indonesia Tbk (Comply or Explain)
<p><b>B. Fungsi dan Peran Dewan Komisaris</b></p> <p><b>B. The Roles and Functions of the Board of Commissioners</b></p>	<p><b>Prinsip 3:</b> Memperkuat Keanggotaan dan Komposisi Dewan Komisaris.</p> <p><b>Principle 3:</b> Strengthen membership and composition of the Board of Commissioners.</p>	<p>3.1 Penentuan jumlah anggota Dewan Komisaris mempertimbangkan kondisi Perusahaan Terbuka.</p> <p>3.1 Determination of the number of members of the Board of Commissioners by considering the Company's condition.</p>	<p><i>Comply.</i></p> <ul style="list-style-type: none"> <li>- Penentuan jumlah anggota Dewan Komisaris mengacu pada Peraturan Otoritas Jasa Keuangan (POJK) No.17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum, dan mempertimbangkan: <ul style="list-style-type: none"> <li>• Kondisi keuangan dan kemampuan Bank.</li> <li>• Kebutuhan, ukuran organisasi dan kompleksitas usaha Bank.</li> </ul> </li> <li>• Jumlah komposisi Dewan Komisaris per 31 Desember 2023 adalah sebagai berikut: <ul style="list-style-type: none"> <li>- Jumlah anggota Dewan Komisaris 4 (empat) orang. 2 (dua) orang Komisaris Independen, 1 (satu) orang Komisaris Utama, dan 1 (satu) orang Komisaris dan tidak melebihi jumlah anggota Direksi. 2 (dua) orang dari anggota Komisaris tersebut berkewarganegaraan Jepang.</li> <li>- Anggota Dewan Komisaris yang berdomisili di Indonesia sebanyak 3 (tiga) orang, sedangkan 1 (satu) orang berdomisili di Jepang.</li> <li>- Jumlah anggota Komisaris Independen adalah 50% dari jumlah keseluruhan anggota Dewan Komisaris.</li> </ul> </li> <li>- Determination of the number of members of the Board of Commissioners refers to the Financial Services Authority Regulation No. 17 of 2023 concerning the Implementation of Governance in Commercial Banks, and considers: <ul style="list-style-type: none"> <li>• The Bank's financial conditions and capabilities.</li> <li>• The Bank's needs, size of organization, and business complexity.</li> <li>• The composition of the Board of Commissioners as of 31 December 2023 was: <ul style="list-style-type: none"> <li>- There are 4 (four) members of the Board of Commissioners. 2 (two) are Independent Commissioners, 1 (one) President Commissioner, and 1 (one) Commissioner and the number does not exceed members of the Board of Directors. 2 (two) of the members are Japanese.</li> <li>- 3 (three) members of the Board of Commissioners are domiciled in Indonesia, 1 (one) in Japan.</li> <li>- The number of Independent Commissioners is 50% of total members of the Board of Commissioners.</li> </ul> </li> </ul> </li> </ul>

Aspek Aspect	Prinsip Principle	Rekomendasi Recommendation	Penerapan di PT Bank JTrust Indonesia Tbk (Comply or Explain)
		<p>3.2 Penentuan komposisi anggota Dewan Komisaris memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan.</p> <p>3.2 Determination of the composition of members of the Board of Commissioners by considering the diversity of skills, knowledge, and required experiences.</p>	<p><i>Comply.</i></p> <ul style="list-style-type: none"> <li>- Penentuan komposisi 4 (empat) orang anggota Dewan Komisaris Bank memperhatikan keragaman keahlian, pengetahuan, dan pengalaman sejalan dengan kriteria utama dengan mempertimbangkan integritas, kompetensi, profesionalisme dan reputasi keuangan yang memadai sesuai dengan persyaratan uji kemampuan dan kepatutan yang telah ditetapkan oleh Otoritas Jasa Keuangan (OJK).</li> <li>- Determining the composition of 4 (four) members of the Bank's Board of Commissioners considers the diversity of expertise, knowledge, and experience, in line with the main criteria that focus on integrity, competence, professionalism, and financial reputation, in accordance with the fit and proper test requirements set by the Financial Services Authority (OJK).</li> </ul>
	<p><b>Prinsip 4:</b> Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris.</p> <p><b>Principle 4:</b> Improve the Quality of Duties and Responsibilities of the Board of Commissioners.</p>	<p>4.1 Dewan Komisaris mempunyai kebijakan penilaian sendiri untuk menilai kinerja Dewan Komisaris.</p> <p>4.1 The Board of Commissioners has a self-assessment policy to assess the performance of the Board of Commissioners.</p> <p>4.2 Kebijakan penilaian sendiri untuk menilai kinerja Dewan Komisaris, diungkapkan melalui Laporan Tahunan Perusahaan Terbuka.</p> <p>4.2 The self-assessment policy is aimed at evaluating the performance of the Board of Commissioners, which is then disclosed in the Annual Report of Public Companies</p>	<p><i>Comply.</i></p> <ul style="list-style-type: none"> <li>- Self Assessment dilakukan oleh masing-masing anggota Dewan Komisaris untuk menilai pelaksanaan kinerja Dewan Komisaris secara kolegal dan individu.</li> <li>- Self-assessment is carried out by each member of the Board of Commissioners to assess the performance of the Board of Commissioners, collegially and individually.</li> </ul> <p><i>Comply.</i></p> <ul style="list-style-type: none"> <li>- Kebijakan penilaian sendiri (self-assessment) untuk menilai kinerja Dewan Komisaris, telah diungkapkan melalui Laporan Tahunan Bank.</li> <li>- The self-assessment policy to evaluate the performance of the Board of Commissioners has been disclosed in the Bank's Annual Report.</li> </ul>

Aspek Aspect	Prinsip Principle	Rekomendasi Recommendation	Penerapan di PT Bank JTrust Indonesia Tbk (Comply or Explain)
		<p>4.3 Dewan Komisaris mempunyai kebijakan terkait pengunduran diri anggota Dewan Komisaris apabila terlibat dalam kejahatan keuangan.</p> <p>4.3 The Board of Commissioners has a policy regarding the resignation of members of the Board of Commissioners if they are involved in financial crimes.</p>	<p><i>Comply.</i></p> <ul style="list-style-type: none"> <li>- Kebijakan terkait Dewan Komisaris untuk mengundurkan diri diatur dalam Pedoman dan Tata Tertib Kerja Dewan Komisaris serta pasal 14.8 hingga pasal 14.12 Anggaran Dasar Perusahaan. Pengunduran diri tersebut wajib ditindaklanjuti dengan RUPS. Selain itu, dalam hal terjadi pelanggaran anggota Dewan Komisaris, RUPS juga diberikan hak untuk memberhentikan Dewan Komisaris sewaktu-waktu (dalam hal ini misalnya adanya pelanggaran atau kejahatan keuangan yang dilakukan oleh anggota Dewan Komisaris yang bersangkutan).</li> <li>- The policy regarding the Board of Commissioners' resignation is stipulated in the Board of Commissioners Work Guidelines and Rules and articles 14.8 to 14.12 of the Company's Articles of Association. The resignation must be followed up with the GMS. In addition, if there is a violation by a member of the Board of Commissioners, the GMS is also given the rights to dismiss the relevant member at any time (in this case, for example, there was a violation or financial crime committed by a member of the Board of Commissioners).</li> </ul>
		<p>4.4 Dewan Komisaris atau Komite yang menjalankan fungsi Nominasi dan Remunerasi menyusun kebijakan suksesi dalam proses Nominasi anggota Direksi.</p> <p>4.4 The Board of Commissioners or the Committee that carries out the Nomination and Remuneration function formulates a succession policy for the Nomination process of members of the Board of Directors.</p>	<p><i>Comply.</i></p> <ul style="list-style-type: none"> <li>- Dewan Komisaris melalui Komite Nominasi &amp; Remunerasi yang menjalankan fungsi Nominasi dan Remunerasi termasuk menyusun Kebijakan suksesi dalam proses Nominasi anggota Direksi.</li> <li>- The Board of Commissioners, through the Nomination &amp; Remuneration Committee, carries out the Nomination and Remuneration function, including formulating a succession policy for the nomination process of members of the Board of Directors.</li> </ul>

Aspek Aspect	Prinsip Principle	Rekomendasi Recommendation	Penerapan di PT Bank JTrust Indonesia Tbk (Comply or Explain)
<b>C. Fungsi dan Peran Direksi.</b>  <b>C. The Roles and Functions of the Board of Directors.</b>	<b>Prinsip 5:</b> Memperkuat Keanggotaan dan Komposisi Direksi.  <b>Principle 5:</b> Strengthen the Membership and Composition of the Board of Directors.	<p>5.1 Penentuan jumlah anggota Direksi mempertimbangkan kondisi Perusahaan Terbuka serta efektivitas dalam pengambilan keputusan.</p> <p>5.1 Determination of the number of members of the Board of Directors by considering the condition of the Public Company and the effectiveness in decision-making process.</p>	<p><i>Comply.</i></p> <ul style="list-style-type: none"> <li>- Penentuan jumlah anggota Direksi mengacu pada Peraturan Otoritas Jasa Keuangan (POJK) No.17 Tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum, dan mempertimbangkan:               <ul style="list-style-type: none"> <li>• Kondisi keuangan dan kemampuan Bank.</li> <li>• Kebutuhan, ukuran organisasi dan kompleksitas usaha Bank.</li> </ul> </li> <li>- Per 31 Desember 2023, jumlah anggota Direksi terdiri dari 7 (tujuh) orang.</li> <li>- Determining the number of members of the Board of Directors refers to the Financial Services Authority Regulation (POJK) No. 17 of 2023 concerning Implementation of Governance in Commercial Banks, and considers:               <ul style="list-style-type: none"> <li>• The Bank's financial condition and capability.</li> <li>• The Bank's needs, size of organization, and business complexity.</li> </ul> </li> <li>- As of 31 December 2022, the Board of Directors consisted of 7 (seven) people.</li> </ul>
		<p>5.2 Penentuan komposisi anggota Direksi memperhatikan keberagaman, keahlian, pengetahuan, dan pengalaman yang dibutuhkan.</p> <p>5.2 Determination of the composition of the members of the Board of Directors by considering diversity, expertise, knowledge, and required experiences.</p>	<p><i>Comply.</i></p> <ul style="list-style-type: none"> <li>- Komposisi anggota Direksi memiliki latar belakang yang beragam atas keahlian, pengetahuan dan pengalaman yang dibutuhkan. Hal tersebut dapat dilihat dari profil masing-masing Direksi. Keberagaman dan jumlah Direksi tersebut dibutuhkan perusahaan agar dapat memberikan alternatif penyelesaian masalah terbaik bagi Bank, sesuai dengan kebutuhan, ukuran dan kompleksitas usaha Bank.</li> <li>- Members of the Board of Directors have diverse backgrounds in terms of required skills, knowledge, and experience. This can be seen from the profile of each member of the Board of Directors. The diversity and number of Directors is required by the Company in order to provide the best alternative solutions to the Bank's problems, based on the Bank's needs, size, and business complexity.</li> </ul>
		<p>5.3 Anggota Direksi yang membawahi bidang akuntansi atau keuangan memiliki keahlian dan/atau pengetahuan di bidang akuntansi.</p> <p>5.3 Members of the Board of Directors in charge of accounting or finance must have expertise and/or knowledge in accounting.</p>	<p><i>Comply.</i></p> <ul style="list-style-type: none"> <li>- Direktur Keuangan Perusahaan yaitu Bapak Helmi Arief Hidayat adalah lulusan S2 Adm. Bisnis UNKRIS, beliau juga seorang ahli dalam keuangan dan mempunyai pengalaman kerja sejak tahun 2003-2009 menjabat sebagai Kepala Divisi Keuangan Bank Akita dan tahun 2010 menjabat sebagai kepala Divisi Keuangan Bank Nobu.</li> <li>- The Company's Finance Director, Mr. Helmi Arief Hidayat, has a Masters' degree in Business Administration at UNKRIS. He is also an expert in finance and has work experiences as Head of Finance Division at Bank Akita in 2003-2009 and Head of Finance Division at Bank Nobu in 2010.</li> </ul>

Aspek Aspect	Prinsip Principle	Rekomendasi Recommendation	Penerapan di PT Bank JTrust Indonesia Tbk (Comply or Explain)
	<p><b>Prinsip 6:</b> Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Direksi.</p> <p><b>Principle 6:</b> Improve the Quality of Duties and Responsibilities of the Board of Directors.</p>	<p>6.1 Direksi mempunyai kebijakan penilaian sendiri untuk menilai kinerja Direksi.</p> <p>6.1 The Board of Directors has a self-assessment policy to evaluate the performance of the Board of Directors.</p>	<p><i>Comply.</i></p> <ul style="list-style-type: none"> <li>- Setiap tahun Direksi melaporkan hasil kerjanya untuk tahun berjalan dalam RUPS tahunan Bank. Selain itu Bank melakukan penilaian kinerja Direksi melalui pengisian kertas kerja Self Assessment untuk faktor penilaian tugas dan tanggung jawab Direksi secara kolegal dan Individu berbasis balance scorecard.</li> <li>- Every year, the Board of Directors reports its performance results for the current year at the Bank's annual GMS. In addition, the Bank also evaluates the performance of the Board of Directors by filling out the Self-Assessment work papers based on a balanced scorecard to evaluate duties and responsibilities of the Board of Directors, collegially and individually.</li> </ul>
		<p>6.2 Kebijakan penilaian sendiri untuk menilai kinerja Direksi diungkapkan melalui laporan tahunan Perusahaan Terbuka.</p> <p>6.2 The self-assessment policy to evaluate the performance of the Board of Directors must be disclosed in the annual report of Public Companies.</p>	<p><i>Comply.</i></p> <p>Kebijakan penilaian sendiri (self assessment) untuk Penilaian realisasi kinerja Direksi pada tahun berjalan diungkapkan dalam Laporan Tahunan Bank.</p> <p>The self-assessment policy to evaluate the performance of the Board of Directors in the current year is disclosed in the Bank's Annual Report.</p>
		<p>6.3 Direksi mempunyai kebijakan terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan.</p> <p>6.3 The Board of Directors has a policy regarding the resignation of members of the Board of Directors if they are involved in financial crimes.</p>	<p><i>Comply.</i></p> <p>Anggota Direksi yang terlibat dalam kejahatan keuangan seperti manipulasi dan berbagai bentuk penggelapan dalam kegiatan jasa keuangan, tindak pidana pencucian uang, serta tindak pidana lainnya, wajib mengundurkan diri dari Direksi. Kebijakan tersebut tertuang dalam Pedoman Dan Tata Tertib Kerja Direksi (BOD Charter) PT Bank JTrust Indonesia Tbk.</p> <p>Members of the Board of Directors, who are involved in financial crimes such as manipulation and various forms of embezzlement in financial service activities, money laundering, and other criminal acts, must resign from the Board of Directors. This policy is outlined in the Board of Directors Charter of PT Bank JTrust Indonesia Tbk.</p>



Aspek Aspect	Prinsip Principle	Rekomendasi Recommendation	Penerapan di PT Bank JTrust Indonesia Tbk (Comply or Explain)
<p><b>D. Partisipasi Pemangku Kepentingan.</b></p> <p><b>D. Stakeholders' Participation.</b></p>	<p>Prinsip 7: Meningkatkan Aspek Tata Kelola Perusahaan melalui Partisipasi Pemangku Kepentingan.</p> <p>Principle 7: Improve the Corporate Governance Aspects through Stakeholders' Participation.</p>	<p>7.1 Perusahaan Terbuka memiliki kebijakan untuk mencegah terjadinya insider trading.</p> <p>7.1 The Public Company has a policy to prevent insider trading.</p>	<p><i>Comply.</i></p> <ul style="list-style-type: none"> <li>- Kebijakan mencegah insider trading diatur dalam Kebijakan Larangan Transaksi oleh Orang Dalam yang disahkan pada 30 Maret 2022, Etika Korporasi PT Bank JTrust Indonesia Tbk., dan Kebijakan Kode Etik Pasar yang mengatur larangan penggunaan Informasi Orang Dalam (Insider Dealing) dalam transaksi pribadi instrumen pasar keuangan, termasuk surat berharga Bank oleh karyawan dan manajemen sebagai pelaku pasar.</li> <li>- The policy to prevent insider trading is stipulated in the Prohibition of Insider Transactions Policy passed on 30 March 2022, Corporate Ethics of PT Bank JTrust Indonesia Tbk., and the Market Code of Ethics, which regulates the prohibition of using Insider Dealing in private transactions of financial market instruments, including the Bank securities, by employees and management as market players.</li> </ul>
		<p>7.2 Perusahaan Terbuka memiliki kebijakan anti korupsi dan anti fraud</p> <p>7.2 The Public Company has anti-corruption and anti-fraud policies.</p>	<ul style="list-style-type: none"> <li>- Bank telah memiliki kebijakan anti-fraud sedangkan kebijakan anti-korupsi/penyuapan masih dalam tahap perumusan.</li> <li>- The Bank has an anti-fraud policy, while the policy on anti-corruption/bribery is still being formulated.</li> </ul>
		<p>7.3 Perusahaan Terbuka memiliki kebijakan tentang seleksi dan peningkatan kemampuan pemasok atau vendor.</p> <p>7.3 The Public Company has a policy regarding the selection and capacity building of suppliers or vendors.</p>	<p><i>Comply.</i></p> <ul style="list-style-type: none"> <li>- Perusahaan memiliki kebijakan pengadaan barang jasa tentang seleksi pemasok atau vendor, serta prosedur pemilihan pemasok atau kontraktor, dan juga diungkapkan dalam bagian kebijakan dan seleksi vendor pada laporan tahunan ini melalui unit kerja procurement.</li> <li>- The company has a procurement policy regarding supplier or vendor selection, as well as procedures for selecting suppliers or contractors. This has also been disclosed in the vendor policy and selection section of this Annual Report under the procurement work unit.</li> </ul>
		<p>7.4 Perusahaan Terbuka memiliki kebijakan untuk pemenuhan hak-hak kreditur.</p> <p>7.4 The Public Company has a policy to fulfill creditors' rights.</p>	<p><i>Comply.</i></p> <ul style="list-style-type: none"> <li>- Perusahaan menerapkan dan menghargai hak-hak kreditur dengan memperlakukan persamaan (equal treatment) kepada seluruh kreditur, pelaksanaan hak dan kewajiban tepat waktu, dan tidak ada informasi perusahaan yang disembunyikan (disclose). Hak-hak kreditur yang merupakan konsumen PT Bank JTrust Indonesia dituangkan dalam Kebijakan Perlindungan Konsumen yang telah ditinjau ulang dan diperbarui pada 4 April 2022.</li> <li>- The company implements and respects the rights of creditors by providing equal treatment, carrying out timely implementation of rights and obligations, and having no undisclosed information about the Company. The rights of creditors, who are consumers of PT Bank JTrust Indonesia, are set forth in the Consumer Protection Policy that has been reviewed and updated on 4 April 2022.</li> </ul>

Aspek Aspect	Prinsip Principle	Rekomendasi Recommendation	Penerapan di PT Bank JTrust Indonesia Tbk (Comply or Explain)
		<p>7.5 Perusahaan Terbuka memiliki kebijakan sistem whistleblowing.</p> <p>7.5 The Public Company has a policy on the whistleblowing system.</p>	<p><i>Comply.</i></p> <ul style="list-style-type: none"> <li>- Perusahaan telah memiliki ketentuan mengenai whistleblowing system dalam bentuk Kebijakan Penerapan Whistleblowing System (WBS) tersendiri, yang merupakan pemisahan dari ketentuan Kebijakan Pengendalian Penerapan Strategi Anti Fraud.</li> <li>- The Company has provisions regarding the whistleblowing system by having its own policy on the Whistleblowing System (WBS) Implementation, which is a dissolution from provisions on the Anti-Fraud Strategy Implementation Control Policy.</li> </ul>
		<p>7.6 Perusahaan Terbuka memiliki kebijakan pemberian insentif jangka panjang kepada Direksi dan karyawan.</p> <p>7.6 The Public Company has a policy on providing long-term incentives to Directors and employees.</p>	<p><i>Comply.</i></p> <ul style="list-style-type: none"> <li>- Bank telah memiliki kebijakan Remunerasi yang mengatur terkait pemberian insentif jangka panjang, di antaranya mengatur para pihak yang ditetapkan sebagai MRT yaitu Dewan Komisaris, Direksi, dan Executive Vice President (EVP).</li> <li>- Bank masih mengkaji kebijakan terkait dengan kebijakan pemberian insentif jangka panjang bagi karyawan, dan akan dibuatkan kebijakannya dengan mempertimbangkan Rencana Bisnis Bank di tahun 2022.</li> <li>- The Bank has a Remuneration policy that regulates the provision of long-term incentives, including selecting the parties designated as MRT, namely the Board of Commissioners, the Board of Directors, and Executive Vice President (EVP).</li> <li>- The Bank is still reviewing the policy related to the provision of long-term incentives for employees. The policy will be made by taking into account the Bank's Business Plan in 2022.</li> </ul>

Aspek Aspect	Prinsip Principle	Rekomendasi Recommendation	Penerapan di PT Bank JTrust Indonesia Tbk (Comply or Explain)
E. Keterbukaan Informasi. E. Information Disclosure	<p><b>Prinsip 8:</b> Meningkatkan Pelaksanaan Keterbukaan Informasi.</p> <p><b>Principle 8:</b> Improve the Disclosure of Information.</p>	<p>8.1 Perusahaan Terbuka memanfaatkan penggunaan teknologi informasi secara lebih luas selain Situs Web sebagai media keterbukaan informasi.</p>	<p><i>Comply.</i></p> <ul style="list-style-type: none"> <li>- Selain melalui Situs Web J Trust Bank (<a href="http://www.jtrustbank.co.id">www.jtrustbank.co.id</a>), Perseroan juga memanfaatkan penggunaan teknologi informasi lainnya seperti media cetak dan platform media sosial seperti Facebook, Instagram, YouTube dan LinkedIn, dan lain-lain sebagai saluran media keterbukaan informasi Perseroan.</li> <li>- Other than the website of J Trust Bank (<a href="http://www.jtrustbank.co.id">www.jtrustbank.co.id</a>), the Company also uses other information technology, such as printed media and social media platforms like Facebook, Instagram, YouTube, and LinkedIn, and others, as media to disclose the Company's information.</li> </ul>
		<p>8.2 Laporan Tahunan Perusahaan Terbuka mengungkapkan pemilik manfaat akhir dalam kepemilikan saham Perusahaan Terbuka paling sedikit 5% (lima persen), selain pengungkapan pemilik manfaat akhir dalam kepemilikan saham Perusahaan Terbuka melalui pemegang saham utama dan pengendali.</p> <p>8.2 The Annual Report of Public Company discloses the Company's ultimate beneficial owner in the report about shareholding structure of at least 5% (five percent). The information on the ultimate beneficial owner in Public Company must be also stated in reports about share ownership through the main and controlling shareholder.</p>	<p><i>Comply.</i></p> <ul style="list-style-type: none"> <li>- Komposisi pemegang saham publik telah diungkapkan dalam Laporan Tahunan Perseroan.</li> <li>- The composition of public shareholders has been disclosed in the Company's Annual Report.</li> </ul>

## PENERAPAN PRINSIP TATA KELOLA BERDASARKAN PUG-KI 2021

J Trust Bank menerapkan tata kelola sesuai dengan Pedoman Umum Governansi Korporat Indonesia (PUG-KI) 2021, yang sejalan dengan praktik governansi global untuk menciptakan nilai korporasi dalam jangka panjang.

PUG-KI 2021 terdiri dari delapan prinsip yang dibagi dalam tiga kelompok prinsip: (1) prinsip-prinsip yang mengatur fungsi pengurusan dan pengawasan korporasi, yaitu Direksi dan Dewan Komisaris, (2) prinsip-prinsip yang mengatur proses dan keluaran yang dihasilkan oleh Direksi dan Dewan Komisaris, (3) prinsip-prinsip yang mengatur pemilik sumber daya yang akan menerima manfaat dari pelaksanaan governansi korporat. Prinsip-prinsip tersebut beserta turunannya dijiwai oleh empat pilar governansi korporat, yaitu perilaku beretika, akuntabilitas, transparansi, dan keberlanjutan. Delapan prinsip tersebut dijelaskan di tabel berikut:

## IMPLEMENTATION OF GOVERNANCE PRINCIPLES BASED ON PUG-KI 2021

J Trust Bank carries out governance in accordance with the 2021 General Guidelines for Indonesian Corporate Governance (PUG-KI), which is in line with global governance practices to create long-term corporate value.

PUG-KI 2021 consists of eight principles, which are divided into three groups of principles: (1) principles that regulate the management and supervisory functions of corporations, namely the Board of Directors and the Board of Commissioners, (2) principles that regulate the processes and outcomes by the Board of Directors and the Board of Commissioners, (3) principles that govern resource owners who will get benefits from the implementation of corporate governance. These principles and their derivatives are inspired by the four pillars of corporate governance, namely ethical behavior, accountability, transparency and sustainability. These eight principles are elaborated in the following table:

Prinsip Tata Kelola Governance Principle	Bentuk Penerapan	Implementation
<p><b>Prinsip 1: Peran dan Tanggung Jawab Direksi dan Dewan Komisaris</b></p> <p>Direksi dan Dewan Komisaris menjalankan peran dan tanggung jawabnya secara independen untuk menciptakan nilai yang berkelanjutan untuk kepentingan terbaik jangka panjang korporasi dan pemegang saham, dengan mempertimbangkan kepentingan para pemangku kepentingan.</p> <p><b>Principle 1: Roles and Responsibilities of the Board of Directors and Board of Commissioners</b></p> <p>The Board of Directors and the Board of Commissioners carry out their roles and responsibilities independently to create sustainable value for the best long-term interests of the corporation and shareholders, by taking into account the stakeholders' interests.</p>	<ol style="list-style-type: none"> <li>1. Bank menghindari terjadinya dominasi yang tidak wajar oleh pemangku kepentingan manapun dan tidak terpengaruh oleh kepentingan sepihak serta terbebas dari benturan kepentingan.</li> <li>2. Bank mengambil keputusan secara objektif dan bebas dari segala tekanan pihak manapun.</li> <li>3. Direksi melakukan peran dan tanggung jawabnya dengan baik dalam melakukan pengelolaan korporasi, di bawah pengawasan Dewan Komisaris.</li> </ol>	<ol style="list-style-type: none"> <li>1. The Bank avoids unfair domination by any stakeholder and is not affected by certain interests and free from conflicts of interest.</li> <li>2. The Bank makes decisions objectively and freely without pressures from any party.</li> <li>3. The Board of Directors carries out its roles and responsibilities well in managing the company, under the Board of Commissioners' supervision.</li> </ol>
<p><b>Prinsip 2: Komposisi dan Remunerasi Direksi dan Dewan Komisaris</b></p> <p>Anggota Direksi dan anggota Dewan Komisaris dipilih dan ditetapkan sedemikian rupa sehingga komposisi Direksi sebagai organ pengelolaan dan komposisi Dewan Komisaris sebagai organ pengawasan adalah beragam. Masing-masing dewan terdiri dari para Direktur dan Komisaris yang memiliki komitmen, pengetahuan, kemampuan, pengalaman dan keahlian yang dibutuhkan untuk memenuhi secara tepat peran pengelolaan Direksi dan peran pengawasan Dewan Komisaris.</p> <p>Remunerasi dirancang untuk secara efektif menyelaraskan kepentingan anggota Direksi dan anggota Dewan Komisaris dengan kepentingan jangka panjang korporasi dan penciptaan nilai yang berkelanjutan.</p> <p><b>Principle 2: Composition and Remuneration of the Board of Directors and the Board of Commissioners</b></p> <p>Members of the Board of Directors and members of the Board of Commissioners are selected and appointed in such a way to create diversity in the composition of the Board of Directors as a management organ and the composition of the Board of Commissioners as a supervisory organ. Each consists of Directors and Commissioners who have the commitment, knowledge, abilities, experiences and expertise needed to fulfill the management role of the Board of Directors and the supervisory role of the Board of Commissioners.</p> <p>Remuneration is designed to effectively align with the interests of members of the Board of Directors and members of the Board of Commissioners with the long-term interests of the corporation and sustainable value creation.</p>	<ol style="list-style-type: none"> <li>1. Keberagaman komposisi Dewan Komisaris dan Direksi telah diakomodir dalam Pedoman Tata Tertib Kerja Dewan Komisaris dan Direksi Bank. Pengangkatan Dewan Komisaris dan Direksi dilakukan dengan memperhatikan keberagaman, keahlian, pengetahuan/pemahaman industri perbankan, integritas, dan dedikasi setiap individu, serta pengalaman yang dibutuhkan.</li> <li>2. Bank menetapkan kebijakan remunerasi yang berbasis kinerja dan risiko. Jenis risiko utama dalam kebijakan remunerasi disesuaikan dengan profil risiko Bank dengan tetap memperhatikan berbagai faktor penting lainnya seperti kondisi pasar, perkembangan industri, kinerja dan kemampuan Bank.</li> </ol>	<ol style="list-style-type: none"> <li>1. The diversity in the composition of the Board of Commissioners and Directors has been accommodated in the Bank's Work Guidelines for the Board of Commissioners and Directors. The appointment of the Board of Commissioners and Directors is carried out by taking into account the diversity, expertise, knowledge/understanding of the banking industry, integrity and dedication of each individual, as well as the experience required.</li> <li>2. The Bank establishes a performance- and risk-based remuneration policy. The main risk in the remuneration policy is adjusted to the Bank's risk profile while taking into account other important factors, such as market condition, industrial development, as well as the Bank's performance and capabilities.</li> </ol>

Prinsip Tata Kelola Governance Principle	Bentuk Penerapan	Implementation
<p><b>Prinsip 3: Hubungan Kerja antara Direksi dan Dewan Komisaris</b> Direksi dan Dewan Komisaris memiliki hubungan kerja yang erat, terbuka, konstruktif, profesional dan saling percaya untuk kepentingan terbaik korporasi.</p> <p><b>Principle 3: Work Relation between the Board of Directors and the Board of Commissioners</b> The Board of Directors and the Board of Commissioners have a tight, open, constructive, professional and trusting work relations for the company's best interests.</p>	<ol style="list-style-type: none"> <li>Direksi bekerja sama dengan Dewan Komisaris dalam merumuskan misi, visi dan strategi korporasi dan secara regular membahas pengimplementasiannya dalam rapat gabungan Direksi dengan Dewan Komisaris yang dilaksanakan sekurang-kurangnya 1 (satu) kali dalam 2 (dua) bulan.</li> <li>Sekretaris perusahaan mendukung efektivitas hubungan kerja antara Direksi dengan Dewan Komisaris, mendorong implementasi praktek governansi korporat yang baik, termasuk menatausahakan risalah rapat.</li> </ol>	<ol style="list-style-type: none"> <li>The Board of Directors collaborates with the Board of Commissioners in formulating the corporate mission, vision and strategy, as well as regularly discusses the implementation in joint meetings of the Board of Directors and the Board of Commissioners, which is held at least 1 (once) in 2 (two) months.</li> <li>The corporate secretary supports the effectiveness of work relations between the Board of Directors and the Board of Commissioners, encourages the implementation of good corporate governance practices, including administering meeting minutes.</li> </ol>
<p><b>Prinsip 4: Perilaku Etis</b> Korporasi memiliki komitmen untuk bertindak secara etis dan bertanggung jawab, serta menegakkan nilai-nilai dan budaya organisasinya.</p> <p><b>Principle 4: Code of Ethics</b> The company is committed to taking actions ethically and responsibly, as well as upholding organizational values and culture.</p>	<ol style="list-style-type: none"> <li>Bank berpegang pada prinsip kehati-hatian dan menjaga kepatuhan terhadap Peraturan yang berlaku.</li> <li>Bank sebagai good corporate citizen peduli terhadap lingkungan dan melaksanakan tanggung jawab sosial secara wajar.</li> </ol>	<ol style="list-style-type: none"> <li>The Bank adheres to the prudence banking principles and maintains compliance with applicable regulations.</li> <li>As a good corporate citizen, the Bank cares about the environment and carries out social responsibilities appropriately.</li> </ol>
<p><b>Prinsip 5: Manajemen Risiko, Pengendalian Intern dan Kepatuhan</b> Perusahaan menjalankan praktik governansi korporat yang terintegrasi dengan menerapkan sistem pengendalian internal dan manajemen risiko, serta sistem manajemen kepatuhan yang efektif dalam rangka mendukung pencapaian sasaran, visi, misi, tujuan, maupun target kinerja korporat dalam menjalankan bisnis secara berintegritas.</p> <p><b>Principle 5: Risk Management, Internal Control and Compliance</b> The company carries out corporate governance practices in integration by effectively implementing internal control and risk management systems, as well as compliance management systems in order to achieve corporate objectives, vision, mission, goals, and performance targets in doing business with integrity.</p>	<ol style="list-style-type: none"> <li>Bank menerapkan sistem pengendalian internal dan manajemen risiko serta telah mengungkapkan praktiknya dalam Laporan Tahunan.</li> <li>Direksi mengkaji secara berkala atas ketepatan desain dan efektivitas operasional sistem governansi, pengelolaan risiko, pengendalian internal dan kepatuhan korporasi dalam rapat bulanan Direksi.</li> <li>Dewan Komisaris melakukan pengawasan aktif yang didukung oleh Komite Pemantau Risiko atas efektivitas pelaksanaan manajemen risiko di Bank serta memastikan penerapan manajemen risiko telah memadai sesuai dengan karakteristik, kompleksitas dan profil risiko Bank.</li> </ol>	<ol style="list-style-type: none"> <li>The Bank implements internal control and risk management systems and has disclosed its practices in the Annual Report.</li> <li>The Board of Directors periodically reviews the accuracy of design and the operational effectiveness of governance system, risk management, internal control and corporate compliance at the monthly Board of Directors meetings.</li> <li>The Board of Commissioners carries out active supervision, supported by the Risk Oversight Committee on the effectiveness of risk management implementation at the Bank, and ensures that the implementation is adequate and in accordance with the Bank's characteristics, complexity and risk profile.</li> </ol>
<p><b>Prinsip 6: Pengungkapan dan Transparansi</b> Perusahaan membuat pengungkapan yang akurat dan tepat waktu mengenai hal-hal yang material mengenai perusahaan.</p> <p><b>Principle 6: Disclosure and Transparency</b> The company makes accurate and timely disclosures regarding all material information concerning the company.</p>	<ol style="list-style-type: none"> <li>Bank mengungkapkan informasi secara tepat waktu, memadai, jelas, akurat dan dapat diperbandingkan serta dapat diakses oleh para pemangku kepentingan sesuai dengan haknya.</li> <li>Bank mengungkapkan informasi yang meliputi tetapi tidak terbatas pada visi, misi, sasaran usaha, strategi Bank, kondisi keuangan, susunan dan kompensasi pengurus, Pemegang Saham Pengendali, pejabat eksekutif, pengelolaan risiko, sistem pengawasan dan pengendalian intern, status kepatuhan, sistem dan implementasi Tata Kelola Perusahaan yang baik serta informasi dan fakta material yang dapat mempengaruhi keputusan pemodal.</li> <li>Prinsip keterbukaan tetap memperhatikan ketentuan rahasia bank, rahasia jabatan, dan hak-hak pribadi sesuai peraturan yang berlaku.</li> <li>Kebijakan Bank harus tertulis dan dikomunikasikan kepada para pemangku kepentingan dan yang berhak memperoleh informasi tentang kebijakan tersebut.</li> </ol>	<ol style="list-style-type: none"> <li>The Bank discloses information in a timely, adequate, clear, accurate and comparable manner and the information can be accessed by stakeholders in accordance with their rights.</li> <li>The Bank discloses information which includes but is not limited to the vision, mission, business targets, the Bank's strategy, financial condition, management composition and compensation, Controlling Shareholders, executive officers, risk management, internal supervision and control systems, compliance status, systems and implementation of Good Corporate Governance, as well as material information and facts that can affect investors' decisions.</li> <li>Disclosure principle takes into account the Bank's secrecy, function secrecy and personal rights, in accordance with applicable regulations.</li> <li>The Bank's policies must be written and communicated to all stakeholders and those who have the rights to obtain information about the policy.</li> </ol>

Prinsip Tata Kelola Governance Principle	Bentuk Penerapan	Implementation
<p><b>Prinsip 7: Hak-hak Pemegang Saham</b> Perusahaan melindungi dan memfasilitasi pelaksanaan hak pemegang saham dan memastikan perlakuan yang adil terhadap pemegang saham, termasuk pemegang saham minoritas. Semua pemegang saham memiliki kesempatan untuk mendapatkan ganti rugi yang efektif atas pelanggaran hak-hak mereka.</p> <p><b>Principle 7: Shareholders' Right</b> The company protects and facilitates the exercise of shareholders' rights and ensures fair treatment of shareholders, including minority shareholders. All shareholders have the opportunity to obtain effective compensation for violations of their rights.</p>	<ol style="list-style-type: none"> <li>1. Bank menetapkan sasaran usaha dan strategi untuk dapat dipertanggungjawabkan kepada para pemangku kepentingan.</li> <li>2. Bank menetapkan check and balance system dalam pengelolaan Bank.</li> <li>3. Setiap direktur, karyawan dan divisi di Bank memiliki peran dan tanggung jawab yang telah ditentukan dengan jelas dan selaras dengan strategi bisnis, visi dan misi Bank.</li> <li>4. Setiap direktur dan karyawan memiliki seperangkat Indikator Kinerja Utama yang diformulasikan menjadi komponen dalam Balanced Scorecard yang diselaraskan dengan strategi bisnis dan disepakati. Pertanggungjawaban atas pencapaian Indikator Kinerja Utama dievaluasi minimal dua kali dalam satu tahun.</li> </ol>	<ol style="list-style-type: none"> <li>1. The Bank sets business targets and strategies to be accountable to stakeholders.</li> <li>2. The Bank establishes a check and balance system in Bank management.</li> <li>3. Every director, employee and division in the Bank have roles and responsibilities that have been clearly defined and are in line with the Bank's business strategy, vision and mission.</li> <li>4. Every director and employee have a set of Key Performance Indicators, which are formulated into components in the Balanced Scorecard. These components are aligned with the business strategy and must be agreed upon. Accountability for the achievement of Key Performance Indicators is evaluated at least twice a year.</li> </ol>
<p><b>Prinsip 8: Hak-hak Pemangku Kepentingan</b> Perusahaan mengakui hak-hak pemangku kepentingan yang ditetapkan dalam peraturan perundang-undangan yang berlaku atau suatu perjanjian yang disepakati oleh perusahaan. Perusahaan juga mendorong kerja sama aktif dengan pemangku kepentingan dalam menciptakan kekayaan, lapangan kerja, dan keberlanjutan usaha yang sehat secara finansial.</p> <p><b>Principle 8: Stakeholders' Rights</b> The company recognizes the rights of stakeholders as stipulated in applicable laws and regulations or an agreement settled by the company. It also encourages active cooperation with stakeholders in creating wealth, employment opportunities and financially sound businesses continuity.</p>	<ol style="list-style-type: none"> <li>1. Bank memperhatikan kepentingan seluruh pemangku kepentingan berdasarkan asas kewajaran dan kesetaraan.</li> <li>2. Bank memberikan kesempatan kepada seluruh pemangku kepentingan untuk memberikan masukan dan menyampaikan pendapat bagi kepentingan Bank serta membuka akses terhadap informasi sesuai dengan prinsip keterbukaan.</li> </ol>	<ol style="list-style-type: none"> <li>1. The Bank takes into account the interests of all stakeholders based on the principles of fairness and equality.</li> <li>2. The Bank provides opportunities for all stakeholders to give inputs and express opinions in the interests of the Bank and opens access to information in accordance with the disclosure</li> </ol>

Penerapan GCG di Bank mengacu pada POJK No. 17 tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum, serta POJK No. 4/POJK.03/2016 dan SEOJK No. 14/SEOJK.03/2017 tentang Penilaian Tingkat Kesehatan Bank Umum.

The implementation of GCG in the Bank refers to POJK No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks, as well as POJK No. 4/POJK.03/2016 and SEOJK No. 14/SEOJK.03/2017 concerning Assessment of the Soundness Level of Commercial Banks.

Dalam melaksanakan kegiatannya, J Trust Bank telah menerapkan tata kelola yang diwujudkan dalam 15 faktor yaitu:

In carrying out its activities, J Trust Bank has implemented governance through the following 15 factors:

1. Pelaksanaan tugas, tanggung jawab, dan wewenang Direksi;
2. Pelaksanaan tugas, tanggung jawab, dan wewenang Dewan Komisaris;
3. Kelengkapan dan pelaksanaan tugas komite;
4. Penanganan benturan kepentingan;
5. Penerapan fungsi kepatuhan;
6. Penerapan fungsi audit intern;
7. Penerapan fungsi audit ekstern;

1. Implementation of the Board of Directors' duties and responsibilities;
2. Implementation of the Board of Commissioners' duties and responsibilities;
3. Completeness and execution of committees' duties;
4. Resolutions to conflicts of interest;
5. Implementation of the compliance function;
6. Implementation of the Internal Audit function;
7. Implementation of the External Audit function;

8. Penerapan manajemen risiko termasuk sistem pengendalian intern;
9. Pemberian remunerasi;
10. Penyediaan dana kepada pihak terkait dan penyediaan dana besar;
11. Integritas pelaporan dan sistem teknologi informasi;
12. Rencana strategis Bank;
13. Aspek pemegang saham;
14. Penerapan strategi *anti-fraud*, termasuk anti penyuapan; dan
15. Penerapan keuangan berkelanjutan, termasuk penerapan tanggung jawab sosial dan lingkungan.

### Tujuan/Manfaat dari Penerapan Tata Kelola yang Baik

Penerapan prinsip-prinsip tata kelola pada Bank yang konsisten bertujuan/bermanfaat baik secara langsung maupun dalam jangka panjang untuk:

- Melindungi dan memperhatikan kepentingan semua pihak/pemangku kepentingan.
- Meningkatkan perilaku kerja dalam menerapkan prinsip-prinsip tata kelola yang baik dan kehati-hatian dalam pengelolaan Bank sehingga menciptakan landasan bagi Bank guna bertumbuh dan berkembang untuk jangka Panjang.
- Memperbaiki dan meningkatkan citra Bank dalam meningkatkan daya saing, kinerja, efisiensi dan pelayanan kepada pemangku kepentingan.
- Menarik minat dan meningkatkan kepercayaan investor dan mitra usaha lainnya.
- Memaksimalkan nilai tambah bagi pemegang saham atau memenuhi kepentingan pemegang saham atas peningkatan nilai saham Bank.

8. Implementation of risk management including internal control system;
9. Remuneration provision;
10. Provision of funds to related parties and provision of large funds (large exposure);
11. Integrity of Reporting and Information Technology Systems;
12. The Bank's strategic plans;
13. Shareholder Aspects;
14. Implementation of anti-Fraud strategy, including anti-bribery; and
15. Implementation of sustainable finance, including implementation of social and environmental responsibility.

### Objectives/Benefits of Implementing Good Corporate Governance

The Bank's consistent implementation of governance principles aims/benefits both directly and in the long term to:

- Protect and pay attention to the interests of all parties/stakeholders.
- Improve work behavior in carrying out good governance and prudence principles in the Bank's management in order to create a foundation for the Bank to grow and develop in the long term.
- Improve and strengthen the Bank's image in increasing competitiveness, performance, efficiency and service to stakeholders.
- Attract the interest and boost the confidence of investors and other business partners.
- Maximize added values for shareholders or fulfill shareholders' interests for the rise in the Bank's shares value.

